



Rodel4U

ASSIST NUMBER: 0861 111 082

COMMERCIAL ROAD & ACCIDENT ASSIST

Patrol Assistance

Members have access to the following services in the event of a roadside emergency

- Flat battery - jump start only (replacement of battery will be for the member's account)
- Flat tyre (assistance with changing a tyre - client needs to have a spare tyre available)
- Fuel assistance (limited to five liters per incident)
- Minor roadside-running repairs (electrical, coil, immobilizer etc.)
- Transmission of urgent messages

Annual Limit: R1000 per incident

Locksmiths

- A locksmith will be dispatched in the event where keys (vehicle and home) are locked in a vehicle.

Annual Limit: Up to R800 per incident

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 R2500
- Electrical breakdown – covered up to R2500
- Accident damage – cost covered to the nearest approved panel beater up to R2500

Roadside & Stock Security Guard

We will send out a security guard to the breakdown/accident scene should the driver feel unsafe or if there is valuable stock in transit.

Please note: This cover excludes all vehicles over 3 500kg. A member will not be entitled to service where the vehicle is not in a roadworthy condition. Any costs incurred through arrangements made by the member without prior authorisation shall not be reimbursed. Assistance is only available in South Africa. **This policy covers up to a maximum of 10 vehicles under 3.5 tonnes.*

Annual limit: R20 000 per policy

CRIME VICTIM ASSIST

This is a 24-hour crisis management product to assist you in the event of a hi-jacking or Home Invasion. We will assist with the following:

- In the case of your cell phone being stolen in a hi-jacking, we will provide you with a cell phone loaded with pre-paid airtime to the value of R200
- In the case of your vehicle being hi-jacked, we will provide you with Group B car hire for 48 hours to keep you mobile
- In the case of your credit card being stolen, we will provide you with a pre-loaded debit card up to the value of R500 to assist you in the interim
- In the case of your keys being stolen in a hi-jacking, we will send a locksmith to your house to assist you with your locks, up to the value of R1000 per annum
- In the case of you being hi-jacked at your place of residence, we will place a security guard at your house for 24 hours
- In the case of your home being invaded, we will place a security guard at your house for 24 hours after the invasion has taken place
- In case of your home being invaded, we will provide hotel accommodation to the value of R2000 per annum

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
- Escorted return of minors
- Compassionate visits

Please note: This cover is only valid within the borders of South Africa.

Annual limit: R20,000 per policy

LEGAL ASSISTANCE

30-Minute Free Consultation

This service involves a free initial 30-minute consultation 24 hours a day should any matter require legal action. The member will then be referred to a lawyer who forms part of our national network for a free, direct 30-minute consultation.

Free Standard Legal Documents

If a member requires a purchase, sale, lease, or prenuptial agreement, employment contracts, etc. We will provide these free on request. The member will also be advised on the application of each of these documents and the procedures and principles that apply.

Annual Limit: 1 x 30 Consultation, 1 x standard legal document

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, 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 Rodel4U Assist
- Rodel4U 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 cell phone 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 must be arranged 2 hours prior

Home Safe Chauffeur operating 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.

Annual Limit: 6 Trips

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:

<p>Electrical</p> <ul style="list-style-type: none"> Faulty lights Faulty plugs Geyser thermostat Geyser elements Power failures Distribution boards Earth leakage relays Stove plates/elements General house wiring Main cables Light switches Burnt plug points Lightning wiring Faulty circuits Municipal connections <p>Appliances</p> <ul style="list-style-type: none"> Microwave ovens Stoves Fridges Tumble dryers Dishwashers Air conditioners Freezers Washing machines 	<p>Relocation</p> <ul style="list-style-type: none"> Moving company Cleaning services Carpet cleaners Security guards Rubble/rubbish removal DSTV/TV installations Handyman Security consultant <p>Plumbing</p> <ul style="list-style-type: none"> Blocked drains Leaks Blocked baths, sinks & taps Toilet rubbers Geyser valves Burst pipes Tap washers Shower outlets Water connections <ul style="list-style-type: none"> Motors Gates Swimming pools Jacuzzis Garage doors 	<p>Others</p> <ul style="list-style-type: none"> Tree felling Beekeepers Handyman Cleaning Fumigation Gutter cleaning Rubble/rubbish removal Carpet/upholstery <p>Locksmiths</p> <ul style="list-style-type: none"> Unlocking of doors Replacement of locks <ul style="list-style-type: none"> Electronics Televisions DVD players Hi-fis VCRs
--	--	---

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, the 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 (excess) 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. Rodel4U will only assist in isolating the problem and will not assist with geyser repair or replacement

- 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	R2,000	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

GLOBAL APP

This Global App solution provides the latest in Value Added Insurance Technology by users with direct access to their policy benefits and assistance to the 24-hour call centre at the touch of a button. The App provides contact 24hours a day via our Live Chat feature as well as capture vital information that can save time, and costs from the scene of an accident such as location verified drivers licence data, verified vehicle data, photo's, witnesses, medical data and policy data.