



DOMESTIC ASSIST

CALL | 010 271 3026

ACCIDENT MANAGEMENT

Accident Management is available 24 hours a day, 7 days a week, 365 days a year and includes the following benefits.

ACCIDENT TOWING

Towing of the vehicle to the nearest approved repairer from the scene of the accident. All costs will be for the insurer or the clients account.

If a client is insured for third-party fire and theft only, accident towing is not covered under the policy. While CLC can assist in arranging towing services, all costs will be for the client's account.

2ND ACCIDENT TOW / BREAK-IN TOW / STOLEN AND RECOVERY TOW

Assistance will be provided, however all costs will be for the insurer or the client's account.

ROADSIDE ASSIST

Roadside Assistance is available 24 hours a day, 7 days a week, 365 days a year and includes the following benefits:

MECHANICAL OR ELECTRICAL BREAKDOWN

We arrange to tow the vehicle to the nearest repairer, within a 100km round-trip.

Where no reputable repairer is available within a 100km round-trip we will tow the vehicle to the nearest repairer and in this instance will cover the costs up to a maximum of R3 000.

If you are further than 100km from your permanent residence or destination, where available, and at our discretion, we will provide one of the following:

• CAR HIRE

A limit of R2 000 is applicable to this benefit per breakdown. Terms and conditions of the car hire company apply.

• OVERNIGHT ACCOMMODATION

A limit of R2 000 is applicable to this benefit per breakdown. The provision of accommodation is subject to availability.

• REPATRIATION OF VEHICLE

A limit of R2 000 is applicable to this benefit per breakdown. This benefit applies should the vehicle need to be repatriated from the place of repair, on condition that the breakdown was more than 100km from your permanent place of residence or destination.

WINCHING/EXTRACTING ASSISTANCE

Should your vehicle become accidentally stuck within 50m from a paved road or highway in a ditch or other inaccessible areas we will gladly provide assistance to allow you to continue with your journey. This benefit does not cover winching or extraction while driving off-road or on unpaved roads / highways.

FLAT TYRE ASSISTANCE

Cover will be provided for the call-out fee and first hour labour to fit the spare tyre. The cost of the repair or the replacement of the tyre is not covered.

OUT OF FUEL

Cover will be provided for the call-out and first hour labour if you are stranded next to the road as a result of running out of fuel. A service provider will be dispatched to deliver the fuel. The cost of the fuel will be for your own account.

MESSAGE RELAY SERVICE

A consultant will contact relatives, employers or colleagues to inform them of any incident if requested by the client.

FLAT BATTERY

If your vehicle won't start due to a flat battery, we will dispatch a service provider to attempt to jump start the vehicle. It should be noted that jump starting could result in damage to the vehicles' electronics and a tow to the nearest repairer is recommended.

TAXI SERVICE

We will arrange transportation for the occupants of the vehicle in the event of the vehicle having to be towed. The cost of the transportation will be for the client's account.

ANNUAL LIMIT

R5 000 per policy.

PLEASE NOTE

- We do not cover any vehicles over 3500kg.
- CLC Assist will not be held liable for any repairs or towing costs not authorised by the contact centre.

ADVANCED HOUSEHOLD / OFFICE ASSIST

This comprehensive benefit provides you with assistance for day-to-day household or office repairs with regards to the following:

- Electrical
- Motors
- Plumbing
- Appliances
- Electronics
- Locksmiths
- Other
- Relocation

Included in this benefit is assistance with the following:

- Tree Felling
- Beekeeping
- Handyman
- Rubble/rubbish removal
- Carpet/upholstery cleaning
- Fumigation
- Gutter Cleaning
- Relocation

TABLE OF BENEFITS

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	Jacuzzi's	Fridges/Freezers	Handyman
Geyser Elements	Garage Doors	Washing Machines	Rubble/Rubbish Removal
Power Failures	PLUMBING	Tumble Dryers	Carpet/Upholstery Cleaning
Distribution Boards	Blocked Drains	Dishwashers	Fumigation
Earth Leakage Relays	Water Leaks		Gutter cleaning
Faulty Circuits/ Distribution Boards	Geyser Valves and Elements		RELOCATION
Stove Plates/Elements	Blocked and Overflowing Toilets	ELECTRONICS	Moving Company
General Office Wiring	Blocked Baths, Sinks and Taps	Televisions	Cleaning Services
Main Cables	Leaking Pipes		Carpet Cleaners
Light Switches	Shower Outlets	LOCKSMITHS	Security Guard
Burnt Plug Points	Water Connections	Unlocking of Doors	Security Consultant
Lighting Wiring		Replacement of Locks	DSTV/TV Installations

* DSTV Installations: not applicable to new installations.

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

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

All values depicted include VAT.

LIMITS

- There is an overall limit of R4 000 per policy per annum.
- No excess is applicable for any claim lower than R600 for electrical, plumbing, appliances, motors and electronics.
- An excess of R280 is payable for other/relocation.
- Also included in this product is the Relocation benefit which will assist you with moving homes. This benefit was specifically created to ease the burden of moving to the policy holder and will cover up to R1 000 per move.

PLEASE NOTE

This product does not cover the following:

- Appliances older than 8 years | Replacement of appliances
Municipal connections | Repairs outside of the client's property

EMERGENCY MEDICAL & TRAUMA ASSIST

Emergency Medical & Trauma Assist will provide you with assistance 24 hours a day, 7 days a week, 365 days a year. In the event of a medical emergency, we will arrange the following:

- Emergency telephonic "911" type medical advice and information.
- Emotional support and tele-counselling.
- Companionship and or care of stranded minors.
- Repatriation of patient or return of mortal remains.
- Confidential non-emergency medical information and advice.
- R5 000 Admission to hospital guaranteed (refundable by the patient or their medical aid).

At the discretion of the medical service provider:

- Emergency medical response by road or air to the scene of a medical emergency.
- Transfer of the patient to the most appropriate medical facility.
- Transfer of life-saving medication and emergency blood.

LIMIT

R20 000 per policy.

HIV PREVENTION

The possibility of you or a family member coming into contact with HIV/AIDS is not limited to sexual intercourse.

It may be contracted through various means, such as blood transfusion, rape, motor vehicle accidents or other injuries to name a few.

The first 48 hours are critical. Should you receive the correct treatment and medication within this period your risk of contracting the virus decreases significantly.

Should you or a member of your immediate family or employees, in the case of the policy wording, be exposed to HIV, we offer you the following benefits:

- A 24 hour contact centre staffed by HIV specialist medical Practitioners.
- Access to details of the nearest medical facility where treatment can be administered.
- Unlimited telephonic counselling 24 hours a day, 7days a week, 365 days per year.
- Two incidents per family per annum.
- Two consultations with qualified personnel.
- Two blood tests per incident.



SAFE ‘ N SOUND



This is a pre-booking service providing you with the following benefits;

DESIGNATED DRIVER SERVICE

Enjoy your event with peace of mind. If you plan to drink alcohol, simply pre-book a designated driver to take you and your vehicle home safely.

CONVENIENCE DRIVER SERVICE

Standing by to assist you should you need a convenience drive to the airport or taking your car for a service and need to be taken to work/home thereafter.

THIS BENEFIT OFFERS

- 50kms per trip and thereafter a fee per kilometre is payable directly to the driver.
- Services are available in the following areas 24/7, 365 days a year:
 - Johannesburg.
 - Pretoria.
 - Cape Town.
 - Durban.
- The service is available from 18:00 – 02:00 in the following areas, subject to availability:
 - Port Elizabeth.
 - Bloemfontein.
 - East London.
 - George.
 - Nelspruit.

ANNUAL LIMIT

6 trips per policy.

PLEASE NOTE

- Bookings to be made at least 2 hours in advance.
- During peak periods (e.g Christmas, New Year and sports events)capacity is strained. Please book early to ensure assistance during these times as capacity may be limited

LEGAL ASSIST

Legal advice and assistance from qualified attorneys on any legal matter.

This includes:

- Telephonic legal advice.
- 24 Hour legal referral.
- Two, free 30 minute consultations with a qualified attorney.
- Free standard documentation.

At the discretion of our legal representative. It should be noted that this benefit is intended to provide basic telephonic legal advice. In the event of more technical questions, eligible persons may be referred to more qualified legal advisers which may cost implications to the eligible persons.

ANNUAL LIMIT

R5 000 per policy

0861-46-88-82
0102-71-30-26

Authorised Financial Services Provider FSP No.:10834

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.



Authorised Financial Services Provider FSP No.:26908

Underwritten by GENRIC Insurance Company Limited
GENRIC Insurance Company Limited is an Authorised Financial Services Provider and Registered Short Term Insurer. FSP No. 43638

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