

SAFIRE ASSIST



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Reg No: 2000/027673/06
An Authorised Financial Services Provider [FSP No: 2092]

WELCOME TO THE SAFIRE EMERGENCY ASSISTANCE PROGRAMME.

SAFIRE OFFERS ITS POLICY HOLDERS FULL PEACE OF MIND IN THE EVENT OF AN EMERGENCY, 24 HOURS A DAY.

Call 0861 723 473
(0861 SAFIRE)

In the unlikely event of Telkom lines being down, please contact 071 882 9173 for assistance in an emergency.



- Fair and fast
- No call centres
- Access to decision makers
- Proven track record
- Expert advice



SAFIRE ASSIST

INTRODUCTION

WELCOME TO THE SAFIRE EMERGENCY ASSISTANCE PROGRAMME.

<p>Introduction</p>	<p>We offer our policy holders full peace of mind in the event of a roadside, medical or home emergency, 24 hours a day!</p>
<p>Who to contact</p>	<p>0861 723 473 (0861 SAFIRE)</p> <p>In the event of an emergency, please call 0861 723 473 (0861 SAFIRE).</p> <p>In the unlikely event that the landlines are down, please contact 071 882 9173.</p> <p>Alternatively, emergency services can be accessed via our Safire mobile app.</p>
<p>T's and C's</p>	<p>General terms and conditions</p> <ol style="list-style-type: none"> The Safire Assist services provided by the call centre or on the Safire Assist mobile app, are value added services. Safire relies on the services of third parties who do not fall directly under its supervision and authority to render these services. For this reason Safire does not guarantee that the services will be available or will function effectively at all times. Safire does not accept any liability whatsoever for any loss or damage, arising from the use of the services, its' unavailability or arising from any other cause whatsoever. Services will only be rendered to active Safire policy holders, as follows: <ol style="list-style-type: none"> Access to Roadside assistance Policy holders with sedans and light delivery vehicles (LDV's) insured under the Motor Section. Medical access All Safire policy holders. Access to Home assistance Policy holders with either Houseowners or Householders cover. All benefits are subject to the terms and conditions contained in the policy wording and those stated in the policy schedule. All services must be authorised, arranged and managed by the Safire Assist call centre. Any costs incurred through arrangements made by the policy holder without prior authorisation from the call centre, will not be reimbursed, unless specifically agreed to by us.
<p>VAT</p>	<p>Value Added Tax (VAT)</p> <p>All figures quoted include VAT.</p>

SECTION 01

ROADSIDE ASSISTANCE

1.1

NON-ACCIDENT EMERGENCIES

Road patrols	<p>1. Road patrols</p> <p>A) This relates to minor mishaps where it is reasonably easy to get the vehicle running again. The objective is to get you back on the road as soon as possible.</p> <p>B) Services include:</p> <ul style="list-style-type: none"> a) changing a flat tyre; b) fuel assistance (limited to two incidents per annum); c) flat battery (jump start covered for call out and 1 hour labour. The cost of a battery replacement will be for your own account); d) Winching / extracting assistance (vehicle within 50m of a paved road or highway); e) minor roadside running repairs related to breakdowns. This includes coils, immobilisers, fuses and limited assistance on fan belts. <p>C) These services:</p> <ul style="list-style-type: none"> a) are provided nationally, including Lesotho and eSwatini; b) are limited to 70km round trip, thereafter service provider rates are charged per hour; c) exclude the costs of any parts, which will be for your own account.
Locksmith service	<p>2. Locksmith service</p> <p>A) If keys are locked inside your vehicle and the road patrol is unable to open the vehicle, an accredited locksmith will be dispatched by the call centre to open the vehicle.</p> <p>B) This service includes call out and the first hour labour, and is covered up to 60km round trip.</p> <p>C) The cost of repairs, replacement of a lock or ignition switch or the cutting of keys, is not included.</p>
Mechanical & electrical breakdowns	<p>3. Towing following mechanical and electrical breakdowns</p> <p>A) If your vehicle cannot be repaired at roadside and requires towing, your vehicle will be towed to the nearest franchised dealer (if under warranty) or to the nearest Safire approved repairer.</p> <p>B) This service is limited to 70 km round trip, where after a charge per kilometre is applicable and will be for your account.</p>
Car hire	<p>4. Car hire</p> <p>A) In the event that your vehicle has broken down more than 100km from your home, the call centre will arrange and pay for 24-hour, group-B (eg. Ford Fiesta, VW Polo TSI, Toyota Corolla Quest or similar) car hire in order for you to complete your journey or to return home.</p> <p>B) This service is subject to availability and the driver must be in possession of a valid credit card and driver's licence.</p> <p>C) The service includes the costs of the daily car rental, unlimited kilometre allowance, insurance fees and the delivery or collection charges of the vehicle up to 25km.</p> <p>D) The cost of fuel will be for your account.</p>
Overnight accommodation	<p>5. Overnight accommodation</p> <p>Instead of the car-hire option detailed in 4. Car hire above, arrangements can be made for overnight accommodation for the driver.</p>

<p>Vehicle repatriation</p>	<p>6. Vehicle repatriation</p> <p>A) Should you choose the car hire option in 4. Car hire above, and continue your journey while the vehicle is being repaired, we will also pay towards the costs of providing you with a 24-hour, group-B car hire to collect the vehicle after repairs are completed.</p> <p>B) Alternatively, a flight ticket can be arranged.</p> <p>C) This service includes the costs of the daily car rental, unlimited kilometre allowance, insurance fees, and the delivery / collection charges of the vehicle up to a maximum of 25km.</p> <p>D) The cost of fuel will be for your account.</p>
<p>Message relay service</p>	<p>7. Message relay service</p> <p>In the event of an electrical / mechanical breakdown or an accident, the call centre will on request relay any urgent messages to friends, colleagues or family members to advise them of your circumstances.</p>
<p>Storage</p>	<p>8. Storage</p> <p>A) Should it be required, arrangements will be made for the safe storage of the vehicle overnight or over weekends (including public holidays) up to a maximum of 4 days.</p> <p>B) On the next working day, the vehicle will be relocated to the nearest approved dealer or repairer.</p> <p>C) The cost of the second tow will be for your account, unless otherwise provided for in your Safire policy.</p>
<p>Mobile notification services</p>	<p>9. Mobile notification services</p> <p>A) The below details will be sent to your cellular phone after lodging a case:</p> <ul style="list-style-type: none"> a) the name of your primary Case Manager; b) your Case Reference Number; c) if there is a shift change, the details of your new Case Manager. <p>B) Once a service provider has been appointed, the responding service provider details will be sent along with the expected time of arrival.</p> <p>C) If any changes are made to your case (i.e. new service provider, additional requests), these will be communicated to you.</p>

1.2

ACCIDENT TOW

The towing of your vehicle following an **accident**.

<p>Comprehensive insurance</p>	<p>1. Comprehensively insured vehicles</p> <p>A) If your vehicle is comprehensively insured in terms of your Safire policy and the vehicle is damaged in an accident, towing services must be arranged via the Safire Assist call centre or via the Safire Mobile app.</p> <p>B) The call centre will arrange for the vehicle to be towed to the nearest Safire approved motor body repairer from the accident scene.</p>
<p>Non-comprehensive insurance</p>	<p>2. Vehicles not comprehensively insured</p> <p>A) If your vehicle is not comprehensively insured in terms of your Safire policy and the vehicle is damaged in an accident, the call centre will arrange for the vehicle to be towed to the nearest Safire approved motor body repairer from the accident scene.</p> <p>B) The cost of the first 60km round-trip is covered (starting from point of dispatch) where after a charge per kilometre is applicable and will be for your account.</p>

1.3

ROADSIDE ASSISTANCE: TERMS AND CONDITIONS

T's & C's

1. Terms and conditions

- A) Services will only be rendered to you for your insured vehicles.
- B) Battery replacement costs are for your account (service available in Republic of South Africa only).
- C) Roadside assistance services are only available in the event that the breakdown or accident occurs within the Republic of South Africa, Lesotho or eSwatini.
- D) In the event of an electrical / mechanical breakdown, the vehicle will be towed to the closest franchised dealer or Safire approved repair centre from the scene of the breakdown, unless otherwise requested by the insured.
- E) The cover only extends to the towing of one vehicle and not a trailer, boat or caravan. Multiple tows (e.g. where you need a trailer, boat or caravan towed) will be for your account. Second tows will also be for your account.
- F) You will only be entitled to the car hire and overnight accommodation benefits if the vehicle was towed by a service provider appointed via the official call centre and you are more than 100km away from your permanent place of residence / office.
- G) All services must be authorised, arranged and managed by the Call Centre. Any costs incurred through arrangements made by the member without prior authorisation from the Call Centre fall outside of the benefit entitlement.
- H) The member will be liable for any costs related to the breaking of window glass should there be no other way to gain access to the vehicle to tow.
- I) **An accident includes:**
 - a) damage to one or more body panels as a result of a collision with another vehicle or object;
 - b) instances where the engine catches fire, or where impact with a pothole, kerb or pavement results in damage to the suspension, wheels or undercarriage (and not necessarily the body panels);

and where it is clear to us that the damage was caused by an insured event as specified in your Safire policy.
- J) The vehicle will only be towed if the damage results in it being non-drivable.
- K) In the event of an accident, the vehicle will be towed to the closest Safire approved motor body repairer (MBR) from the scene of the accident.

Exclusions

2. Exclusions

- A) You will not be entitled to a service if:
 - a) the vehicle is not in a roadworthy condition;
 - b) the vehicle has a gross mass exceeding 3.5 tons;
 - c) the vehicle is a taxicab, limousine, recreational vehicle (RV) or vehicle in tow, or the fault is with a trailer, boat trailer or caravan;
 - d) safety inspection sticker(s), license plate sticker(s), and/or emission sticker(s) have expired, where such stickers are required by law
 - e) the vehicle is snowbound in unploughed areas such as snow banks, snowbound driveways or curb side parking;
 - f) towing is directed by a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law;
 - g) the emergency results from the use of intoxicants or narcotics, or the use of the vehicle in the commission of a crime;
 - h) damage or disablement due to flood, fire, or vandalism;
 - i) service on a vehicle that is not in a safe condition to be towed or serviced or that may result in damage to the vehicle if towed or serviced;
 - j) Towing for the purpose of disposal (e.g. salvage facility);
 - k) repeated service calls for a vehicle in need of routine maintenance or repair;
 - l) the vehicle is already at a place of repair or storage.

Not refundable

3. Not refundable / not payable

- A) We will not refund you or pay for:
 - a) labour, overtime or cellular-phone charges, toll-gate fees, call-out fees, weekend levies, storage charges, hitching/salvage/recovery fees and the cost of spare parts;
 - b) any fees relating to the dismount/mounting of a drive shaft;
 - c) repair charges;
 - d) charges for assistance rendered by a private person;
 - e) charges for assistance required due to participation in a motorised sporting event;
 - f) the cost of fuel.

SECTION 02 MEDICAL ACCESS

2.1

MEDICAL ACCESS SERVICES

Services

1. Services

The services include:

- A) 24 hours emergency telephonic advice and information.
- B) Referrals to medical practitioners and facilities.
- C) Liaison with next of kin to keep them informed.
- D) In addition to the general medical advice service, medical operators will guide a person through a medical crisis situation involving you.
- E) You can receive emergency advice or have necessary support organised, by utilising the 24-hour Contact Centre.
- F) Referrals to crisis lines in cases of
 - a) poisoning (Poison Hotline);
 - b) suicide (Life Line);
 - c) rape and HIV counselling;
 - d) family and domestic abuse;
 - e) child abuse;
 - f) bereavement counselling.

Exclusions

2. Exclusions

- A) The following is excluded, and is for your own account or for attendance by your medical aid:
 - a) emergency medical response to the scene of an incident;
 - b) emergency medical transportation to the nearest appropriate medical facility;
 - c) actual medical expenses incurred;
 - d) medical emergencies outside the borders of the RSA.

SECTION 03

HOME ASSISTANCE

3.1

HOME EMERGENCIES

<p>Intention</p>	<p>1. Intention of the services</p> <p>A) Our Home assistance programme provides assistance in a home emergency.</p> <p>B) A home emergency means any sudden, unexpected and / or unforeseen event at the insured residence requiring the immediate and / or urgent services of a tradesman to limit, minimise or prevent further damage to the home.</p> <p>C) This benefit is restricted to home emergencies and only applies to the premises insured in terms of your Safire policy and stated in your insurance schedule, within the Republic of South Africa.</p>
<p>Emergency notification</p>	<p>2. Emergency services notification and call-out</p> <p>At your request, our call centre will relay a notification of emergency to the police, traffic authorities, fire brigade, ambulance or security service, or any other emergency service provider.</p>
<p>Mobile notification services</p>	<p>3. Mobile notification services</p> <p>A) The following details will be sent to your cellular phone after lodging a case:</p> <ul style="list-style-type: none"> a) the name of your primary Case Manager; b) your Case Reference Number; c) if there is a shift change, the details of your new Case Manager. <p>B) Once a service provider has been appointed, the responding service provider details will be sent along with the expected time of arrival.</p> <p>C) If any changes are made to your case (i.e. new service provider, additional requests), these will be communicated to you.</p>

3.2

HOME ASSISTANCE SERVICES

<p>Bee keepers</p>	<p>1. Bee keepers and pest controllers</p> <p>A) The benefit includes the call out and first hour labour and will only be provided during normal business hours.</p> <p>B) Removal of borer beetle, thatch lice, dust mites, cockroaches, fleas, fish moths, ants, ticks, bedbugs and rodents is included in the benefit.</p>
<p>Glaziers</p>	<p>2. Glaziers</p> <p>A) Assistance will be provided to you for the professional replacement of broken or badly cracked window panes which could result in access to the residence.</p> <p>B) The benefit includes the call-out and first hour labour.</p> <p>C) The cost of materials (glass etc.) will be for your own account.</p>

<p>Electricians</p>	<p>3. Electricians</p> <p>A) Assistance will be provided to you in the following circumstances resulting in 100% power failure:</p> <ul style="list-style-type: none"> a) distribution boards, circuits or main cables; b) earth-leakage relays; c) geyser connections and elements; d) plug points; e) light fittings or switches; f) lightning strikes on wiring; g) multiple burnt connections on wiring or plug points; h) connections to all electrical motors (e.g. electric gate motor). <p>B) The benefit includes the call-out and first hour labour.</p> <p>C) The cost of materials will be for your own account.</p> <p>D) The following is excluded:</p> <ul style="list-style-type: none"> a) electric gates and doors; b) jacuzzi, swimming pool and borehole pumps; c) air conditioners and commercial refrigeration; d) repairs not complying with regulatory specifications such as SABS and others; e) all electrical motors (e.g. electric gate motor); f) main electrical supply interruptions to the permanent residence.
<p>Locksmiths</p>	<p>4. Locksmith service</p> <p>A) Assistance will be provided to you in the following circumstances:</p> <ul style="list-style-type: none"> a) loss of or damage to keys to a main entrance or exit of the house (including outbuildings); b) if a person is accidentally locked inside the house or any room within the house. <p>B) The benefit includes the call-out and first hour labour.</p> <p>C) The following is excluded:</p> <ul style="list-style-type: none"> a) burglary (you will be assisted, but are liable for the cost); b) garage locks or padlocks; c) the opening of any safes; d) replacing of damaged locks (you will be assisted at your own expense).
<p>Plumbers</p>	<p>5. Plumbers</p> <p>A) Assistance will be provided to you in the following circumstances:</p> <ul style="list-style-type: none"> a) visible burst water connections and pipes; b) blocked drains, toilets, baths and sinks, causing further damage to the home; c) emergency geyser overflow, valves (Latco and pressure release valves), causing loss of hot water and pressure release problems. <p>B) The benefit includes the call-out and first hour labour.</p> <p>C) The following is excluded:</p> <ul style="list-style-type: none"> a) jacuzzis and swimming pools; b) boreholes and borehole pumps; c) leak detection inspections; d) repairs not complying with regulatory specifications, such as SABS; e) leaking taps / toilets; f) replacement of a burst geyser and septic tanks; and g) water supply interruptions to your permanent residence. <p>D) Geyser repair or replacement: If at the initial call-out the service provider establishes that your geyser requires repair or replacement, the call centre will arrange for the matter to be escalated as an insurance claim and will communicate the process in detail with you.</p>
<p>Tree fellers</p>	<p>6. Tree fellers</p> <p>The benefit includes the call out and first hour labour and will only be provided during normal business hours.</p>
<p>Security assistance</p>	<p>7. Security assistance</p> <p>A) In the event of a break-in at your home, we will provide security assistance and access to guarding services.</p> <p>B) The costs in this regard will be for your own account.</p>

3.3

HOME ASSISTANCE: TERMS AND CONDITIONS

<p>T's & C's</p>	<p>1. Terms and conditions</p> <p>A) Overall combined limit of three incidents per annum applies.</p> <p>B) The benefit period is one calendar year and the benefit does not accumulate, but is a maximum amount per annum.</p> <p>C) The call-out fee and first hour labour are included, however the cost of parts, chemicals and additional labour will be for your own account.</p> <p>D) Where the incident is not considered an emergency that requires immediate attention, we will provide a referral for any specific service provider and all costs will be for your own account.</p> <p>E) A repair incident is considered per service category, e.g. if an electrician is called out to repair the distribution board as well as an electrical connection, this is treated as one call-out.</p>
<p>Exclusions</p>	<p>2. Exclusions</p> <p>A) The following is excluded:</p> <ul style="list-style-type: none"> a) maintenance of any kind; b) replacement of light bulbs; c) adjustment of thermostats; d) replacement or repair of any remote controls or access control mechanisms; e) wear and tear.

SECTION 04 SAFIRE MOBILE APP

<p>Introduction</p>	<p>1. Introduction</p> <p>The exciting and innovative Safire mobile app will enhance your experience with Safire. By giving you access to several functions from the comfort of your mobile phone, you are now able to have more control over the management of your personal short-term insurance.</p>
<p>Downloading</p>	<p>2. Downloading the app</p> <p>The app can be downloaded free of charge from the relevant Apple or Android app stores. Search for Safire Assist and then follow the instructions. A user guide can be found on our website at www.safireinsurance.com.</p>
<p>Functionality</p>	<p>3. Functionality</p> <p>A) The following functions are available at the touch of a button:</p> <ul style="list-style-type: none"> a) view policy details including the latest items on cover, sums insured and premiums; b) storing of personal information for access in an emergency situation; c) panic button: the call centre will arrange immediate assistance; d) access to all emergency assistance services (Roadside, Medical Access and Home Assist); e) notification of a claim: capture photographs, scan third party licence disks and driver's licence etc in order to speed up the processing of your claim; f) vehicle pre-inspections (capture photographs, scan the licence disk etc).

Safire Assist is powered by One Loyalty

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