

# Rodel4U Assist



**Rodel4U**

**DOMESTIC & COMMERCIAL  
POLICY HOLDERS**



# Welcome to the **Rodel4U** Emergency Assist Programme!

**Rodel4U** offers members full peace of mind in the event of an emergency.

Call **0861 111 082**, for assistance, or alternatively, chat live with the call centre via the dedicated WhatsApp number **010 211 5928** for assistance.

**These services are available 24/7/365 days**

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## **EMERGENCY ROADSIDE ASSISTANCE**

The Call Centre provides immediate access to a team of dedicated case managers, together with a national complement of accredited assistance service providers who will assist with roadside emergencies. The services are only applicable when the service is requested through the Call Centre. Parts, repairs, maintenance services and such other goods and services as indicated below are not included. The Call Centre may, depending on the circumstances, elect to incur the costs of certain items on the member's behalf and recover such costs from the member.

Please note that this product does not constitute an insurance product and the Call Centre therefore does not in any way indemnify the member against losses, liability, expenses or damages suffered.

### **Vehicles up to 3500kgs**

**Should the member find themselves stranded because of a vehicle breakdown or an accident, the Call Centre will arrange one of the following services:**

#### **Flat Battery**

The Call Centre will arrange to have the vehicle jump started. If the Call Centre cannot resolve the problem at the scene, the vehicle will be towed by an appointed Service Provider to the nearest most appropriate place of repair or safety. This service will be arranged up to a **60km** roundtrip (from starting point to the point of dispatch).

#### **Keys locked in Vehicle**

The Call Centre will arrange to open the vehicle and retrieve the car keys. This service will be arranged up to a **60km** roundtrip (from starting point to the point of dispatch). If the Call Centre cannot resolve the problem at the scene, the vehicle will be towed by an appointed Service Provider to the nearest most appropriate place of repair or safety. This service will be arranged up to a **40km** roundtrip (from starting point to the point of dispatch). Additional costs for repairs are not included as part of the service and are for the member's account.

#### **Flat Tyre**

The Call Centre will arrange to have the tyre changed using the member's spare tyre. In the event that there is no spare tyre, the Call Centre will arrange for the vehicle to be towed to the nearest approved repairer or fitment centre. This service will be arranged up to a **60km** roundtrip (from starting point to the point of dispatch).

#### **Run out of fuel**

The Call Centre will arrange for fuel to be delivered to the member. The Call Centre will supply up to 10 litres of fuel. This service will be arranged up to a 40km roundtrip (from starting point to the point of dispatch) and is limited to **2 incidents** per annum. Additional fuel can be arranged at the member's cost.

#### **Winching/Extracting Assistance**

Assistance will be provided for extracting the vehicle when accidentally stuck in a ditch or other inaccessible areas, when such location is within **50 metres** of a paved road or highway. This service does not include extraction when driving a vehicle off-road or on unpaved highways. Service Provider rates are charged per hour.

#### **Storage**

The Call Centre will arrange for the safe storage of the vehicle overnight, public holidays or weekends where necessary. On the next working day, the vehicle will be relocated to the nearest approved dealer or repairer. Second Tows will be for the member's account (this excludes tows that are a continuation of the first tow due to a vehicle that was towed after-hours / over weekends / public holidays).

### **Mechanical and Electrical Breakdown**

The Call Centre will tow the vehicle to the nearest franchised dealer (if under warranty) or to the nearest repairer up to a **60km** roundtrip (from starting point to the point of dispatch).

### **Accident Tow**

In the event of an accident, the Call Centre will arrange for the vehicle to be towed to the nearest Rodel4U approved motor body repairer (MBR) from the accident scene. The Service is facilitated within a **40km** round-trip (from starting point to the point of dispatch).

### **Second Tows**

If a member takes direct control of the vehicle to an alternative destination (not per protocol), which results in a second tow being required, the cost will be for the members own account. This excludes tows that are a continuation of the first tow due to a vehicle being towed after-hours, over weekends or public holidays where overnight storage was required and where a second tow to deliver the vehicle to nominated destination was required.

### **Additional passengers/ drop off:**

Service is available to a valid member and limited to their specified vehicles only. **Up to 3 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 that all passengers are transported to one/main booked address.

**An additional cost of R50 per additional/unplanned drop off** will be charged. This arrangement needs to be discussed and authorised by the Call Centre to ensure efficient planning and upfront payment.

### **Transmission of Urgent Messages**

The Call Centre will relay messages of delay or changed arrangements to a nominated family member, employee or business colleague at the member's request.

### **ROADSIDE TRIP INTERRUPTION SERVICES**

**Should the member find themselves stranded 100km or more from home or office because of a vehicle breakdown or an accident, the Call Centre will arrange one of the following services:**

#### **Courtesy Transport**

A 24-hour, Group B rental vehicle can be arranged for the member by the Call Centre (Limited up to **R800** including VAT). In order to secure the booking on behalf of the member, the member needs to have a valid driver's licence and credit card.

Should the beneficiary choose the car-rental option and continue his or her journey while the vehicle is being repaired, the call centre will arrange to collect the vehicle after the repairs are complete. (Limited up to **R800** including VAT).

**OR**

#### **Hotel Accommodation**

The Call Centre will arrange for one night's hotel accommodation for the driver of the vehicle at one of our preferred providers in the area (Limited up to **R800** including VAT).

### **TERMS AND CONDITIONS**

- Vehicle make and model cannot be specified.
- Service is limited to 3-passengers per vehicle including luggage, suited to the vehicle's maximum capacity.
- Should an additional vehicle be required the Call Centre will assist on a best-effort basis and the second vehicle will be charged on a member to pay basis.
- Passenger vehicles larger than 3-passengers vehicle are excluded from this service offering.
- Services will only be rendered to validated members.

- Each service will be managed on an individual basis and is highly dependent on traffic, weather and correct information being received.
- Roadside assistance services are only available if the breakdown or accident occurs in South Africa, Lesotho, or Swaziland. The Call Centre will not refund breakdown or accident assistance charges for incidents that occur in any other country.
- The service only extends to the towing of one vehicle and not a trailer, boat, or caravan (Trailers and caravans will be towed if they are covered on the policy). Multiple tows (e.g., where the member requires the vehicle, trailer, boat or caravan to be towed) will be arranged for the member's own account.
- Second Tows will be for the member's account (this excludes tows that are a continuation of the First Tow due to a vehicle that was towed after-hours / over weekends / public holidays) subject to the member taking direct control of the vehicle to an alternative destination which results in a second tow being required.
- Mechanical Breakdown services are offered whether the vehicle breaks down at home, the office or on the road.
- Battery replacement costs are for the member's account.
- Limited to the South African territory only.
- The additional per kilometer rate is subject to change in accordance with fuel price fluctuations.
- Case management fees may apply for services rendered outside of the scope of our services
- All services must be authorised, arranged and managed by the Call Centre. Any costs incurred through arrangements made by the member without prior authorisation from the Call Centre fall outside of the benefit entitlement.
- 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 per the limits specified.
- A member will only be entitled to courtesy transport and overnight accommodation benefits if the vehicle was towed by the service provider and when the member is more than 100km away from his/her permanent place of residence/office.
- An Accident shall be defined as damage to one or more body panels (which will require repair in a body shop) because 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 result in damage to the suspension, wheels or undercarriage (and not necessarily the body panels), and where it is clear to the member and the service provider that the damage is of an insurable risk nature, irrespective of whether 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 these descriptions 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 nominated destination from the scene of the accident.
- The member will be liable for any costs related to the breaking of window glass should there be no other way to gain access to the vehicle to tow.

**Roadside Assistance Exclusions:**

- Vehicles not in a roadworthy condition.
- If the total mass of the vehicle exceeds 3500kgs (including the load on board) a more suitable towing vehicle will be needed and as such the member or driver will be liable for additional tow cost attributed to the towing. This is payable to the Service Provider at the time of incident.
- Recreational Vehicles (RVs), camping trailers, travel trailers, or any vehicles in tow.
- Service for any trailer which must be separated from the truck tractor.
- Service to vehicles with expired safety inspection sticker(s), license plate sticker(s), and/or emission sticker(s) where such stickers are required by law.
- Vehicles located at storage facilities.
- Cost of parts, replacement keys, replacement tyres, batteries, fluids, lubricants, cost of installation of products, materials, toll fees, and any additional labour relating to towing.
- Any fees relating to the dismount/mounting of a drive shaft.
- Dolly wheels where vehicles are stuck in park and need to be towed.
- Tyre repair.

- Tyre replacement at any location other than a roadside disablement site.
- Cost of the replacement tyres and its installation.
- Any and all taxes, tolls or fines.
- Non-emergency towing or other non-emergency service including but not limited to mounting or removing of any tyres, snow tyres, off-road tyres, chains, or similar items.
- Shovelling snow from around a vehicle.
- Service when a vehicle is snowbound in unploughed areas such as snowbanks, snowbound driveways, or curb side parking.
- Damage or disablement due to flood, fire, or vandalism.
- Vehicles located at a place of repair.
- Service on a vehicle that is not in a safe condition to be towed or serviced or that may result in damage to the vehicle if towed or serviced.
- Towing done by a Service Provider not appointed by the call centre as well as the subsequent storage and release fees accumulated due to this “non-directed” tow.
- Towing or extraction as a result of a collision or accident. (Unless otherwise stated)
- Towing or service on roads not regularly maintained, such as sand beaches, open fields, forests, and areas designated as not passable due to construction, etc.
- Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law as well as the subsequent storage and release fees that may have accumulated at the “non-directed” destination.
- Pound upliftments as a result of towing directed by a law enforcement officer.
- Towing for the purpose of disposal (e.g., salvage facility).
- Towing of a vehicle off a boat dock or marina unless such facilities are used for intermodal and ocean freight purposes.
- Transportation for the member to the vehicle for a service or from the vehicle to another destination after the service has been rendered.
- Towing between repairer repairers for non-directed vehicles (where the call centre was not contacted initially to arrange services) or for convenience.
- Services may not be requested from a dealer or repair facility.
- Service will not be rendered in the event of emergencies resulting from the use of intoxicants or narcotics, or the use of the vehicle in the commission of a crime.
- Repeated service calls for a vehicle in need of routine maintenance or repair.
- Services received independently without prior authorization.
- Vehicle recovery, winching and extraction is excluded from the benefit entitlement and will be charged on a member-to-pay basis.

**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 or any Service Provider unless that Service Provider is appointed by the Call Centre.
- Charges for assistance required due to participation in a motorised-sporting event.

**ACCIDENT SCENE CLAIMS MANAGER**

**(Accessible either via using the Progressive Web App or by phoning the call centre)**

To significantly shorten the time taken to return a client's car to the road after an accident, the data that is gathered at the

accident scene is vital. Minutes count as vehicles are removed, people leave the scene and the chance to gather data is lost.

#### **How does Accident Scene Management provide all the Data required.**

- Accident Scene Assist is available to members by either following Progressive Web App prompts of which information is submitted to Rodel via email through the Progressive Web App, or by phoning the call centre and receiving assistance from a call centre agent to seamlessly assist in gathering the information required to submit a claim on their insurance.

#### **Cross Border Letter 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.

### **MOTOR ADVISOR**

#### **THE SERVICE**

It is no secret that innocent motorists have historically been taken advantage of, often as a result of their lack of technical expertise and/or knowledge of Vehicle Manufacturer and Servicing Cost guidelines.

Motor Expert is designed to eliminate the possibility of such a negative experience for you, our valued client! This unique service is like having your own personal technician-on-call! The objective of this product is for a telephonically “driven” advice line facilitated by a panel of Industry Experts to provide an Advisory Service on various important aspects of vehicle ownership or motoring concerns.

Our panel of Industry Experts will ensure that, through independent expertise and the power of collective bargaining, you receive the most cost-effective solutions to your motoring needs!

This is a significantly beneficial service in an environment of ever-increasing motoring costs which can no longer be ignored!

#### **The Benefits**

The following represent the telephonic advisory services offered:

1. Provide advice on a quote / repair that you may not quite understand. Negotiation of better service and repair/replacement costs through collective bargaining, regarding:
  - a) Labour rates on service and repairs
  - b) Parts prices
  - c) Utilisation of alternative parts, where applicable.
  - d) Tyres, alignment, balancing

\*Whilst every effort will be made to ensure that the Member receives the best possible discounts and prices the Administrator cannot guarantee that this will always be the case due to various factors i.e stock, availability, rand/dollar exchange, net pricing etc.

2. Technical advice on purchasing a vehicle suitable for your tastes, lifestyle and budget.
3. Information about expected running / maintenance costs of a particular vehicle / model. This could greatly assist the purchaser with the vehicle purchase decision.
4. Defining each and clarifying the differences between the following:
  - a) Mechanical Breakdown Warranty
  - b) Manufacturer Warranty
  - c) Service Plan
  - d) Limited Maintenance Plan
  - e) Full Maintenance Plan

5. Advice whether service, maintenance and repair costs are within Industry recommended guidelines.
6. Options regarding where a vehicle can be serviced and / or repaired at the member's convenience simply by using our location based services and sending you the contact details of the repairers in your area.
7. What to do to ensure that the Manufacturer Warranty / Service Plan / Maintenance Plan remains valid.
8. Assistance in trying to resolve an unsatisfactory situation with a Dealer / Repairer.

**How to use your motor advisor service:**

**Service and repairs:**

- Member contacts The Administrator on designated number.
- The Administrator will assist the member in determining where the nearest appropriate Service / Repair facilities are situated.
- Member must contact Motor Expert once quote received,
- Upon receipt of the quote, the Administrator will scrutinize the quotation and advise the Dealer and member of any anomalies.
- The member has the right to question the quote if applicable, using the information obtained from the Motor Expert.
- If required, the Administrator will liaise directly with the Dealership on the member's behalf.
- Once the member and Dealership have come to an agreement regarding the quote, it is the member's responsibility to pay the amount agreed upon, to the Repairer.

**All other questions – telephonic advisory service:**

Phone the Administrator on the telephone number provided and enquire about any motoring-related issue that you may have.

**NOTE:** In the event of a dispute, Motor Expert shall endeavor to assist with dispute resolution. However, if no resolution can be reached, the Administrator will provide the Motor Expert member with the details of alternative Service / Repair Facilities where the members' vehicle can be taken, if applicable.

**EMERGENCY MEDICAL ASSISTANCE**

The Call Centre provides immediate access to a team of dedicated nurses and paramedics, together with a national complement of accredited medical assistance Service Providers who will assist with a medical emergency. The services include:

**Medical Advice**

The Call Centre will guide members through a medical crisis, as well as provide members with emergency advice which includes referrals to crisis lines, doctors, clinics and hospitals in the area. Advice includes information on:

|                                    |                                |                |                |
|------------------------------------|--------------------------------|----------------|----------------|
| Prescription Medication            | Contra-indication of medicines | Fevers         | Blurred Vision |
| Insomnia                           | Headaches/ Migraines           | Stomach aches  | Antibiotics    |
| Why not to take expired medication | Treatment of abrasions         | Telephonic CPR | Earaches       |
| Allergies                          | Women's / Men's Health         | Supplements    | Cramps         |

Referrals to:

|                            |                               |                           |                    |
|----------------------------|-------------------------------|---------------------------|--------------------|
| Closest Medical facilities | GP's within the client's area | Closest Medical Transport | Health Specialists |
|----------------------------|-------------------------------|---------------------------|--------------------|

**Medical Referrals**

In addition to the general medical advice service, one call to the same number will trigger the medical professionals who will guide members through a medical crisis and provide them with emergency advice. This program includes referrals to crisis lines in the



case of:

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

### **Emergency Medical Transportation**

In the event of a member's involvement in a medical emergency, the Call Centre will arrange and coordinate the most appropriate method of emergency medical transportation. Members will be transported to the nearest medical facility capable of providing adequate care. Including transportation by road (dependent on weather conditions and flight plans).

### **Call Forwarding Service**

In the event that the member needs to make contact with one of the dedicated caretakers in an emergency situation, they can rest at ease knowing that at the push of a button, the Call Centre will make contact with them and facilitate the necessary transfer. This is not limited to the contact numbers on the member's profile, but the Call Centre will also be able to make transfers to emergency government services such as the Police Department, Fire Department etc.

**A limit of R20 000 per incident per annum will be provided for Emergency Medical Transportation. This cover is only valid within the borders of South Africa.**

## **HOME & OFFICE ASSISTANCE**

The Call Centre provides immediate access to a team of dedicated case managers, together with a national complement of accredited assistance Service Providers who will assist with home/office emergencies. The services are only applicable when the service is requested through the Call Centre. Parts, repairs, maintenance services and such other goods and services as indicated below are not included. The Call Centre may, depending on the circumstances, elect to incur the costs of certain items on the member's behalf and recover such costs from the member.

Please note that this product does not constitute an insurance product and the Call Centre therefore does not in any way indemnify the member against losses, liability, expenses or damages suffered.

**The Home /Office Assistance programme provides assistance to the member when they are involved in a Home / Office Emergency. A Home / Office Emergency means any sudden, unexpected and/or unforeseen event at the member's home / office requiring the immediate and/ or urgent services of a domestic tradesman to limit/ minimize or prevent further damage to the home / office.**

This service is restricted to office / home emergencies and only applies to the member's **eligible premises/primary place of permanent residence/Office premises**, within the Republic of South Africa and used for domestic/ business purposes where specified, including outbuildings. The member will be assisted with the first hour call-out and labour per incident for up to **3 incidents per annum**.

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

At the member'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.

**\*Please note that each service 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.**

### **Services Rendered**

The Home/Office Assistance programme shall entail the Call Centre arranging the following emergency services to members:

1. Plumbers

2. Glaziers
3. Electricians
4. Locksmiths
5. Tree Felling
6. Beekeepers
7. Pest Controllers - Borer Beetle /Thatch Lice/ Dust Mites/ Cockroaches /Fleas Fish Moths/ Ants/ Ticks / Bedbugs/ Rodents- ONLY

**For any Home Maintenance services refer to the Advanced Home Maintenance Schedule of benefits.**

#### **Plumbers**

Assistance shall be provided by the Call Centre to members 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/office.
- Emergency Geyser overflow, valves (Latco and pressure release) causing loss of hot water and pressure-release problems.

#### **Exclusions**

- Jacuzzi, swimming pools and borehole pumps
- Leak detection inspections
- Repairs not complying with regulated specifications such as SABS and others.
- Leaking taps / toilets
- Replacement of a burst geyser, septic tanks, and water supply interruptions to permanent residence/office
- Any assistance required on the municipality owned property.
- The costs of any materials provided by the plumber are excluded and are for the member's own account.

#### **Glaziers**

- This is a 24-hour help line, offering assistance where a glazier is dispatched to ensure that damaged building glass can be professionally replaced.
- Broken or badly cracked windowpanes which could result in access to the residence/office.

#### **Exclusions**

- No materials are included, and this is for the member's account (e.g., the actual glass etc. is for the member's account)

#### **Electrician**

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

- Distribution boards, circuits, main cables causing 100% power failure.
- Earth-leakage relays causing 100% 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 causing 100 % power failure.
- 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.
- The costs of any materials provided by the electrician are excluded and are for the client's own account.

**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
- Any assistance required on the municipality owed property.
- The costs of any materials provided by the electrician are excluded and are for the member's own account.

**Locksmiths:**

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

**Exclusions**

- Burglary Incidents - the Call Centre will assist the member by arranging a locksmith, but the member will be liable for the costs of such locksmith and any material provided by the locksmith.
- Office premises (Office premises - Only applicable for Office Assistance)
- Replacing of damaged locks, padlocks, and keys (The member may be assisted at their own cost)
- A garage will be deemed to be an eligible premise.

**Tree Fellers/Beekeepers and Pest Controllers**

Facilitated up to the incident limits only and only within day light hours. Please note that each case will be managed on an individual basis and is highly dependent on visibility, weather, and seasonal conditions.

**Additional services also included are:**

Should a burglary occur, security assistance and guarding services will be provided at the member's request. ***These services will be for the member's own account.***

**Estimated Service Times**

**Urban Areas** = average response time is 35 to 80 min (from time of dispatch – 40km to 100km) with the potential of extended response time on weekends only

**Rural Areas** = average response time is 80 – 240 min (from time of dispatch – in excess of 100km)

**ADVANCED HOUSEHOLD MAINTENANCE ASSISTANCE**

|            |        |            |       |
|------------|--------|------------|-------|
| Electrical | Motors | Appliances | Other |
|------------|--------|------------|-------|

|  |   |  |   |
|--|---|--|---|
| <ul style="list-style-type: none"> <li>• Faulty lights</li> <li>• Faulty Plugs</li> <li>• Geyser Thermostats</li> <li>• Geyser Elements</li> <li>• Power Failure</li> <li>• Distribution Boards</li> <li>• Earth Leakage Relays</li> <li>• Stove Plates/Elements</li> <li>• General House Wiring</li> <li>• Main Cables</li> <li>• Light Switches</li> <li>• Burnt Plug Points</li> <li>• Lightning Wiring</li> <li>• Faulty Circuits</li> </ul> | <ul style="list-style-type: none"> <li>• Gates</li> <li>• Swimming Pools</li> <li>• Jacuzzis</li> <li>• Garage Doors</li> </ul> | <ul style="list-style-type: none"> <li>• Microwave Ovens</li> <li>• Stoves</li> <li>• Fridges</li> <li>• Freezers</li> <li>• Washing Machines</li> <li>• Tumble Dryers</li> <li>• Dishwashers</li> <li>• Air Conditioners</li> </ul> | <ul style="list-style-type: none"> <li>• Tree Felling</li> <li>• Beekeepers</li> <li>• Handyman</li> <li>• Security Consultant</li> <li>• Security Guard</li> </ul> |
|--|---|--|---|

| Plumbing   | Electronics  | Locksmiths   |  |
|--|--|--|--|
| <ul style="list-style-type: none"> <li>• Blocked Drains</li> <li>• Leaks</li> <li>• Tap Washers</li> <li>• Toilet Rubbers</li> <li>• Geyser Valves</li> <li>• Burst Pipes</li> <li>• Blocked Baths, Sinks &amp; Taps</li> <li>• Shower Outlets</li> <li>• Water Connections</li> </ul> | <ul style="list-style-type: none"> <li>• Televisions</li> <li>• DVD Players</li> <li>• Hi-Fi's</li> <li>• VCR's</li> </ul> | <ul style="list-style-type: none"> <li>• Unlocking of Doors</li> <li>• Replacement of Locks</li> </ul> |  |

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

- The Service Provider will not be liable for claims which are not reported to the Call Centre or where the Service Provider has not been appointed by the Call Centre.
- Repairs are subject to parts being readily available from suppliers.
- The applicable co-payment and any additional amounts must be paid directly to the Service Provider.
- Hand-held appliances are excluded.
- Appliances for the replacement of locks is limited to one lock per incident.
- Appliances that are older than 10 years are excluded but can be facilitated on a member to pay basis.
- Should the service cost for electrical, plumbing, appliances, motors or electronics be less than R 650 (calculated to facilitate the call out and 1st hour labour) NO co-payment will be applied to the incident.

| Product  | Maximum Cover per service category | No. of faults per service type | Co-payment per service |
|--|------------------------------------|--------------------------------|------------------------|
| <b>Electrical &amp; Plumbing</b>                     | R 2 000.00                         | 4                              | R 280.00               |
| <b>Appliance, Motor, Electronic &amp; Locksmiths</b> | R 2 000.00                         | 1                              | R 280.00               |
| <b>Other</b>   | R 1 000.00                         | 1                              | R 280.00               |

## **GEYSER AND PIPING**

These services will be fulfilled by the Call Centre, subject to the cover provided in the member's policy schedule. Limits and excesses will apply accordingly.

Please Note: This is a Rodel4U Benefit which is subject to the members' building being insured with Rodel4U Policy Terms and Conditions. This benefit falls outside of the Rodel4U Emergency Assistance Programme.

## **HOME DRIVE**

Whether you need to be driven home from a party, your car has gone in for a service, broken down, or even if you need to be dropped off at the airport, The Call Centre will ensure that you are transported to your home or work safely.

### **Home Drive**

The service includes automated SMS communication services, which will SMS the member on the afternoon of their booking should they wish to change their collection detail. The driving team consists of a back-up driver and vehicle, and the lead driver who will drive the member home in their own vehicle. The back-up driver will follow and collect the lead driver from the member's chosen destination.

*\*This service is available subject to availability in peak periods (Easter Holiday, December, New Year's Eve, Sporting Events etc.).*

*\*Vehicle make and model cannot be specified.*

### **Professional assistance is guaranteed, and the members are driven by:**

- Drivers who are fluent in English
- Undergo extensive in-house training
- Have Professional Driving Permits (PdP) which ensures they have a valid license, no criminal record and have bi-annual medicals
- Smartly dressed & carry mobile phones
- Carry GPS units or up to date map books
- Are over 25 years and under 65 years of age

### **Service Centres:**

- Johannesburg
- Pretoria
- Cape Town
- George
- Port Elizabeth
- Durban
- Potchefstroom
- East London
- Nelspruit
- Bloemfontein
- Pietermaritzburg
- Mossel Bay
- Polokwane
- Port Alfred

The benefit includes **3 (three)** free Home Drive trips to a radius of 50km per incident. Any additional kilometres travelled will be charged at **R15.00 per km**. Should the member require additional trips, which are in excess of their annual trip entitlement, the Call Centre will facilitate the booking on a member to pay basis.

### **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** 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 should be arranged prior to 20:00 each day. This is subject to the availability of standby team members at the time of requests.

### **Collection**

- At the specified time and location, the Call Centre will notify the member that the pick-up-driver has arrived, at which time the member will have 15 minutes to meet the driver. After the 15 minutes have lapsed the Call Centre will notify the member 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 member use this at their own cost in excess of their annual limit, cancellation fees will apply and will be for the member's account.
- A member may cancel their pre-booked trip, but if not cancelled within a two-hour notice period, a trip will be taken off from the member's annual limit.

### **Terms & Conditions**

- Home Drive: The member warrants that they have adequate insurance cover in place in respect of the member's vehicle and the uses thereof by third party drivers to include the Service Provider's drivers.
- Subject to the two clauses below, the member hereby indemnifies the Service Provider against direct and consequential 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.
- Neither the Call Centre nor the Service Provider will be held liable for any direct or consequential loss / damages due to unforeseen circumstances impacting the on-time arrival of the Service Provider.
- The Service Provider shall not be liable to the member or any cessionary or third party claiming through or on behalf of the member for any indirect, special or consequential damages (including loss of profits) arising out of or related to this Agreement or the Services

## **PANIC SOS**

### **Turn a cell phone into an emergency assistance tool for all emergencies.**

Clients will receive a welcome SMS, which will highlight the benefit and indicate to save this dedicated USSD string as a speed dial.

PANIC SOS will be there to assist 24/7 no matter where the clients are. For emergency services where the policyholder is unable to contact The Call Centre telephonically by pressing the SOS Panic button on their cell phone, our emergency alarm centre will contact the policyholder back to assess their emergency needs.

At the time of receiving this alert in our alarm centre, all the client's location details would have been populated into our case management system which will better assist our agents to send the necessary help to clients.

The Call Centre calls the client within 90 seconds of the system receiving the panic alert.

The Call Centre responds to any emergency by deploying the appropriate service providers, which may include police, the appropriate ambulance service, roadside assistance, or where the client has specified that they have private services (such as a private security company), these private service providers will also be deployed. The call centre acts as crisis managers and will provide total care for the client, whatever their situation. With permission from the client, the Call Centre will contact a family member, colleague or friend to assist in the process where this is considered useful.

If there is no answer on the phone that generated the panic, the Call Centre calls the client back 3 times at 60 second intervals, or as agreed with corporate client.

After the third call with no response, the Call Centre protocol is to leave a voice message.

In addition, The Call Centre sends an SMS to the client's phone which includes a message that reads: "We have responded to your message and called 3 times".

- The Call Centre provides an alternative number that the client can use to phone the call centre.
- We invite the client to panic again (which starts the entire process off again).
- In the meantime, The Call Centre will contact next-of-kin or contact people if provided by the client, to establish whether they know where the client is or where he was heading to.
- With the help of these contacts, The Call Centre will continue to assist the client until the situation has been resolved and the case closed.

## RODEL4U PROGRESSIVE WEB APP SOLUTION



**There are several exciting functions, packaged into a very smart future proof web app to ensure client service excellence!**

- Build a unique risk profile of your member through intelligent data gathering.
- Seamless access to value-added services including detailed information of the product



- and benefit entitlement.
  - Additional cover can be requested via the app or a request can be lodged to remove risk items.
  - A built-in panic button to push in case of a Roadside Emergency. This panic allows full tracking of the Service Provider, offering a full uberised experience.
  - Members will be able to lodge a claim on the app for various claim types according to your requirements. These documents can be completely tailored to suit your needs and additional claim types created. All information is date and time stamped for accurate record keeping and providing an audit trail.
1. Home and Building Content
  2. Geyser
  3. Motor Theft
  4. Motor Accident
  5. Glass Damage
  6. Personal items (e.g. Jewellery, Cell Phone and Keys.)
  7. Damaged or Lost Goods
- The app has a built-in accident manager to assist the member to capture all the relevant information including third party details through licence disc recording functionality.
  - Digital signatures are provided for in the app to ensure a member can sign on a claim form, vehicle pre-inspection form and/or others as required.
  - Vehicle and Motorcycle Pre-inspection – take photos of the vehicle/bike to capture the relevant details e.g make and models.
  - Home Pre-inspection – the member will be able to take photos of the household items, per room and capture item values. The full pre-inspection detail will be sent through via email.
  - Document Vault – the user can keep a cop of their ID/Passport or any other personal documentation.
  - Actionable Push Notification (APN) – push notifications for reminders and events.
  - Links to access your Pothole Portal.