

## GENESIS ASSIST

*Genesis offers members full peace of mind in the event of a Roadside or Medical Emergency.*

*Call **0861 000 436** for assistance 24/7/365*

*In the unlikely event of Telkom lines being down, please contact **083 791 0174** for assistance in an Emergency*

### EMERGENCY ROADSIDE ASSISTANCE

These services are available 24/7/365

#### Road Patrols

The objective is to get the beneficiary mobile on the roadside. These services are covered nationally including Lesotho and Swaziland. These services are limited to R500.

Services Include:

- Change of a flat tyre
- Fuel assistance (the first 5 litres is covered and the cost thereafter will be for the beneficiary's account).
- Flat battery (jump start covered for call out and 1 hour labour. The cost of a battery replacement will be for beneficiary's own account).
- Replacement of a battery will be for the beneficiary's account.
- Keys Locked in vehicle - unlocking only (cost of replacing keys is for the beneficiary's account).
- Minor roadside-running repairs related to breakdowns. This includes mobile solutions for coils, immobilizers, fuses and limited assistance on fan belts.
- The cost of fuel and parts for beneficiary's own account.

*\* Toll fees are not inclusive within the benefit entitlement, and such costs, will be for the beneficiary's account.*

#### Locksmith Services

In the event that the road patrol is unable to open a vehicle to retrieve the keys from the vehicle, the call centre will dispatch an accredited locksmith to the incident scene to open the vehicle. This service is limited up to R800. The Service Provider will not cover the cost for repairs, the replacement of a lock or ignition switch or the cutting of keys.

#### **Mechanical and Electrical Breakdowns**

The primary objective of the Service Provider is to tow a vehicle to the nearest franchised dealer (if under warranty) or to the nearest repairer. The cost of the first 60km round-trip is covered (starting from point of dispatch) thereafter a charge of R6.00 ex vat per km is applicable and will be charged to the beneficiary.

*\* Toll fees are not inclusive within the benefit entitlement, and such costs, will be for the beneficiary's account.*

#### **Car Hire**

In the event that a vehicle has broken down more than 100km from the beneficiary's home, the call centre will arrange and pay for 24-hour, group-B car hire for the beneficiary to complete his or her journey or to return home. This service is subject to availability and the driver must be in possession of a valid credit card and driver's license. The service is limited to R500 and includes the costs of the daily car rental, unlimited kilometre allowance, insurance fees and the delivery or collection charges of the vehicle to a maximum of 25km respectively. The cost of fuel will be for the beneficiary's account.

#### **Overnight Accommodation**

Instead of the car-rental option, arrangements can be made for overnight accommodation for the driver and four passengers. The service is limited to R500.

#### **Vehicle Repatriation**

Should the beneficiary choose the car-rental option and continue his or her journey while the vehicle is being repaired, the Service Provider will pay towards the costs of providing the beneficiary with a 24-hour, group-B car hire to collect the vehicle after repairs. Alternatively, a flight ticket can be arranged. This service is limited to R500 and includes the costs of the daily car rental, unlimited kilometre allowance, insurance fees, and the delivery/collection charges of the vehicle to a maximum of 25km respectively. The cost of fuel will be for the beneficiary's account.

*\* Toll fees are not inclusive within the benefit entitlement, and such costs, will be for the beneficiary's account.*

#### **Accident Tow**

In the event of an accident, the call centre will arrange for the vehicle to be towed to the nearest insurance approved motor body repairer (MBR) or beneficiary nominated repairer from the accident scene. The cost of the first 60km round-trip is covered (starting from point of dispatch) thereafter a charge of R6.00 ex vat per km is applicable and will be charged to the beneficiary.

*\* Toll fees are not inclusive within the benefit entitlement, and such costs, will be for the beneficiary's account.*

### Message-Relay Service

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 the beneficiary's circumstances.

### Storage

Should it be required, arrangements will be made for the safe storage of the vehicle overnight or for weekends including public holidays up to a maximum of 4 days. On the next working day, the vehicle will be re-located to the nearest approved dealer or competent repairer. Thereafter the cost of a second tow will be for the beneficiary's own account subject to the beneficiary taking direct control of the vehicle to an alternative destination which results in a second tow being required.

### Mobile Notification Services

The beneficiary will receive an SMS notifying him or her of the update on their active case.

The below details will be sent to the beneficiary's mobile phone after lodging a case:

- Name of Primary Case Manager
- Reference Number (ease of calling in and enable anyone of the Assist Agents to intervene or provide further details to the beneficiary)
- Once a Service Provider has been appointed, the responding Service Provider details will be sent along with the ETA
- Any changes made to the case (new Service Provider and additional requests etc.)
- If there is a shift change, the details of the New Case Manager will also be sent

### General Terms & Conditions

- Services will only be rendered to validated beneficiaries
- Battery replacement costs are for the beneficiary's account
  - Limited to South African territory only
- Roadside-assistance services are only available in the event that the breakdown or accident occurs in South Africa, Lesotho or Swaziland.
- All services must be authorised, arranged and managed by the call centre. Any costs incurred through arrangements made by the beneficiary without prior authorisation from the call centre, shall not be reimbursed.
- In the event of a mechanical or electrical breakdown, the vehicle is to be towed to the closest franchised dealer or repair centre from the scene of the breakdown.
- The liability 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 the beneficiary's account. Second Tows will be for the beneficiary's account.
- A Beneficiary will only be entitled to the car hire and overnight accommodation benefits if the vehicle was towed by the service provider.
- An accident shall be defined as damage to one or more body panels (which will require repair in a body shop) as a result of a collision with another vehicle or object. An accident shall also include 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 the beneficiary and the service provider that the damage is

of an insurable risk nature, irrespective of whether or not the car is insured. In instances of doubt the service provider shall arbitrate on this latter definition. In the event of the accident being caused by mechanical failure, and in essence where the vehicle under this description is non-drivable, the incident will be considered to be an accident.

- In the event of an accident, the vehicle is to be towed to the closest insurance approved motor body repairer (MBR) or beneficiary elected panel beater to the scene of the accident.

**The Beneficiary will not be entitled to service where:**

- The vehicle is not in a roadworthy condition
- The vehicle is a motor home or large panel van (weighing in the excess of 3.5 tons)
- The vehicle has a gross mass exceeding 3.5 tons
- The fault is with a trailer, boat trailer or caravan
- The vehicle is already at a place of repair

**The service provider does not refund:**

- Labour, overtime or cellular-phone charges, toll-gate fees, call-out fees, weekend levies, storage charges, hitching/salvage/recovery (defined as an insurable risk related to accessing the vehicle) fees and the cost of spare parts
- Repair charges
- Charges for assistance rendered by a private person
- Charges for assistance required due to participation in a motorised-sporting event

*Please note: An annual limit of R5 000 per policy per annum applies.*

## **MEDICAL ASSIST ACCESS**

The following benefits are on an access only basis. These services include:

- Emergency telephonic advice and information – 24/7
- Referrals to medical practitioners and facilities
- Liaison with next of kin to keep them informed

In addition to the general medical advice service, medical operators will guide a beneficiary through a medical crisis situation involving the beneficiary. The beneficiary will receive emergency advice or have necessary support organised, by utilising the 24-hour Contact Centre Doctor.

This service includes referrals to Crisis lines in case of:

- Poison Hotline – In House
- Suicide Hotline – Life Line
- Rape and HIV Counselling
- Family and Domestic Abuse
- Child Abuse
- Bereavement Counselling

**For the beneficiary's medical aid or own account:**

- Emergency medical response to the scene of an incident
- Emergency medical transportation to the nearest appropriate medical facility

*Please note: Medical cover is only valid for emergencies within the borders of South Africa.*

## **OFFICE ASSISTANCE**

**Available 24-hours a day 365-days a year**

Our Office Assistance programme provides assistance to the beneficiary when involved in an Office Emergency. An Office Emergency means any sudden, unexpected and/or unforeseen event at the beneficiary's office requiring the immediate and/ or urgent services of a domestic tradesman to limit/ minimise or prevent further damage to the office.

This benefit is restricted to office emergencies and only applies to the beneficiary's eligible office building, within the Republic of South Africa.

### **Emergency Services Notification and Call-out**

At the beneficiary's request our Assist Call Centre will relay a notification of emergencies to the Police, Traffic, Fire Brigade, Ambulance, Security or any other emergency service provider.

### **Mobile Notification Services**

The beneficiary will receive an SMS notifying them of the update on the active case.

The below details will be sent to the beneficiary's mobile phone after lodging a case:

- Name of Primary Case Manager
- Reference Number (ease of calling in and enable anyone of the Assist Agents to intervene or provide further details to the beneficiary)
- Once a Service Provider has been appointed, the responding Service Provider details will be sent along with the ETA
- Any changes made to the case (new Service Provider and additional requests etc.)
- If there is a shift change, the details of the New Case Manager will also be sent

*\*Please note that each benefit will be managed on an individual basis and is highly dependent on traffic, weather and correct information received i.e. address or area of incident.*

The Office Assistance programme shall entail the following emergency services to beneficiaries:

1. Plumbers
2. Glaziers
3. Electricians
4. Locksmiths
5. Tree Felling
6. Bee Keepers and Pest Controllers
7. Appliances (the beneficiary will be assisted but on a beneficiary-to-pay basis only)

**Terms and Conditions**

- Overall limit of three incidents or R2000 per beneficiary per annum applies.
- Please note that the call out fee and first hour of labour will be covered under the Office Assistance, however the cost of parts and additional labour will for the beneficiary's own account.
- 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 the beneficiary's account.
- The benefit period is one calendar year and the benefit does not accumulate, but is a maximum amount per annum.
- A repair incident is considered per service category, e.g. if an electrician is called out to repair on the distribution board as well as an electrical connection, this is treated as one call out.
- Benefit excludes MAINTANENCE (Of any kind)

**Exclusions:**

- Replacing light bulbs
- Adjustment of thermostats
- Any remote controls or access controls
- Normal wear and tear/safes

**PLUMBERS**

Assistance shall be provided to beneficiaries in circumstances where they have requested access to the service where the emergency is any of the following:

- Visible burst water connections and pipes
- Blocked drains, toilets, baths and sinks, causing further damage to the office
- Emergency Geyser overflow, valves (Latco and pressure release) causing loss of hot water and pressure-release problems

**Exclusions:**

- Jacuzzi, swimming pools and boreholes and borehole pumps; leak detection inspections, repairs not complying with regulated specifications such as SABS and others, leaking taps, replacement of a burst geyser, septic tanks and water supply interruptions to the office building

#### **GLAZIERS**

- Glazier assistance is a 24-hour help line, offering assistance were a service provider is dispatched to ensure that side glass or building glass can be professionally replaced
- Broken or badly cracked window panes which could result in access to the office building
- No materials are covered as this is for the beneficiary's own account (the actual glass etc. is for the beneficiary's own account)

#### **ELECTRICIANS**

Assistance shall be provided to beneficiaries in circumstances where they have requested access to the service where the emergency is any of the following:

- Distribution boards, circuits, main cables causing power failure
- Earth-leakage relays causing power failure
- Geyser connections, and elements, causing 100% power failure
- Plug points causing 100% power failure
- Light fittings or switches causing 100% power failure
- Lightning strikes on wiring
- Multiple burnt connections on wiring or plug points causing 100% power failure
- Connections to all electrical motors (e.g. electric gate motor) causing 100% power failure

#### **Exclusions:**

Electric gates and doors ; jacuzzi, swimming pool and borehole pumps ; air conditioners and commercial refrigeration ; repairs not complying with regulated specifications such as SABS and others ; all electrical motors (e.g. electric gate motor) ; main electrical supply interruptions to the office building.

#### **LOCKSMITHS**

- If keys are broken off or lost for a main entrance or exit of the office
- If a person is locked inside the office or any room within the office

#### **Exclusions:**

Burglary incidents (the beneficiary will be assisted, but is liable for the cost); and garages; Padlocks; Replacing of damaged locks (the beneficiary will be assisted at his / her own expense)

#### **Additional benefits also Included are:**

- Tree Fellers/ Bee Keepers and Pest Controllers - paid for up to the per incident limits only and only within day light hours.
- Should a break in occur, Security assistance and guarding services will be provided at the beneficiary's request. This will be for the beneficiary's own account.

## MOBILE APPLICATION

The mobile app product includes the following functionality for beneficiaries:

1. The ability to request additional cover.
2. Built-in panic button to receive a call-back from emergency service providers.
3. Accident Management functionality to lodge a notification-of-incident to expedite a claim. The ability to scan the barcode on the third parties' vehicle license disk as well as driver's license disk is included. The data is decrypted and pre-populated within the app to simplify notification-of-incident process. Photo evidence at the scene can be taken and is date and time stamped.
4. Access to all non-emergency services including the benefit entitlement and terms and conditions for each.
5. Vehicle pre-inspection ability with date and time stamped photos, vehicle and driver's license scanning capability and the ability for the beneficiary to sign off that the data is accurate.