

# GLOBAL CHOICES ASSIST



**LEGACY**  
UNDERWRITING MANAGERS (PTY) LTD  
AUTHORISED FINANCIAL SERVICES PROVIDER

**Call centre: 0861 333 224**

## Roadside and Accident Assistance

*Annual overall limit of R3 000 or as stipulated in each benefit*

### Roadside Assistance

Members 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 the member's own account)
- Flat tyre - help with change of tyre (replacement of tyres for the member's own account)
- Fuel assistance (limited to ten liters per incident)
- Transmission of urgent messages to immediate family members

### Locksmiths

*Cover limit of up to R800 per incident or R1600 annually*

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

### Tow-in

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

- Mechanical breakdown – covered up to 40km roundtrip per incident
- Electrical breakdown – covered up to 40km roundtrip per incident
- Accident damage – cost to be covered by the insurer or member, if the claim is not paid by the insurer.

The call centre will keep the member updated per SMS messages with the details of- and the arrival time of the roadside assistance vehicle or tow truck.

### 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 100km radius of your normal place of residence.

### Overnight Accommodation

*Cover limit of up to R500 per incident annually*

Where the roadside breakdown or accident has occurred outside a radius of 100km from your risk address, resulting in an overnight delay, we will arrange for a contribution to an overnight stay to the value of R500.

### Car Hire

*Cover limit of up to R500 per incident or R1000 annually and subject to availability*

Where the breakdown has occurred outside a radius of 100km from your risk address, a rental car will be arranged, subject to an occupant 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 vehicle must be surrendered on arrival at the occupant's destination.

### Vehicle Repatriation

*Cover limit of up to R500 per incident or R1000 annually*

In the event of a member's vehicle being left for repairs after a roadside breakdown or accident, we will pay up to R500 for 24-hour, Group-B car rental; or the same limit will apply to contribute towards a flight ticket to collect the vehicle after repairs. Alternatively, should the vehicle have been towed to an approved dealership (if under warranty) closer to the member's risk address, we will supplement the additional tow costs with the costs of transport - as per the above terms and conditions

*\*Please note: This cover excludes all vehicles over 3500kg. A member will not be entitled to the above services 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, Lesotho and Swaziland.*

# Home Assist

Annual overall limit of 3 incidents or up to R2000 per policy

A home emergency is defined as an incident that is potentially life threatening or could possibly cause structural or further damage to your property. In this case, we will provide the following assistance:

## Fixtures, Fittings and Services

We will arrange for an appropriate repairer (electrician, plumber, locksmith and glazier) to address the problem at your risk address (call-out fee and first hour labour is covered, thereafter normal rates apply). Please note that all parts and materials used are excluded and will be for the member's account. Maintenance related issues are not covered.

## Emergency Services Notification and Call out

We will, at your request, relay notification of emergencies to the police, traffic police, fire brigade, ambulance, security or any other emergency Service Provider.

## Table of services/benefits:

\*A summary of this product is illustrated in the Table below:

Inclusions	Exclusions
<b>Electrical</b>  Distribution boards, circuits, main cables causing power failure  Earth-leakage relays causing power failure  Geyser connections, thermostats and elements  Multiple plug points causing power failures  Lightning strikes on wiring causing power failures  Multiple burnt connections on wiring or plug points causing power failure  General house wiring  Municipal connections inside the risk address causing power failure	  Electrical gate and door motor repairs/replacement  Jacuzzi, swimming pool and borehole pumps repairs/replacement  Air conditioners and commercial refrigeration repairs/replacement  Repairs not complying with regulated specifications such as SABS and others  White Appliances repairs/replacement (Stove, Refrigerator, Dishwasher etc.)  Heat pumps and solar geysers repairs/replacement

Inclusions	Exclusions
<b>Plumbing</b>  Burst water connections and pipes that are causing further structural damage  Overflowing blocked drains (internal & external) that can cause further structural damage  Geyser problems (No hot water – dependent on case circumstances, water pressure, overflowing geyser)	  Concealed pipes are not covered Specialist are not covered e.g. Leak Detectors  Specialists are not covered e.g. Drain specialist like Roto-Rooter & Drain Surgeon  Repairs not complying with regulated specifications such as SABS and others  Replacement of a burst geyser  Jacuzzi, swimming pool and borehole pumps repairs/replacement  Leaking tap that runs into a basin, bath or shower
<b>Locksmith</b>  If keys are broken off or lost for a main entrance or exit of the house  If a child is locked inside the house or any room within the house	  Outbuildings and garages  Padlocks
<b>Glaziers</b>  Any industry standard glass that has been damaged or broken and is causing a security risk at your risk address	  Mirrors or any specialised or stained glass
<b>*Please note that for any of the exclusions or other cases, we will be able to arrange assistance, however, you will be liable for ALL costs.</b>	

# Home Maintenance Assist

Annual overall limit of R4 000 and number of services/benefits per the Table below

This is a maintenance service – by using our database of approved Service Providers - we provide you with access to essential services that may be required in the occurrence of an incident listed in the Table below at your risk address.

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

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

*\*No excess is applicable for any incident cost less than R600 for Electrical, Motors, Plumbing, Appliances, Electronics, Other and Relocation, excluding Locksmiths.*

## Table of services/benefits:

Electrical	
Faulty lights	General house wiring after power surge/lightning
Faulty plugs	Main cables
Geyser thermostat	Light switches
Geyser elements	Burnt plug points
Power failures	Lightning wiring
Distribution boards	Faulty circuits
Earth leakage relays	Municipal connections
Stove plates/elements	

Motors	Plumbing
Electric Gates	Blocked drains
Swimming pools	Leaks
Jacuzzis	Tap washers
Garage doors	Toilet rubbers
Borehole pumps	Geyser valves
Appliances	Burst pipes
Microwave ovens	Blocked baths, sinks & taps
Stoves	Shower outlets
Fridges	Water connections
Freezers	Electronics
Washing machines	Televisions
Tumble dryers	DVD players
Dishwashers	Hi-Fi's
Air conditioners	VCR's
Locksmiths	Satellite dish
Replacement of locks (one lock per incident)	Optic fibre network connection to Router
Unlocking of doors	Other
Relocation	Preventative tree felling
Moving company	Beekeepers
Cleaning services	Handyman
Carpet cleaners	Rubble/rubbish removal
Security consultant/security guards	Carpet/upholstery cleaning
Rubble/rubbish removal	Fumigation
IT installation/consultation	Gutter cleaning
Handyman	Energy savings consultation
DSTV/TV installation	Window washing services (once per annum)

## Referral to panel of Service Providers

We will be able to assist with the below services, on a referral basis, accessible through the call centre assist line, **however, you will be liable for ALL the costs:**

- Claims Preparation Services panel – Architect, Quantity Surveyor, Engineer etc.
- Building Valuations
- Household Contents Inventory Value compiler
- Palm trimming
- Servicing of lightning conductors
- IT - Reinstatement of data, Compatibility between old and new computer following insured incident, wiping of data
- Ceiling repair (following a storm etc.)
- Waterproofing of leaking roof (following a storm etc.)
- Repair of paving (following a storm etc.)
- Painting of interior walls (following a storm/leakage etc.)
- Installation of power surge protectors
- Landscaping of garden (after a storm/fire etc.)

## Exclusions:

We will be able to assist with the below exclusions on a referral basis, accessible through the call centre assist line, **however, you will be liable for ALL the costs.**

## Electrical

- Changing or replacement of light bulbs.
- Repair or replacement of specialized 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.
- Drafting and issuing of Electrical Certificate of Compliance (COC).

- 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

- 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.
- Specialized 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) or solar 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.

## Motors

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

## Appliance and Electronics

Repair or replacement of faulty parts of appliances 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.

## Appliance and Electronics continue

- 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, 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.
- Drafting and issuing of Certificate of Conformity (COC) for LP Gas installation.

## General Exclusions on Cover

- Repairs affected by a party other than the Company or any of its duly appointed Service Providers/sub-contractors.
- 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.
- Repair or replacement of any breakdown to items or any part thereof covered by the manufacturers/installer's warranty/guarantee or the National Home Builders Registration Council's Warranty Scheme.
- 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.

- Upgrading of infrastructure.
- 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 risk address, unless such activity has been notified to and accepted by ourselves.
- Damages which may be caused – whether direct or indirect – by appointed Service Providers/sub-contractors to any items/property at the risk address in the course and scope of repairing the damage/loss.

## Terms & Conditions

The following terms & conditions are applicable.

- This is a maintenance product and does not cover replacement of appliances, geysers, motors, etc.
- We will not be liable for the costs of any incidents not reported to the call centre assist line or where we have not appointed the Service Provider.
- Repairs are subject to parts being readily available from suppliers.
- The applicable excess and any amounts exceeding the maximum indemnity must be paid directly to the Service Provider.
- No handheld appliances or devices are covered.
- All costs over the specified limits and/or number of services/benefits will be for the member's own account.

## Emergency Medical Services

*Annual overall limit of R20 000*

### The 24-Hour Emergency Medical Services Consists of:

- The dispatch of necessary emergency response. We will dispatch the most appropriate response vehicle for the emergency.
- Telephonic guidance and advice in case of resuscitation, severe bleeding, etc. This is provided by a highly trained, registered paramedic, who will advise on the progress of the emergency medical response.
- Transportation to the most appropriate medical facility. Once the emergency response has arrived at the scene and assessed the situation, the member(s) will be taken to the closest, most appropriate place of medical care.
- Guaranteed payment on admission to hospital and/or trauma unit up to R2000 deposit to the medical facility for emergency lifesaving treatment (we will, where applicable recover the amount from the member).
- Child safety for minors left stranded by the emergency. We will arrange for the safe and accompanied transport of the minor(s) to a place of safety.
- Monitoring and updating on request, we will monitor the member's condition during transportation and provide updates to the family and patient's doctor.
- Medical repatriation will occur if the member needs to be transported to their risk address under specialised care, as a result of a medical emergency.
- Arrangements for compassionate visits by a family member whilst the member is treated in a medical facility. **NB: all medical transportation must be authorised by Global Choices. Failure to obtain proper authorisation could result in the member being liable for ALL the costs incurred.**

## Crime Victim Assist

This is a 24-hour crisis management product to assist you in the event of a hi-jacking, vehicle stolen, assault or house invasion. We will assist with the following:

- In the case of your cell phone being stolen during a criminal incident, we will provide you with a cell phone loaded with pre-paid data and airtime to the value of R200.
- In the case of your vehicle being hi-jacked/stolen, 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 criminal incident, we will send a locksmith to your house to assist you with your locks, up to the value of R1000 per annum.
- A security guard will be placed at your risk address where the criminal incident took place or after hi-jacking, for 24-hours, this may be split into 12-hour shifts.
- We will provide documentation to assist with getting a new Driver's licence, passport or ID book.

## Legal Assist

*Annual overall limit: 2 x 30-minute consultations and 2 x standard documents*

### 24-Hour Legal Advice

Assist members and their immediate family with access to a 24-hour legal advisory service on any aspect of the law such as criminal law, family law, constitutional law, child law, labour law, Driver Protect, etc., This excludes custody and marital dispute agreements.

### 30-Minute Free Consultation

This service involves a free initial 30-minute consultation should any matter handled by the 24-hour legal advisor, requires further legal action. The member will then be referred to a lawyer who forms part of our national network for a direct free 30-minute consultation.

### Free Standard Legal Documents

If a member requires a pro-forma standard purchase, sale, lease, or prenuptial agreement, employment contracts etc., we will provide these free at his or her request. The member will also be advised on the application of each of these documents and the procedures and principles that apply. This service excludes wills, custody and marital dispute agreements.

## Home Safe Chauffeur

*Annual overall limit: 6 trips*

This product is designed to encourage you to drive responsibly. Statistics show vehicle 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 vehicle.
- 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 the member's account

### What are the terms and conditions?

- Bookings can be arranged between the following hours:
  - Mondays to Thursdays 17:00 – 01:00
  - Fridays 15:00 – 03:00
  - Saturdays 16:00 – 02:00
  - Sundays 16:00 – midnight
- The service is available within a 50km radius of city centres in Johannesburg, Pretoria, Durban, Cape Town, Mbombela, 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.
- At the specified time and location, the call centre will notify you that the pick-up driver has arrived at which time you will have 15-minutes to meet the driver. After the 15-minutes, the call centre will notify you that the pick-up driver will be leaving and the trip will be cancelled.
- Cancellation and rescheduling fees:
  - Two hours prior to booked collection time – Nil
  - One hour prior to booked collection time – one incident will be eliminated

### GLOBAL CHOICES LIFESTYLE (PTY) LTD

Company Registration Number: 2002/001705/07

VAT Registration Number: 4840201000

All limits and excess amounts are inclusive of VAT.

Complaints or compliments must be sent to

resolutions@globalchoices.co.za and

clientservice@globalchoices.co.za as soon as possible

after the incident happened.