

# SIS TYRE PROTECT POLICY

## PLAN WORDING

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### FREQUENTLY ASKED QUESTIONS

#### 1. WHAT DOES TYRE PROTECT COVER?

Damage caused to a tyre as a result of an unforeseen road hazard such as pot holes and foreign items on a normal national or domestic maintained road.

#### 2. IS THERE A WAITING PERIOD?

Yes, there is a waiting period of 30 days, any damage occurring during or before this period is not covered.

#### 3. IS EXISTING DAMAGE COVERED?

No, preexisting damage is not covered on this plan. For more information read through point 8 to see what is not covered.

#### 4. IS THERE A LIMIT TO DAMAGE THAT IS COVERED?

Yes, your indemnity limit is indicated on the policy schedule. You are limited to a maximum of 2 tyres per 12 monthly payments received or 12 month period.

#### 5. IS THERE AN EXCESS WHEN I CLAIM?

No. However there is a betterment table which will be applied. For more information, see point 3, also read through point 9 for more information regarding the claims process.

#### 6. WHAT IS THE PLAN DURATION?

The duration of the plan is indicated on the plan schedule. This may be monthly or annually. The policy renews monthly.

**The plan that you have chosen will be shown on your schedule. Please check this carefully.**

### INTRODUCTION

This policy document, the information you have provided and the proposal form, once accepted by us form the contract of insurance between us (Motorvaps (Pty) Ltd) and you (the insured). Upon receipt of the requisite premium, The Insurance Company will accept the risk if your vehicles tyres comply with the terms and conditions as set out in your policy. The Insurance Company reserves the right to decline this insurance, which will be done within 30 days of receipt of the proposal form. If we do decline, we will refund the full premium.

This product may not be purchased alone. This product may only be taken if there is an underlying comprehensive policy through any registered South African insurer or an underlying Motorvaps product.

This document along with the schedule forms part of our agreement.

#### 1. YOU ARE INSURED FOR

Damage caused to the insured vehicle's tyres, which are fitted to the insured vehicle and in use, as a result of an unforeseen road hazard. These road hazards are defined as pot holes and foreign items on a normal national or domestic maintained road.

#### 2. MAXIMUM LIABILITY PER TYRE

The maximum indemnity per tyre will reflect on your policy schedule.

All 4 tyres fitted to the vehicle are covered. You are limited to a maximum of 2 tyres per 12 monthly payments received or 12 month period. Only market related prices will be paid in the event of a claim.

### 3. BETTERMENT

Betterment will apply to all tyre claims. This means that Motorvaps will only be liable as per the table below.

LOWEST TREAD DEPTH	LIMIT OF LIABILITY
8 mm	100%
7 mm	87.5%
6 mm	75%
5 mm	65%
4 mm	50%
3 mm	37.5%
2 mm	25%
1 mm	12.5%
Less Than 1mm	No Cover

#### Motorcycle Betterment

Betterment will apply to all motorcycle tyre claims. This means that MotorVaps will only be liable for the unused tread left on the tyre. This means you will be liable for the used tread amount and MotorVaps for the unused tread amount. For example: If your tyre is sold new with 5 millimetres tread and at the time of claim you have 4 millimetres left, we will pay for 80% of the total cost and you will be liable to pay for 20% of the total cost.

### 4. VEHICLES

Only tyres for the following types of vehicles: passenger vehicles, 4x4's or light commercial vehicles with a gross vehicle mass of less than 3 500kg. Excluded from these plans are tyres fitted to taxis, hire vehicles, rebuilt vehicles (CODE 3), modified vehicles (including turbo conversions) and vehicles that are, or have been, used in any form of motoring competition.

#### Excluded Motorcycles & Tyres

Racing and Semi Slick Tyres are excluded from cover. Motorcycles which are not registered for road use are excluded from cover.

### 5. EFFECTIVE DATE OF THE PLAN

The effective date of your plan will be indicated on your policy schedule. There is a 30 day waiting period, any damage occurring during or before this period is not covered.

### 6. DURATION OF THE PLAN

The duration of the plan is indicated on the plan schedule. This may be monthly or annually. The policy renews monthly.

### 7. GENERAL CONDITIONS

#### 7.1 Underlying Policy terms and Conditions

All your underlying policy terms and conditions will apply to this policy.

#### 7.2 Countries where an insured event may occur

This plan will apply only to your vehicle when it is in the Republic of South Africa (RSA), Namibia, Zimbabwe, Swaziland, Lesotho and Mozambique. All claims payment shall be in South African currency, into a bank account held in South Africa.

#### 7.3 Value Added Tax (VAT)

All monetary amounts include VAT, at the ruling rate.

#### 7.4 Cancellation

You can cancel the plan at any time by writing to us and giving 30 days' notice. We can cancel or change your plan by giving you 30 days' notice. All correspondence regarding any changes or cancellations will be done in writing via letter, fax or electronic mail to your last known address.

When your vehicle is traded in or in the hands of a Motor Dealer for the purpose of selling the vehicle, the plan will be considered cancelled and all benefits will cease immediately.

#### 7.5 Fraud and Dishonesty

If you submit any fraudulent claim or documentation, your claim will be rejected and Plan cancelled with immediate effect.

## 7.6 Payment

If for whatever reason payment for your plan has not been received by Motorvaps. There can be no valid claim against this plan. If your payment is not met on time you have 10 days to manually make payment. Failure to make payment will potentially result in a double debit order attempt from one of Motorvaps providers or the provider of a broker. Failure to meet this payment successfully will result in the plan being cancelled for the period of the missed payments.

## 7.7 Right to move the Vehicle

Motorvaps reserve the right to move your vehicle to preferred agent should we believe this to be in our best interests.

## 7.8 Personal Details

It is your responsibility to let us know immediately if any of your personal details, i.e. address, telephone number, banking details, etc. changes.

## 7.9 Other Plans or Warranties

If there are other plans in force at the time of a claim covering the vehicle for a similar breakdown or failure, we will not accept liability for the costs of repairs or replacement of claimed tyres.

## 8. YOU ARE NOT COVERED FOR

The following are general exceptions that apply to the whole policy:

### 8.1 Nuclear Risks

Loss, damage or liability directly or indirectly caused by, or arising from, ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste arising from burning nuclear fuel, or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.

### 8.2 War and Public Disorder

Any loss, damage or liability caused by civil commotion, riot, strike, war, mutiny, military rising, martial law, rebellion, revolution, any act in protest against any State, Government or any Government body.

### 8.3 You are not covered for the following with regards to your vehicle:

8.3.1 Tyres that were broken or had failed before the plan started.

8.3.2 Replacements that have not been authorised by us.

8.3.3 If the odometer is not working or has been changed in any way or has been disconnected or replaced without our authority.

8.3.4 Damage caused by improper servicing, misalignment, balancing or malicious damage.

8.3.5 Damage caused by a road accident.

8.3.6 Damage sustained as a result of driving whilst tyres are deflated or punctured.

8.3.7 Costs or expenses that you can recover from your motor insurance plan.

8.3.8 Abuse or negligence of any kind.

8.3.9 Damage as a result of incorrect tyres pressure.

8.3.10 Manufacturer defects

## 9. CLAIMS

### 9.1 YOUR RESPONSIBILITIES WHEN YOU HAVE A TYRE FAILURE:

In the case of an event that may result in a claim, the Insured must do the following:

9.1.1 Notify the claims department within 5 working days of the loss, as well as provide details of any other policy that covers the same event.

9.1.2 A quote must be sent to Motorvaps for authorisation prior to repair or replacement along with proof of the lowest tread depth. Motorvaps may request to inspect the tyre.

9.1.3 After the repair or replacement is finalised proof of completed repairs must be sent to Motorvaps in order for us to finalise your claim. We may ask to inspect the damaged tyre, which means the tyre or tyres must be available for inspection.

9.1.4 Once all requested documents have been received we will pay your claim according to the terms and conditions of this policy.

9.1.5 Motorvaps reserves the right to recover any damaged or replaced tyres as salvage.

**9.2 The claims department may request the following:**

9.2.1 Inspection of the tyre or tyres;

9.2.2 Photos of the tyre or tyres fitted to the vehicle including the spare tyre;

9.2.3 Photographs of the vehicle;

9.2.4 The location where the event took place, including photographs;

9.2.5 A fully completed claim form;

9.2.6 Any other relevant information or media pertaining to the claim;

9.2.7 A quotation for the tyre replacement.

The repair or replacement facility must contact the Claims Office for authorisation before proceeding. Replacement cannot start unless the Claims Office has given authorisation, and their claim authorisation number.

**10. REJECTION OF CLAIM AND TIME BAR**

10.1 If your claim has been rejected or the amount disputed, you have 90 days after receipt of our rejection letter to make representations to us in respect of our decision.

10.2 You have a further 6 months to start legal action against us after the expiry of the 90 days referred to above.

10.3 If you do not serve a summons on us within this period, you will give up the right to challenge our rejection.

**11. MOTORVAPS RIGHTS**

11.1 We reserve the right of ownership of all old components/tyres replaced as a result of a claim. It will be returned to us at your own cost or by our assessor network.

**DISCLOSURE NOTICE TO SHORT TERM INSURANCE POLICYHOLDERS**

This document, in conjunction with the policy document, provides important information about the short term insurance policy you have purchased. These documents will assist you in understanding your rights, obligations and whom to contact. Please read this document carefully and retain it with your policy documents.

**IMPORTANT DETAILS ABOUT YOUR BROKER (FINANCIAL SERVICES PROVIDER)**

Name	Motorvaps (Pty) Limited	FSP Number: 45790
Contact Details	Tel: (086) 117 6225 Fax: (086) 657 0077 Email: Claims@motorvaps.co.za; info@motorvaps.co.za Web: www.motorvaps.co.za	
Address	Physical: Suite 201 Tokai Village Centre, Vans Road, Tokai, Cape Town, 7945	
Legal Status	Company Registration Number: 2012/201128/07 Registered as a Financial Services Provider	
Income earned by broker	The broker has not earned at least 30% of its income in the last 12 months from this product supplier.	
Ownership interest in the Product Supplier	The broker does not own more than 10% of the shares of the product supplier.	
Professional Indemnity, Fidelity Insurance & Guarantees held	Yes	

**Important Notes:**

- You must disclose all material facts to Motorvaps. A material fact is one which is so important to Mutual & Federal Risk Financing Limited that if it had known about it, Mutual & Federal Risk Financing Limited may not have insured you or may have insured you on different terms and conditions.
- You must be completely honest in all your dealings with Mutual & Federal Risk Financing Limited. It is your responsibility to ensure that all statements, answers or other information provided by you or by your broker to Mutual & Federal Risk Financing Limited are accurate and complete. If you do not provide complete and accurate information, it may affect the validity of your policy and any claim you submit may be rejected.
- Your duty of disclosure continues for the duration of your policy. You must inform Mutual & Federal Risk Financing Limited of any changes to material facts or new material facts. This includes any losses you suffer whether or not you elect to claim for the loss.
- In the event of any dispute arising under the policy, the dispute resolution is not limited to arbitration;
- If you do not pay your premium on time as stipulated in your policy, your policy will lapse and you will not have any cover for losses suffered. We will not reject a claim because a premium was not paid on due date, if payment was made during the period of grace. The broker is a non-mandated intermediary and has an intermediary contract with Mutual & Federal Risk Financing Limited. . The broker does not have any contractual agreements with any other Short Term Insurer. The product supplier is responsible for the product; the broker is responsible for the sale of the product.

**IMPORTANT DETAILS ABOUT YOUR PRODUCT SUPPLIER**

Name	Mutual & Federal Risk Financing Limited
Registration Number	1966/010741/06
Contact Details	<p><b>Tel:</b> (011) 374-2950</p> <p><b>Fax:</b> (011) 374 4919</p> <p><b>Web:</b> <a href="http://www.mf.co.za">www.mf.co.za</a></p>
Address (Postal and Physical)	<p><b>Postal:</b> Private Bag X21, Bryanston, 2021</p> <p><b>Physical:</b> 152 Bryanston Drive, Bryanston, 2021</p>
Professional Indemnity and Fidelity Insurance held	Yes
Legal Status	The product supplier is a short term insurer which underwrites and is authorised to issue personal lines policies and commercial policies.
Functions of the Insurer outsourced to another FSP	The binder holder Motorvaps (Pty) Ltd may receive a fee (up to a maximum of 3% (three per cent)) of your premium for the outsourced binder services it is authorised to renders on behalf of Mutual & Federal Risk Financing Limited. This fee does not increase the cost of your insurance. Furthermore, regulated commission of 12,5% in respect of motor insurance and 20% in respect of non-motor insurance is paid to your broker.

**HOW TO SUBMIT A CLAIM**

Your broker has been authorised to process your claim on behalf of Mutual & Federal Risk Financing Limited. You can submit your claim to your broker.

Broker Claims Department	<b>Email:</b> <a href="mailto:Claims@motorvaps.co.za">Claims@motorvaps.co.za</a> <b>Contact Details:</b> (086) 117 6225
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**HOW TO COMPLAIN**

If you are dissatisfied with the financial services provided to you, you have a right to complain. The details for the relevant complaints departments are detailed below. Please put your complaint in writing. If your complaint is not resolved to your satisfaction you can lodge your complaint with the Ombudsman. Their details are reflected in the next section. The complaints processes are published on the website of each of the providers.

Product Suppliers Complaints Department	The Complaints procedures is available on <a href="http://www.mf.co.za">www.mf.co.za</a> under the "Contact Us" option Email: <a href="mailto:complaints@mf.co.za">complaints@mf.co.za</a> Tel: 0860 634 357 Post: Mutual & Federal Customer Experience Centre, PO Box 1120, Johannesburg, 2000
Broker Complaints Department	<b>Tel:</b> (012) 555 1234

**IMPORTANT DETAILS ABOUT THE OMBUDSMAN**

FAIS Ombudsman:	Email: <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a> Tel: (012) 470-9080 or (012) 762 5000 Fax: (012) 348 3447 or 086 764 1422 Postal: P O Box 74571, Lynwood Ridge, 0040 Web: <a href="http://www.faisombud.co.za">www.faisombud.co.za</a>
Short Term Ombudsman:	Email: <a href="mailto:info@osti.co.za">info@osti.co.za</a> Tel: (011)726-8900 or 0860 726 890 Fax: (011) 726-5501 Postal: P O Box 32334, Braamfontein, 2017 Web: <a href="http://www.osti.co.za/">www.osti.co.za/</a>

#### COMPLIANCE DEPARTMENTS

Product Suppliers Compliance Department	Email: <a href="mailto:compliance@mf.co.za">compliance@mf.co.za</a> Tel: (011) 374-9111
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#### CONFLICT OF INTEREST

Motorvaps (Pty) Ltd shares in the profit generated by your short term insurance policy. Motorvaps (Pty) Ltd mitigates this conflict of interest by only providing one short term product option. You need to understand that you will not be provided with independent advice.

The conflict of interest policy of the product supplier and the broker may be accessed at [www.mf.co.za](http://www.mf.co.za) and on the broker's website respectively or by contacting their offices.

#### OTHER MATTERS OF IMPORTANCE

- You must be informed of any material changes to the information of the broker.
- If any complaint is not resolved to your satisfaction, you may submit your claim to the FAIS Ombudsman.
- Polygraph or similar tests are not obligatory and claims may not be rejected solely on the basis of a failure of such test.
- If your premium is paid by debit order, the debit order must be in the favour of the broker and may not be transferred without your approval.
- The broker must give 30 days' notice in writing of its intentions to cancel your debit order.
- The Product Supplier (insurer) and not the broker must give reasons in writing for the rejection of any claim submitted by you.
- The Product Supplier (insurer) must give written notice of its intention to cancel your policy.

#### WARNINGS

- Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep all documents handed to you.
- Make notes of as to what is said to you.
- Ask for a letter of representation from your adviser.
- Do not be pressurized into buying the product
- Failure to provide correct or full relevant information may influence an insurer on any claims arising from your contract of insurance

#### Important Notes:

- You must disclose all material facts to Motorvaps. A material fact is one which is so important to Mutual & Federal Risk Financing Limited that if it had known about it, Mutual & Federal Risk Financing Limited may not have insured you or may have insured you on different terms and conditions.
- You must be completely honest in all your dealings with Mutual & Federal Risk Financing Limited. It is your responsibility to ensure that all statements, answers or other information provided by you or by your broker to Mutual & Federal Risk Financing Limited are accurate and complete. If you do not provide complete and accurate information, it may affect the validity of your policy and any claim you submit may be rejected.
- Your duty of disclosure continues for the duration of your policy. You must inform Mutual & Federal Risk Financing Limited of any changes to material facts or new material facts. This includes any losses you suffer whether or not you elect to claim for the loss.
- In the event of any dispute arising under the policy, the dispute resolution is not limited to arbitration;
- If you do not pay your premium on time as stipulated in your policy, your policy will lapse and you will not have any cover for losses suffered. We will not reject a claim because a premium was not paid on due date, if payment was made during the period of grace. The broker is a non-mandated intermediary and has an intermediary contract with Mutual & Federal Risk Financing Limited. The broker does not have any contractual agreements with any other Short Term Insurer. The product supplier is responsible for the product; the broker is responsible for the sale of the product.

## ROADSIDE ASSIST

**SIS Assist** is there for you 24 hours a day, 7 days a week and 365 days a year, not only for mechanical and electrical breakdowns but also if you are involved in a collision. **SIS Assist** covers up to R3 000 per annum on a Domestic policy and R5 000 per annum on a commercial policy. However, limits may vary on commercial lines policies depending on the option taken.

### MECHANICAL OR ELECTRICAL BREAKDOWN

**SIS Assist** will arrange for the towing of the vehicle to the nearest repairer in a 40km radius and will cover costs to a maximum of R1 500 (incl. VAT) per incident.

If you are further than 100km from your permanent residence or business address, where available, and at our discretion, **SIS Assist** will provide the following:

- Vehicle hire assistance (group A or B) to the maximum limit of R500 (incl. VAT) per incident (Subject to presenting a valid credit card and drivers' license).\*

OR

- Hotel accommodation for a maximum of 4 people at a hotel of our choice. (Maximum limit of R500 (incl. VAT) per incident).\*

If the vehicle needs to be left behind for repairs while you continue your journey, **SIS Assist** will provide an allowance of R500 (incl. VAT) per incident to assist with the repatriation of your vehicle.

\* Subject to availability.

**SIS Assist** will also cover the cost of the call out fee and first hour labour should you be in need of any of the following services:

- Vehicle locksmiths.
- Flat tyre assistance.
- Jump start (flat battery).\*
- Approximately 20 litres of fuel, should it be required in an emergency situation. The cost of the fuel will be for your own account.

#### PLEASE NOTE:

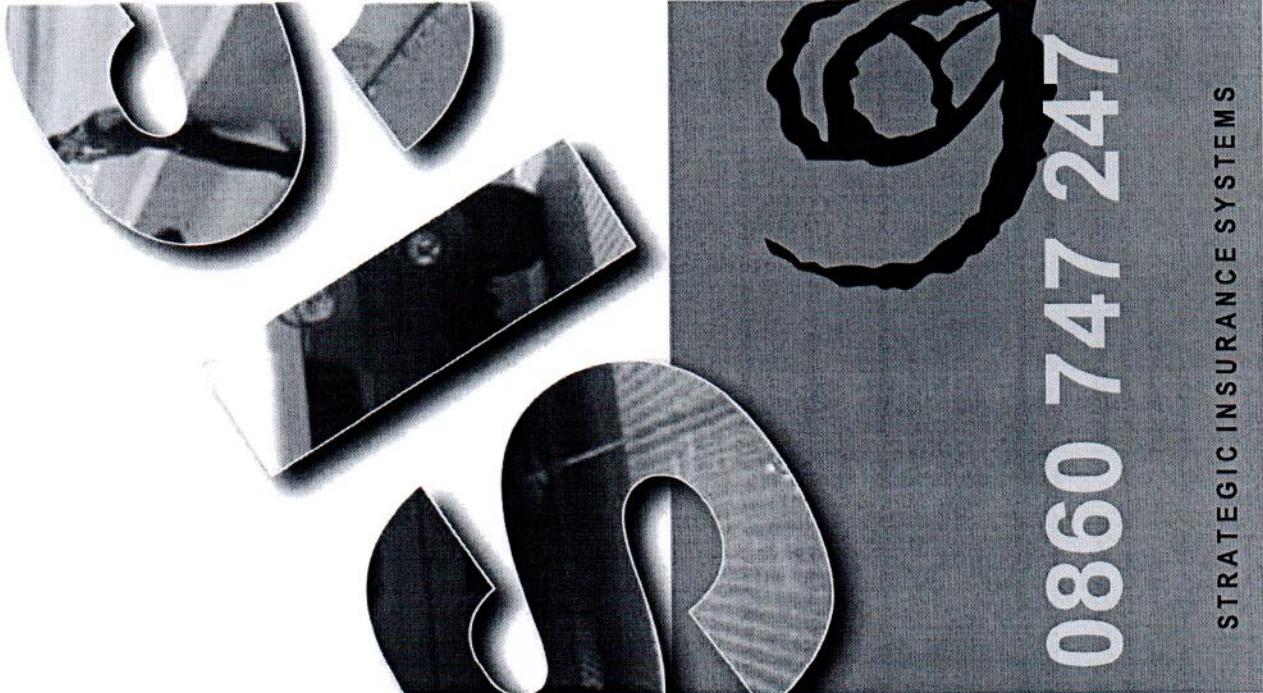
- Jump starting certain vehicles, could result in damage to the vehicles' electronics. **SIS Assist** cannot be held liable should you choose to jump start your vehicle rather than tow it to the nearest repairer.
- **SIS Assist** does not cover the cost of parts or repairs for vehicle breakdowns. This includes, but is not limited to, new batteries, tyres, locks and keys.
- Do not allow anyone to tow your vehicle without first calling **SIS Assist**. **SIS Assist** will ensure your vehicle is towed to an approved repairer the first time.

## COLLISION

**SIS Assist** will arrange for the vehicle to be towed to the nearest repairer and will cover costs to a maximum of R1 500 (incl. VAT) per incident. **SIS Assist** does not include the cost of, but offers assistance for:

- A vehicle that is not registered on your **SIS Assist** insurance policy.
- Stolen and recovery towing and second tows.
- Parts, new batteries, tyres, locks, keys etc.
- A flat tyre but no spare tyre to replace it with.

STRATEGIC INSURANCE SYSTEMS



**SIS Assist** will not be held liable for any repairs or towing costs not authorized by the contact centre.

## DISCAL ASSIST

## ADVANCED HOUSEHOLD / OFFICE MAINTENANCE

Emergency Assist will provide you with medical assistance 24 hours a day, 7 days a week under the following circumstances:

- Emergency telephonic '911' type medical advice and information.
- Emergency medical response by road or air to the scene of medical emergency.
- Transfer of the patient to the most appropriate medical facility.
- Additional support and tele-counselling.
- Evacuation of patient or return of mortal remains.
- Confidential non-emergency medical information and advice.

Admission to hospital guaranteed (refundable by the patient or their medical aid).  
or is limited to R10 000 per policy per annum.

### EZI ASSIST

is no need for you to remember our telephone number. You simply press a button on your cell phone to call you!

benefit is available 24 hours a day, 7 days a week.

#### REGISTER FOR EZI ASSIST:

ply register yourself and any 3 direct family members' mobile numbers on our website [www.stratsys.co.za](http://www.stratsys.co.za)  
use to the navigation bar on the left of the SIS website and under Assist Products select Ezzi Assist  
k on the link Register for Ezzi Assist (This will open the Ezzi Assist Register page)  
plete the form and click submit.

activation sms will be sent to your cellphone which needs to be loaded as a speed dial.  
uld you, or any of your registered family members, be involved in a vehicle collision, vehicle breakdown, and/or  
ical emergency or need any other assistance, simply press the assigned button for 2 seconds and the contact  
re will call you and provide any service or assistance you require.\*

#### Note:

obile phone needs to have airtime loaded. If you do not have internet access and wish to register or require  
nce to register, please call us on 0860 747 247.  
ignal is cellphone network dependent.  
similar products on the market, Ezzi Assist offers the above service to you and 3 direct family members at no  
inal cost.

At last there is a package of benefits specifically aimed at taking away the difficulties experienced in and around the house / office. These include:

- Electrical
  - Electronics
  - Appliances
- Other
  - Motors
  - Relocation

Using our database of approved service providers, we can assist you with the following:

ELECTRICAL	MOTORS	APPLIANCES	OTHER
Faulty lights	Gates	Microwave ovens	Tree felling
Faulty plugs	Swimming pools	Stoves	Beekeepers
Geyser thermostats	Jacuzzis	Fridges	Handyman
Geyser elements	Garage doors	Freezers	Rubbish/rubbish removal
Power failures	PLUMBING	Washing machines	Carpet/upholstery cleaning
Distribution boards	Blocked drains	Tumble dryers	Fumigation
Earth leakage relays	Leaks	Dishwashers	Gutter cleaning
Stove plates / elements	Tap washers	Air conditioners	RELOCATION
General house wiring	Toilet rubbers	Electronics	Moving company
Main cables	Geyser valves	Televisions	Cleaning services
Light switches	Burst pipes	DVD players	Carpet cleaners
Burnt plug points	Blocked baths, sinks & taps	Hi-fi's	Handyman
Lightning wiring	Shower outlets	VCR's	Security consultant
Faulty circuits	Water connections	LOCKSMITHS	Security guard
		Unlocking of doors	Rubbish/rubbish removal
		Replacement of locks	DSTV/TV installations

Please Note: This is a maintenance product and does not cover replacement of appliances, electronics, geyzers or any consequential damages etc.

- SIS Assist will not be liable for claims which are not reported to the contact centre or where the service provider has not been appointed by **SIS Assist**.
- Repairs are subject to parts being readily available from suppliers.
- The applicable excess and any amounts exceeding the maximum cover must be paid directly to the service provider.
- No hand-held appliances are covered.
- Cover for replacement of locks is limited to one lock per claim.
- Appliances that are older than 10 years are excluded but can be covered on a fee for service basis.
- There is an overall limit of R4 000 per policy per annum.
- No excess is applicable for any claim lower than R600.00 incl. VAT for electrical, plumbing, appliances, motors and electronics.
- An excess of R280 is payable for other/relocation.

The maximum cover per claim, faults per claim and excesses shown on the table below are applicable:

- 24 Hour legal referral.
- Two (30 minute) consultations with a qualified attorney, at no cost to our client.\*
- Pro forma agreements which can be obtained in standard form by phoning our contact centre, for example domestic worker agreements, standard lease agreements, standard purchase and sell agreements and standard credit agreements.
- *\*At the discretion of our legal representative, it should be noted that this benefit is intended to provide basic telephonic legal advice and for more technical questions, policyholders may be referred to more qualified legal advisors which may have cost implications to the policyholder.*

PRODUCT	MAXIMUM COVER PER CLAIM	NO. OF FAULTS PER CLAIM	EXCESS PER CLAIM
Electrical & Plumbing	R2 000	4	R280
Appliance, Motor, Electronics & Locksmiths		1	R280
Relocation	R1 000	1	R280
Other	R1 000	1	R280

## P 247 MOBILE APPLICATION

17 offers an intuitive app to make your assistance service experience even easier through integration with most

ice systems. The app offers the following:

- c button to pinpoint your GPS location.
- and manage dependants and control their level of access.
- / assist products, limits, history and policy wording.
- assistance calls from your phone.
- notifications informing you of the status of your call.
- by step accident scene guide to obtain crucial information at the scene of an accident.

ownload the Help 247 app, please use one of the following links or the QR Code. Only available on Android devices.

[http://bit.ly/help247\\_Android](http://bit.ly/help247_Android)



http://bit.ly/help247\_iOS  
phone can scan QR codes, scan the QR code.  
give you access to the correct site.

## AIMS ASSIST

- Assist provides you with assistance whenever you need to claim due to a collision, theft, broken windscreen /  
ns, etc. We can assist you with emergency services and referrals to our approved service providers. **SIS Assist**  
nd you the relevant insurance claim forms.

### e Note:

- ims Assist does not replace the claims process but ensures quicker and more efficient service.
- not allow anyone to tow your vehicle without first calling **SIS Assist**. **SIS Assist** will ensure your vehicle is  
ed to an approved repairer the first time.

- event of a motor windscreen claim, you can call our Contact Centre on 010 600 8888, or submit the claim  
onically at [glassclaims@autoboyz.co.za](mailto:glassclaims@autoboyz.co.za)
- GAL ASSIST  
advice and assistance from qualified attorneys on any legal matter.
- includes:  
ephonic legal advice.

## SAFE 'N SOUND (Domestic policies only)

- An average of 18 000 people are killed on our roads each year whilst another 150 000 are injured. **More than 50%** of these involve alcohol. Drinking and driving is not only extremely dangerous it is also a criminal offense that can carry a penalty of up to R120 000 or six months in prison.

People are becoming more aware that driving under the influence of alcohol is dangerous not only due to being caught by the police or traffic authorities but also because of the greater risk of an accident causing injury or death to the driver or other parties.

If you are aware of a function or event where after you may need alternative transport home, you can pre-book to be assisted home Safe 'n Sound.

### Limit:

- 6 free trips per year which includes 50kms per trip and thereafter a fee of R10 per kilometre is payable directly to the driver.
- The service is available 50kms from the city centre.
- Assistance outside of these areas may be arranged (subject to availability) but at an additional charge.
- The service is available for domestic policies only.
- The service is available in the following areas: Johannesburg, Pretoria, Cape Town, Durban and Bloemfontein
- Other areas could be added over time

### Please Note:

- Subject to availability of drivers.
- Please Note: Commercial clients can be assisted on a fee for service basis. For the full terms and conditions applicable to Safe 'n Sound please refer to the policy wording available from your broker.

- This brochure should be read in conjunction with the policy wording which is available from the broker.
- These products consist of risk and non-risk products.
- These benefits are only valid within the borders of South Africa.



Administered by:  
**MUTUAL & FEDERAL** | risk financing  
A member of the **OLD MUTUAL** Group  
Authorised Financial Services Provider  
FSP No:26908

Underwritten by:  
**MUTUAL & FEDERAL** | risk financing  
A member of the **OLD MUTUAL** Group  
Authorised Financial Services Provider  
FSP No:12