



Bryte Assist

Roadside and Accident Assist

Roadside Assistance

You will have access to the following services in the event of a roadside emergency (limited up to R500 per incident):

- Flat battery-jump start only (replacement of battery for your account)
- Flat tyre (help with change of tyre)
- Keys locked in vehicle (unlocking only)
- Fuel assistance (limited to five litres per incident)
- Minor roadside running repairs (electrical, coil, immobilizer etc.)
- Transmission of urgent messages

Tow-in

Tow-in service to the nearest approved dealership (if under warranty), repair centre or panel beater in the event of:

- Mechanical breakdown – covered up to R1,500
- Electrical breakdown – covered up to R1,500
- Accident damage – cost covered to the nearest approved panel beater up to a limit of R2,000

Courtesy Transport

Where the vehicle needs to be towed to a repairer, we will arrange for the occupants of the vehicle (up to a maximum of two persons) to be transported to a nominated destination where the breakdown has occurred within a 40 km radius of your normal place of residence.

Hotel Accommodation (cover up to R500)

Where the breakdown has occurred outside a radius of 100 km from your normal place of residence, resulting in an overnight delay, we will arrange hotel accommodation for the occupants of the vehicle (up to a maximum of four people).

Car Rental

If the circumstances of the problem entitles you to the hotel accommodation benefit but you would prefer to continue with your journey immediately, we will arrange for a rental car to enable you to reach your destination, subject to your qualifying for a rental vehicle in terms of the car rental company's general terms and conditions. The costs incurred will be confined to rental charges; delivery and collection of the hire vehicle, and the car must be surrendered on arrival at your destination. Cover up to R500 and subject to availability.

Vehicle Repatriation

In the event of a member's vehicle being left for repairs, we will pay up to R500 for a 24-hour, Group-B car rental or a flight to collect the vehicle after repairs. Alternatively, should the vehicle have been towed to a dealership closer to the member's place of residence, we will supplement the additional tow costs with the cost of car rental.

Overall limit of R5,000 per annum per policy

Please note: This cover excludes all vehicles over 3,500kg. A member will not be entitled to this service where the vehicle is not in a roadworthy condition. Any costs incurred through arrangements made without prior authorisation shall not be reimbursed. Assistance is only available in South Africa, Lesotho and Swaziland.

Legal Assist

- 24-hour legal advice
- 30-minute free consultation for legal matters
- Free standard legal documents

Emergency Medical Service

Medical personnel, including paramedics, nurses and doctors, are available 24 hours a day to provide general medical information and advice. Other services include:

- Medical advice and information hotline
- Emergency medical advice and assistance hotline
- Referral to crisis line
- Referrals to medical practitioners and facilities
- Emergency medical response to the scene of a medical emergency
- Medical transportation
- Inter-hospital transfer
- Medical repatriation
- Escorted return of minors
- Compassionate visits

Please note: This cover is only valid within the borders of South Africa. There is an annual limit of R20,000 per policy for all stated Emergency Medical Services.

Cross Border Assist

If you are an existing customer and the vehicle in which you want to exit the country is covered under the policy, we can provide you with a letter confirming this.

Claims Assist

Claims Assist provides you with assistance whenever you need to claim due to a collision, theft, broken windscreen/windows, etc. We can assist you with emergency services and referrals to our approved service providers. Our call centre will send you the relevant insurance claim forms. Please note:

- Claims Assist does not replace the claims process but ensures a quicker and more efficient service.
- Do not allow anyone to tow your vehicle without first calling Bryte Assist.
- Bryte Assist will ensure your vehicle is towed to an approved repairer the first time.

Home Safe Chauffeur

This product is designed to encourage you to drive responsibly. Statistics show car incidents as a result of drinking and driving account for a large percentage of accidents on our roads, especially at night.

Benefits are as follows:

- We will ensure that you and your vehicle arrive home safely. We will dispatch a vehicle with two drivers (where possible) and drive you home in your own car.

- All drivers are in possession of a public driver's permit, carry a cellphone and dress professionally. The drivers all speak English.
- You are entitled to use this service 6 times per annum. Each incident is capped at R500. Any costs incurred over and above this will be for your account.
- Bookings can be arranged between the following hours:

› Monday to Thursday	17:00 – 01:00
› Friday	15:00 – 03:00
› Saturday	16:00 – 02:00
› Sunday	16:00 – midnight

- The service is available within a 50 km radius of city centres in Johannesburg, Pretoria, Durban, Cape Town, Nelspruit, Polokwane, Kimberley, Port Elizabeth, East London, George, Bloemfontein and Pietermaritzburg.
- Ad hoc or last minute requests will be accommodated by the service provider on a best-effort basis with a maximum expected delay of 90 minutes. This service is subject to the availability of a standby team at the time of the request.
- Pre-bookings for public holidays need to be made before 17:00 on the day before the public holiday.

Home & Office Maintenance

This is a maintenance service providing access to essential services that may be required in an emergency within the principal household and adjoining buildings of the eligible person.

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

Electrical	Plumbing	Others
Faulty lights	Blocked drains	Tree felling
Faulty plugs	Leaks	Beekeepers
Geyser thermostat	Tap washers	Handyman
Geyser elements	Toilet rubbers	Rubble/rubbish removal
Power failures	Geyser valves	Carpet/upholstery cleaning
Distribution boards	Burst pipes	Fumigation
Earth leakage relays	Blocked baths, sinks & taps	Gutter cleaning
Stove plates/elements	Shower outlets	
General house wiring	Water connections	Relocation
Main cables		Moving company
Light switches	Appliances	Cleaning services
Burnt plug points	Microwave ovens	Carpet cleaners
Lightning wiring	Stoves	Handyman
Faulty circuits	Fridges	Security consultant
Municipal connections	Freezers	Security guards
	Washing machines	Rubble/rubbish removal
	Tumble dryers	DSTV/TV installations
	Dishwashers	
	Air conditioners	
	Electronics	
	Televisions	
	DVD players	
	Hi-fis	
	VCRs	
Motors		
Gates		
Swimming pools		
Jacuzzis		
Garage doors		
Locksmiths		
Unlocking of doors		
Replacement of locks		

Exclusions

We will not be liable for the following exclusions on the cover mentioned above:

General Exclusions

- Repairs affected by a party other than the Company or one of its duly appointed service providers.
- Loss or damage caused by fire, lightning, storm, water, malicious or accidental damage, theft or any risks covered in terms of a standard multi-peril or personal lines/commercial insurance policy.
- Compensation for consequential damage of any nature.
- The first amount payable and the amount of the claim in excess of the covered limit, as stated on the schedule in respect of each and every event which gives rise to a claim, which amount shall be payable to the service provider on completion of the repair.
- Repair or replacement of any breakdown to items or any part thereof covered by the manufacturer's/installer's warranty/guarantee or the National Home Builders Registration Council's Warranty Scheme.
- Upgrading of infrastructure.
- Damage occurring in connection with or resulting from aesthetic defects such as cracks, scratches or dents insofar as they do not adversely affect the normal operation of the insured property.
- Breakdown of items or parts recalled or to be recalled by the manufacturer/installer.
- Loss or damage resulting from any commercial or profit-making activity which is conducted from the home unless such activity has been notified to and accepted by ourselves.
- Damages which may be caused – whether direct or indirect – by repairers/sub-contractors to any items/property in the home in the course and scope of repairing the damage/loss.

Electrical Exclusions

- Changing or replacement of light bulbs.
- Repair or replacement of specialised lighting and light fittings (for example: neon lights, low voltage lights, transformers, spots and the like).
- Repair or replacement of intercom and Mircom systems.
- Repair or replacement of under floor heating.
- Any damage whatsoever as a result of power surge from the power supplier.
- Compliance Certificates and any items required to be attended to in order to comply with an Electrical Certificate of Compliance.
- Loss of neutral causing power surge.
- Refitting or replacement of tiles and paving or any other consequential damage.
- Underground electrical fault detection.
- Municipal power failures.

Plumbing Exclusions

- Blockage due to cement, collapsed pipes, extensive tree roots, or other foreign objects, which cannot be opened by standard drain equipment.
- Replacement or re-routing of pipes.
- Specialised or imported sanitary ware.
- Replacement of taps.
- Cleaning septic tanks and french drains.
- Refitting or replacement of tiles and paving or any other consequential damage.
- Underground water fault detection.
- Burst geyser(s), including any consequential losses – whether direct or indirect – as well as any damage/loss to geyser(s) (valves, thermostats or overflow) which is covered by any other insurance/warranty scheme/maintenance plan.

Motor Exclusions

- All remote controls and receivers.
- Cleaning, repair or replacement of filters.
- Booster pumps.
- Mechanical cover, such as gear boxes and bearings.

Appliance and Electronics Exclusions:

- Repair or replacement of faulty parts where the appliance:
 - Was not in good working order at the commencement date of this insurance.
 - Was mishandled or used other than in compliance with the manufacturer's specifications.
 - Breakdowns arising as a result of misuse or items not being operated in accordance with the manufacturers installer's design intentions.
- Where the parts are no longer available or the item is irreparable.
- Repair the external framework, external wiring, and the cabinet or non-functional cosmetic part of the appliance.
- Changing or replacement of light bulbs.
- Repair or replacement of TV antennas, Aerial devices or Satellite dishes.
- All remote controls and receivers.
- Cleaning, repair or replacement of glass shelving/tops or auxiliary items for example icemakers.
- Routine cleaning of video heads and CD and DVD pick-up eyes.
- Gas refill for fridges and freezers.
- Appliances in excess of eight (8) years of age or if parts are no longer available from the manufacturer or their agent in South Africa.

The following maximum cover per claim, faults per claim and excesses are applicable:

Product	Max. cover per claim	No. of faults per claim	Excess per claim
Electrical & Plumbing	R2,000	4	R280
Appliances, Motor, Electronics & Locksmiths		1	R280
Other & Relocation	R1,000	1	R280

Access

We have a large database of reputable service providers. You can have access to these service providers, on a referral basis (will be for your own account), in the event of you requiring assistance or service with the following:

- Household content evaluators
- Landscaping consultants/garden services
- Waterproofing
- Security consultant
- Interior consultants
- Pool maintenance
- Builders
- Glaziers
- Household evaluators
- Carpet specialists
- Painters

Intelligent Panic

In a panic situation, you never want to be alone! Intelligent Panic provides you and your loved ones with 24-hour access to your own experienced crisis manager who will help you through your emergency.

Access every emergency support service out there from one button on your cell phone. To have access to Intelligent Panic, you need to register and then choose one number on your cell phone that acts as your panic button. In an emergency, just press that one number – and we take charge of the rest. Your crisis manager will call you back and access the most appropriate support that you need. Your crisis manager will be in telephone contact until your crisis situation is resolved.