

Help@OUT

**Emergency assistance when you need it -
24 hours a day, 7 days a week.**

What is an emergency?

An emergency is a situation which could endanger lives or lead to an increased financial loss if left unattended.

When you need help for emergencies on the road, at home, or even on the medical or legal front, Help@OUT goes all OUT to help you.

Just call **08 600 80 000**.

Roadside and home assistance is not covered under essential cover.



You always get something out.

personal & business

08 600 60 000 | outsurance.co.za

OUTsurance is an authorised financial services provider.

THE INS AND OUTS OF ROADSIDE ASSISTANCE

Help@OUT roadside assistance applies to each vehicle (with a mass of less than 3 500 kg) noted on your schedule. You are covered for any of the emergencies listed under 'what is covered' and that occur within South Africa.

The annual limit for each vehicle noted on your schedule is a maximum of two incidents, or a cost of R5 000, whichever happens first.

WHAT IS COVERED	LIMIT
Breakdown (excluding accidents): · Tow to the nearest service provider or place of safe keeping.	Tow-in cost: · The initial tow costs are covered. The costs of additional tows are not covered.
· Safe storage of your vehicle	R400
· Flat tyre · Flat battery · Keys locked in car · Run out of fuel	CallOUT + one hour labour
If you are stranded more than 50kms from home	
· Hotel accommodation or alternative transport	R400
· Repatriation of your vehicle	R400

The costs for materials, parts and additional labour are not included.

*** Referral services:** Help@OUT is still available to you even if your annual limits are exceeded.

Any costs incurred for the services rendered by the service provider hereafter will be for your own account.

THE INS AND OUTS OF MEDICAL AND LEGAL ASSISTANCE

Medical and legal assistance is an optional cover and an additional premium will be charged. It is a phone advice line covering you for any of the following services anywhere in South Africa:

What is covered under emergency medical assistance

- Advice for any medical/trauma emergency
- Referrals to medical practitioners and facilities
- Refundable hospital admission deposit up to R5 000
- Medical emergency response and transportation (excluding inter-hospital transfers)
- Despatch of doctor and/or essential medicine
- Escorted return of minors
- If hospitalised outside your city or town.

THE INS AND OUTS OF HOME AND OFFICE ASSISTANCE

Home/office assistance applies if you have your contents or building cover noted on your schedule. You are covered for any of the emergencies listed under 'what is covered'.

The annual limit for incidents that occur at each address noted on your schedule is a maximum of two incidents or a cost of R5 000, whichever happens first.

WHAT IS COVERED	LIMIT
· Locksmiths · Electricians · Plumbers · Tree fellers · Bee keepers · Builders · Glaziers	CallOUT + one hour labour
· Security	CallOUT + 12-hour shift
Referral services	
Public emergency services · Notification to the SAPS, traffic, ambulance and fire brigade services.	
Home gadgets · Referral to service providers for home appliance repairs and services.	

The costs for materials, parts and additional labour are not included.

What is covered under trauma

- Telephonic counselling and support as well as three face-to-face counselling sessions per incident.

What is covered under HIV care

- Blood tests at time of event and again at six weeks and at three months;
- Three-day starter pack of anti-retroviral treatment
- Medication to prevent sexually transmitted diseases.

What is covered under legal assistance

- Telephonic legal advice and assistance with legal documentation, e.g. wills and contracts.