

## 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.*

## **HOME ASSISTANCE**

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

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

This benefit is restricted to home emergencies and only applies to the beneficiary's eligible premises/primary place of permanent residence, within the Republic of South Africa and used for domestic purposes, including outbuildings.

### **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 Home 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 Home 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 home and/or 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 permanent residence

#### **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 residence
- 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 permanent residence

#### **LOCKSMITHS**

- If keys are broken off or lost for a main entrance or exit of the house and/or office (This includes outbuildings)
  - If a person is locked inside the house and/or office or any room within the house

#### **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.

## HOME AND CONVENIENCE DRIVE

### Home Drive

Home Drive is available through our friendly call centre or via a Mobile App (if this forms part of the beneficiary's benefit entitlement). The service includes automated SMS communication services, which will SMS the driver's name and mobile number to the beneficiary on the afternoon of their booking so that, should the beneficiary wish to change their collection detail, they are able to directly contact their driver at any time. The driving team consists of a back-up driver and vehicle, and lead driver who will drive the beneficiary home in their own vehicle or if preferred, in the vehicle dispatched. The back-up driver will follow and collect the lead driver from the beneficiary's house.

### Convenience Drive

If the beneficiary requires a driver's assistance to get them from point A to point B in one of the Home Drive vehicles, our professional team of standby drivers will be at their service. Whether they are running between meetings, need an airport transfer, their car has been booked in for a service and they need to be collected from the dealership or their child needs to be collected from school, the beneficiary can rely on Home Drive for assistance. Pre-booking of this service 24 hours prior is highly preferred, in order to guarantee pick-up time.

### Professional Assistance is guaranteed and beneficiaries are driven by:

- Drivers who are fluent in English.
- Undergo extensive in-house training with Drive-Home training school
- Have Professional Driving Permits (PDP) which ensures they have a valid license, no criminal record and have bi-annual medicals.
- Dress in jacket and tie & carry mobile phones
- Carry GPS units or up to date map books.

### Service Centres:

- Johannesburg
- Pretoria
- Cape Town
- George
- Port Elizabeth
- Durban
- East London
- Nelspruit
- Bloemfontein
- Kimberley
- Polokwane

The benefit includes 6 Free Home and Convenience incidents to a radius of 50km per incident. Any additional kilometres travelled will be charged at R9.00 per km.



Should the beneficiary require additional trips, which are in excess of their annual trip entitlement, the beneficiary will facilitate the booking on a beneficiary to pay basis. For these trips, the beneficiary will receive a discount on the full fare fee, as follows:

- 1st Trip = R 140 per 30km (additional charge for extra km's still apply)
- 2nd Trip and more = R240 per 30km (additional charge for extra km's still apply)
- Additional fees will be charged to the beneficiary's credit card

**Additional passengers/ drop off:**

Service is available to a valid beneficiary and limited to their specified vehicles only. Up to 4 additional passengers can be transported at no cost provided that the entire trip is no longer than 50km and takes no longer than 1 hour and are ALL transported to one/main booked address.

An additional cost of R50.00 **per additional /unplanned drop off** will be charged. This arrangement needs to be discussed and authorised by our call centre to ensure efficient planning and upfront payment (warding off the potential threat to our drivers, when carrying cash)

**Booking times:**

Pre-bookings are preferred and should be arranged prior to 20:00 each day. Ad hoc or last minute requests (day and night) can be accommodated on a best-effort basis and beneficiaries should expect a potential time delay of a minimum of one hour. This is subject to the availability of standby team members at the time of requests.

Cut-off time for new and last minute bookings is 02:00

Public holidays – pre-bookings need to be made before 17:00 on the day, prior to the public holiday.

**Collection:**

- At the specified time and location, the call centre will notify the beneficiary that the pick-up-driver has arrived, at which time the beneficiary will have 15 minutes to meet the driver. After the 15 minutes have lapsed the call centre will notify the beneficiary that the pick-up-driver will be leaving and the trip will be cancelled. The trip will be forfeited if still within the annual benefit entitlement, however should the beneficiary use this at their own cost in excess of their annual limit, cancellation fees will apply.
- A beneficiary may cancel their trip, but will have to pay the cancellation fee if they cancel within certain times.

**Cancellation Fees:**

- 2 hours prior to booked collection time – Nil Rand
- 1 hour prior to booked collection time – R160.00
- Less than 1 hour – R320.00

**Terms & Conditions:**

- The beneficiary warrants that they have adequate insurance cover in place in respect of the beneficiary's vehicle and the uses thereof by third party drivers so as to include the service Provider's drivers.
- Subject to the two clauses below, the beneficiary hereby indemnifies the Service Provider against direct damages, costs or losses incurred by the Service Provider arising out of any claim by any third party for, or in respect of, injury, death or illness affecting such third party, or any loss or damage to property of such third party caused by the negligence or willful conduct of the Service Provider or its personnel.
- Notwithstanding anything contained herein to the contrary, the Service Provider's total liability for any and all claims (whether in contract or delict) arising out of the provision of the Services shall be limited to R250 000.
- The Service Provider shall not be liable to the beneficiary or any cessionary or third party claiming through or on behalf of the beneficiary for any indirect, special or consequential damages (including loss of profits) arising out of or related to this Agreement or the Services.

## **LEGAL ASSIST, ADVICE AND ACCESS**

This is a powerful, dynamic product which provides a comprehensive legal assistance service to the beneficiary and his/her immediate family.

### **24-hour Legal Assistance**

Qualified lawyers and legal consultants as well as academics provide the service. The service comprises:

- A 24-hours telephonic legal advice line
- A legal document service
- A direct legal consultation service
- Letter of demand
- Find a lawyer

### **Advice**

Beneficiaries and their immediate families have on-going access to a 24-hour legal advisory service on any aspect of the law such as criminal law, family law, insurance law, child law, labour law, motor law, etc. The beneficiary and his or her immediate family is entitled to utilise the advice service as frequently as required provided that the assistance shall be furnished to the beneficiary directly and only on legal matters pertaining to the beneficiary and in his or her personal capacity.

### **Free standard legal documents**

If a beneficiary requires a purchase/sale, lease agreement, power-of-attorney, will, domestic employment agreement, ante-nuptial agreement, etc., we will provide these free at his or her request. The beneficiary will also be advised on the application of each of these documents and the procedures and principles that apply.

### **30-minute free consultation**

This service involves a free initial 30-minute consultation should any matter require legal action. The beneficiary will then be referred to a lawyer who forms part of our national network for a direct free 30-minute consultation. After the 30-minute consultation, the beneficiary can then elect whether or not to continue with that specific lawyer's services at a fee structure agreed to between himself and the lawyer. Such fees will be for the beneficiary's account. The free 30-minute consultation service is available at a lawyer that is situated within the magisterial district where the beneficiary resides. This consultation facility is limited to one consultation per matter.

### **Letter of demand**

The lawyer or consultant will write a letter of demand on behalf the beneficiary. This is limited to one letter per event.

### **Find a Lawyer**

If a matter is of such a nature that the beneficiary has to consider litigation, the team of experts will assess all the facts and circumstances and research the matter thoroughly, in order to ascertain which way a case should be approached and will then suggest 2 top attorney's firms which will be the best for the job. This benefit includes expert investigation and research into the matter in order to empower a beneficiary to make the correct decision when choosing an attorney.

### **Our hassle-free service procedure**

- The beneficiary calls the call centre number and provides full information of the circumstances and services required.
- The call centre advisor will assess the situation and inform the beneficiary of the procedure pertaining to the service; and
- Advise the beneficiary; or
- Forward a standard legal document to the beneficiary if such was needed; or
- Refer the beneficiary to a lawyer for a 30-minute free legal consultation if necessary; or
- Inform the beneficiary that the nature of the matter necessitates more research after which a lawyer would return the beneficiary's call with the requested advice.
- Where necessary a letter of demand will be sent on behalf of the beneficiary.
- When necessary and if litigation is the only option left to the beneficiary, the lawyer/consultant will further investigate the matter and suggest two top attorney's firms to the beneficiary which would be the best suited to handle the beneficiary's problem.

### **Our lawyers are available 24-hours a day, 365-days of the year.**

Assistance is available and accessible 24- hours per day, 365- days a year through the call centre number.

### **Who is entitled to the service?**

The service is provided to the beneficiary and his/her immediate family. Immediate family means the principal beneficiary's spouse/partner and their biological and legally adopted dependent and unmarried children up to age 21.



#### Exclusions

The Service is limited to personal matters only. Business legal matters are excluded.

*Terms and conditions are all stipulated above.*

## 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.