

YOUR
ROADASSIST
WEALTH ENGINEER BENEFIT

DUEPOINT



Reward yourself first.

RoadAssist

DUEPOINT WEALTH ENGINEER BENEFIT

1. Introduction

RoadAssist Emergency Assistance Programme is supported by a dedicated 24-hour crisis centre and is your direct line to receiving emergency services such as roadside assistance, legal assist, medical support and much more 24 hours a day, 365 days a year!

Please see the summary of the product benefits below and, in an emergency, call the Crisis Centre number.

087 654 0412

"We", "us", "our" in this document refers to ***InsureAfrica Underwriting Managers (Pty) Ltd.***

2. Summary of Benefits and Provisions

The Beneficiary

The Beneficiary is the active Wealth Engineer in whose name the underlying DuePoint service is issued.

"You" and "Your" in this document refers to the Beneficiary.

Benefits

RoadAssist provides you with the following benefits:

Roadside Assistance

The RoadAssist Assistance Programme is designed to get your vehicle up and running again!

The benefit is limited to a maximum of 3 incidents per 12-month period, of which the fuel benefit may be used only once. Additional incidents are for the member's account. Should a tyre change or jump start be unsuccessful, the vehicle will be towed to the nearest place of repair or the service provider's yard (if after-hours).

Cover Includes:

- Flat Tyre change - We will replace with spare tyre in vehicle. Should it not be possible to do a tyre change, the vehicle will be towed to the nearest place of repair/safety.
- Out of fuel provision 10 litres free - Any additional fuel for member's account and limited to one call-out per year.

- Flat Battery - We will jump start your car. Depending on the area, the service provider might be able to assist with a battery replacement, but this will be for the member's account. Should the jump start be unsuccessful, the vehicle will be towed to the nearest place of repair/safety.
- Locksmith - We will open vehicle and retrieve keys.

Mechanical Breakdown Tow

In the event of a mechanical or electrical breakdown, which requires a tow, RoadAssist will arrange for the vehicle to be taken to the nearest repairer/dealer or yard. Should the vehicle require a second tow because of the repairer being closed, a second tow will be arranged.

Storage costs only covered for overnight on weekdays (if after hours) or weekends and public holidays. Any additional storage fees are to be agreed with the member and the storage facility.

Accident and Recovery Tow

Immediate towing or recovery assistance will be arranged and should the member enjoy short-term insurance vehicle cover, the call will be transferred to the relevant insurer's accident helpdesk. If the vehicle is not insured, the cost would be for the member's account which would include towing, recovery, storage, etc.

Alternative Transport or Overnight Accommodation

RoadAssist will arrange for either car hire or accommodation for stranded members should the roadside incident occur outside 100 km from the member's normal place of residence. For the car hire the member must have a valid credit card with sufficient funds for deposit and a valid driver's licence.

Limit: Up to a maximum of R1 000 per incident.

Medical Services

RoadAssist offers medical services to our members in the event of a life-threatening medical emergency.

The benefit covers: -

- Telephonic medical advice
- In the event of a medical emergency we will directly connect you to the medical helpdesk where your medical emergency will be assessed to determine the appropriate course of action. This may include medical evacuation to a suitable medical facility in the event of a life-threatening medical emergency.
- Medical evacuation cost is passed on to the client's medical aid if applicable.
- Should the client not belong to a medical aid, the patient would be transported to a nearest, appropriate public medical facility so that the client would not be faced with an inter-hospital transfer and related cost following emergency stabilisation at the private facility's casualty ward. Add

- The nearest, most appropriate ambulance service will be arranged and could either be private or public.

Limit: 2 x call outs per 12-month period and medical transport cost limited to R10 000 per incident.

Accidental Exposure - HIV Assistance & Trauma Counselling

RoadAssist benefit includes: -

- Access to HIV communication centre 24-hours per day
- Antiretroviral therapy if any accidental exposure has occurred
- HIV testing and management programmes
- Ongoing telephonic counselling service to family

Accidental Exposure limits over a 12-month period:

- 2 x incidents per family
- 2 x blood tests per incident
- 2 x doctor consultations per annum
- Unlimited telephonic counselling
- 3 x face to face counselling sessions resulted from a trauma event

Road Guardian

A Road Guardian will be deployed to your location during a roadside accident or roadside emergency if you are feeling threatened or in an unsafe area. The reaction unit will remain on-site with you until your roadside assistance arrives. The Road Guardian service covers members up to 30 km from one of the reaction units stationed in the main metropolitan areas of South Africa.

Limit:

- Limited to 2 call outs per annum.
- This service is only available in main metropolitan areas in South Africa.

Home Drive

RoadAssist will ensure that you can safely travel back home, driven in your own car.

Benefits include: -

- Up to a maximum of two 50 km trips per 12-month period.

Limit/conditions

- The member must book at least three hours in advance.
- During the festive season or during major events, at least 48 hours in advance.

Areas are limited to: Johannesburg, Pretoria, Cape Town, Port Elizabeth, East London, George and Bloemfontein.

Emergency Home Assist

RoadAssist Emergency Home Assist allows for assistance with unforeseen and unexpected events which require immediate attention by a service provider.

Benefits include: -

- Locksmith - Keys locked in house or broken-off in a door which results in no access to the house
- Electrician – Power tripping, geyser not heating up, etc.
- Glaziers - Ensure that damaged, flat or building glass can be professionally replaced
- Plumbers - Burst water connections and pipes, flood, drains, blocked toilets, etc.
- Appliances - Stoves, ovens, washing machines, tumble dryer, fridge, freezer and microwave oven

Limits:

- 2 x call outs per annum
- Cover includes call out fee and 1-hour's labour
- No parts are included
- Home non-emergencies are not covered and are for the member's account

General Conditions

- A maximum of 3 incidents per 12-month period for any of the roadside assistance benefits listed above is allowed, of which running out of fuel assistance is limited to a single incident.
- Should the nearest repairer not be able to accept the vehicle immediately due to capacity, parts, etc or the member prefers for the vehicle to be towed to a different repairer (not the closest, appropriate one), the additional towing km's will be for the member's account.
- Vehicles over 3.6 tons are not covered.
- Cover in South Africa only.

For product administration queries only:

DuePoint

Block A
Corner Main
2 Payne Road
Bryanston, 2191

Telephone
010 020 4500
info@duepoint.net

3. LIMITATION OF LIABILITY AND INDEMNITY

To the fullest extent permitted by law neither we nor our service providers will be liable for any loss or damage suffered as a result of any services we or our services providers render, or fail to render.

Without prejudice to any other remedy available to us, you indemnify us and our service providers against any loss or damage suffered by us and/or our service providers as a result of you and/or any person receiving a service from us through you breaching any of our terms and conditions.

The provision of the Service is subject to a fair use policy. If we decide, in our absolute discretion, that you are not using the Service fairly we reserve the right to cancel your subscription to the Service.

DuePoint

Address: 2 Payne Road, Corner Main Office Park, Bryanston, Johannesburg, 2191

Executive Directors: BC Benfield