

Thank you for joining the Help Assistance Programme – exclusively designed for clients of Echelon Private Client Insurance.

For a nominal contribution each month, Echelon policyholders and policy beneficiaries can be assured of a range of services to assist in an emergency – whether on the road, at home or while pursuing an outdoor sports activity.

Echelon Help offers the following services accessed via **0860 200 002**:

- Emergency Roadside Assistance
- Emergency Home & Geysers Assistance
- Medical Assistance including Trauma & Assault Support
- Panic SOS
- Home & Convenience Drive

In the unlikely event of Telkom lines being down, please contact **083 789 9932** for assistance.

HELP ON THE ROAD

These services are available 24/7/365

Road Patrols

The objective is to get the beneficiary mobile on the roadside. These services are covered nationally including Lesotho and Swaziland. These services are limited to R500.

Services Include:

- Change of a flat tyre
- Fuel assistance (the first 5 litres is covered and the cost thereafter will be for the beneficiary's account).
- Flat battery (jump start covered for call out and 1 hour labour. The cost of a battery replacement will be for beneficiary's own account).
- Minor roadside-running repairs related to breakdowns. This includes mobile solution for coils, immobilizers, fuses and limited assistance on fan belts.
- The cost of fuel and parts for beneficiary's own account.

*** Toll fees are not inclusive within the benefit entitlement, and such costs, will be for the beneficiary's account.**

Locksmith Services

In the event that keys are locked inside the beneficiary's vehicle, an accredited locksmith will be dispatched by the call centre, to the incident scene to open the vehicle. The service is limited up to R800. The Service Provider will not cover the cost for repairs, the replacement of a lock or ignition switch or the cutting of keys.

Mechanical and Electrical Breakdowns

The primary objective of the Service Provider is to tow a vehicle to the nearest franchised dealer (if under warranty) or to the nearest repairer. The cost of the first 60km round-trip is covered (starting from point of dispatch) thereafter a charge of R6.00 ex vat per km is applicable and will be charged to the beneficiary.

Please Note: Tow-in following Mechanical or Electrical Breakdown Cover is extended up to R3000.00 (including the cost of the first 60km round-trip) should the beneficiary's vehicle be insured with Echelon.

*** Toll fees are not inclusive within the benefit entitlement, and such costs, will be for the beneficiary's account.**

Car Hire

In the event that a vehicle has broken down more than 100km from the beneficiary's home, the call centre will arrange and pay for 24-hour, group-B car hire for the beneficiary to complete his or her journey or to return home. This service is subject to availability and the driver must be in possession of a valid credit card and driver's license. The service is limited to R500 and includes the costs of the daily car rental, unlimited kilometre allowance, insurance fees and the delivery or collection charges of the vehicle to a maximum of 25km respectively. The cost of fuel will be for the beneficiary's account.

Overnight Accommodation

Instead of the car-rental option, arrangements can be made for overnight accommodation for the driver and four passengers. The service is limited to R500.

Vehicle Repatriation

Should the beneficiary choose the car-rental option and continue his or her journey while the vehicle is being repaired, the Service Provider will pay towards the costs of providing the beneficiary with a 24-hour, group-B car hire to collect the vehicle after repairs. Alternatively, a flight ticket can be arranged. This service is limited to R500 and includes the costs of the daily car rental, unlimited kilometre allowance, insurance fees, and the delivery/collection charges of the vehicle to a maximum of 25km respectively. The cost of fuel will be for the beneficiary's account.

*** Toll fees are not inclusive within the benefit entitlement, and such costs, will be for the beneficiary's account.**

Accident Management

Cost will be covered up to the Echelon Policy Limit as per the beneficiary's Policy Schedule.

Message-Relay Service

In the event of an electrical / mechanical breakdown or an accident, the call centre will on request relay any urgent messages to friends, colleagues or family members to advise them of the beneficiary's circumstances.

Storage

Should it be required, arrangements will be made for the safe storage of the vehicle overnight or for weekends including public holidays up to a maximum of 4 days. On the next working day, the vehicle will be re-located to the nearest approved dealer or competent repairer. Thereafter the cost of a second tow will be for the beneficiary's own account subject to the beneficiary taking direct control of the vehicle to an alternative destination which results in a second tow being required.

Mobile Notification Services

As a beneficiary you will receive an SMS notifying you of the update on your active case.

The below details will be sent to your mobile phone after lodging a case:

- Name of Primary Case Manager
- Reference Number (ease of calling in and enable anyone of the Assist Agents to intervene or provide further details to the beneficiary)
- Once a Service Provider has been appointed, the responding Service Provider details will be sent along with the ETA
- Any changes made to the case (new Service Provider and additional requests etc.)
- If there is a shift change, the details of your New Case Manager will also be sent

General Terms & Conditions

- Services will only be rendered to validated beneficiaries
- Battery replacement costs are for the beneficiary's account
 - Limited to South African territory only
- Roadside-assistance services are only available in the event that the breakdown occurs within South Africa, Lesotho or Swaziland.
- All services must be authorised, arranged and managed by the call centre. Any costs incurred through arrangements made by the beneficiary without prior authorisation from the call centre, shall not be reimbursed.
- 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.
- The liability only extends to the towing of one vehicle a trailer, vessel or caravan less than 3, 5 Tons covered under the beneficiary's Echelon Policy. Should the trailer, vessel or caravan not be covered under the beneficiary's Echelon Policy, the towing of the trailer, vessel or caravan will be for the beneficiary's own account. Second Tows will be for the beneficiary's account.
- A Beneficiary will only be entitled to the car hire and overnight accommodation benefits if the vehicle was towed by the service provider.
- An accident shall be defined as damage to one or more body panels (which will require repair in a body shop) as a result 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 results in damage to the suspension, wheels or undercarriage (and not necessarily the body panels), and where it is clear to the beneficiary and the service provider that the damage is of an insurable risk nature, irrespective of whether or not 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 description is non-drivable, the incident will be considered to be an accident.

The Beneficiary will not be entitled to service where:

- The vehicle is not in a roadworthy condition
- The vehicle is a motor home or large panel van (weighing in the excess of 3.5 tons)
- The vehicle has a gross mass exceeding 3.5 tons
- The fault is caused as a result of the trailer, vessel or caravan not being in a roadworthy condition
- The vehicle is already at a place of repair

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
- Charges for assistance required due to participation in a motorised-sporting event

Please Note: An overall limit of R5 000 per policy per annum applies to all Breakdown related incidents.

HELP AT HOME

Available 24-hours a day 365-days a year

Our Home Assistance programme provides assistance to the beneficiary when they are involved in a Home Emergency. A Home Emergency means any sudden, unexpected and/or unforeseen event at the eligible residence requiring the immediate and/ or urgent services of a domestic tradesman to limit/ minimise or prevent further damage to the home.

This benefit is restricted to home emergencies and only applies to the eligible premises/ primary place of permanent residence, within the Republic of South Africa and used for domestic purposes, including outbuildings.

Emergency Services Notification and Call-out

At the beneficiary'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.

Mobile Notification Services

The beneficiary will receive an SMS notifying them of the update on your active case.

The below details will be sent to the beneficiary mobile phone after lodging a case:

- Name of Primary Case Manager
- Reference Number (ease of calling in and enable anyone of the Assist Agents to intervene or provide further details to the beneficiary)
- Once a Service Provider has been appointed, the responding Service Provider details will be sent along with the ETA
- Any changes made to the case (new Service Provider and additional requests etc.)
- If there is a shift change, the details of your New Case Manager will also be sent

Please note that each benefit 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.

The Home Assistance programme shall entail the following emergency services to beneficiaries:

1. Plumbers
2. Glaziers
3. Electricians
4. Locksmiths
5. Tree Felling

6. Bee Keepers and Pest Controllers
7. Appliances (beneficiary will be assisted but on a beneficiary-to-pay basis only)

Terms and Conditions

- Overall limit of three incidents or R2000 per beneficiary per annum applies.
- Please note that the call out fee and first hour of labour will be covered under Home Assistance, however the cost of parts and additional labour will be for the beneficiary's own account.
- Where the incident is not considered an emergency that requires immediate attention, we will provide a referral for any specific Service Provider and all costs will be for the beneficiary's own account.
- The benefit period is one calendar year and the benefit does not accumulate, but is a maximum amount per annum.
- A repair incident is considered per service category, e.g. if an electrician is called out to repair on the distribution board as well as an electrical connection, this is treated as one call out.
- Benefit excludes MAINTENANCE (Of any kind)

Exclusions:

- Replacing light bulbs
- Adjustment of thermostats
- Any remote controls or access controls
- Normal wear and tear/safes.

PLUMBERS

Assistance shall be provided to the beneficiary 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
- Emergency Geyser overflow, valves (Latco and pressure release) causing loss of hot water and pressure-release problems

Exclusions:

- Jacuzzi, swimming pools and boreholes and borehole pumps; leak detection inspections, repairs not complying with regulated specifications such as SABS and others, leaking taps, replacement of a burst geyser, septic tanks and water supply interruptions to permanent residence

GLAZIERS

- Glazier assistance is a 24-hour help line, offering assistance were a service provider is dispatched to ensure that side glass or building glass can be professionally replaced
- Broken or badly cracked window panes which could result in access to the residence
- No materials are covered as this is for the beneficiaries account (the actual glass etc. is for the beneficiary's own account)

ELECTRICIANS

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

- Distribution boards, circuits, main cables causing power failure
- Earth-leakage relays causing 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
- 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

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 (e.g. electric gate motor) ; main electrical supply interruptions to permanent residence.

LOCKSMITHS

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

Exclusions:

- Burglary incidents (the beneficiary will be assisted, but is liable for the cost); and garages; Padlocks; Replacing of damaged locks (the beneficiary will be assisted at his / her own expense; Business premises

Additional benefits also included are:

- Tree Fellers/ Bee Keepers and Pest Controllers - paid for up to the per incident limits only and only within day light hours.
- For a break in at the beneficiary's home or in any event that requires the immediate services of a Security Guard to prevent further damage to the beneficiary's home, Security Assistance and Guarding Services will be covered up to 72 hours. Any additional hours will be for the beneficiary's own account. This benefit can be extended by Echelon during working hours.

BEE KEEPERS AND PEST CONTROLLERS

Assistance will be provided for the below pests:

- Ants
- Mice
- Rats
- Flies
- Spiders
- Cockroaches

GEYSER & PIPE SERVICES

These services will be fulfilled by the call centre, subject to the cover provided in the beneficiary's policy schedule.

Please Note: This is an Echelon Policy Benefit which is subject to the beneficiary's building being insured with Echelon, and Echelon Policy Terms and Conditions. This Benefit falls outside of the Echelon Help Assistance Programme.

MEDICAL ASSISTANCE HELP

TRAUMA, ASSAULT & MEDICAL INFORMATION HOTLINE:

This is a 24-hour Emergency Assistance Helpline applicable in South Africa which:

- Arranges the nearest local emergency assistance service as well as provides emergency transport to the nearest most appropriate facility.
- This service includes referrals to Crisis lines in case of:
 - Poison Hotline – In House
 - Suicide Hotline – Life Line
 - Family and Domestic Abuse
 - Bereavement Counselling
 - Psychiatric consultations

Please note: This cover is only valid within the borders of South Africa. There is a limit of R5 000 per insured person with a maximum of R10 000 per family per occurrence in respect of psychiatric consultations.

ACCESS TO HIV & RAPE COUNSELLING:

This service includes referrals to the Crisis line in case of:

- Rape & HIV Exposure

If face-to-face debriefing is required, the counsellor will redirect the beneficiary to the nearest trauma centre who will arrange for face-to-face counselling.

***Please note: All costs are for the beneficiary's own account.**

MEDICAL TRANSPORTATION & EVACUATION:

In the event of the beneficiary experiencing a medical emergency, the emergency call centre will arrange for emergency medical transport to the nearest medical facility capable of providing adequate care. Medical considerations, the degree of urgency, the beneficiary's state and fitness to travel and other considerations, including, but not limited to, airport availability, weather conditions and distance to be covered, as assessed by the doctor and support staff, will determine whether transport will be provided by private, medically equipped aircraft, helicopter, regular scheduled flight, rail or road.

Emergency Medical Response to the Scene of a Medical Emergency

An appropriate response will be undertaken whereby a response vehicle will be dispatched immediately to the scene of a medical emergency where appropriate, lifesaving support will be provided and where relevant, the beneficiary will be stabilised before transfer is provided to the closest appropriate medical facility.

Inter-hospital Transfer

If the doctor, in consultation with the attending doctor, determines that treatment should continue at an alternate medical facility (because the necessary treatment cannot be continued at the present facility) we will arrange for transportation to the closest facility where the treatment can be continued after the beneficiary has been stabilised.

Medical Repatriation

In the event of hospitalisation outside of the beneficiary's hometown, we will assist in arranging repatriation to their hometown once they have been treated.

Escorted Return of Minors

In the event of the beneficiary's children being stranded as a result of their hospitalisation, we will arrange for their transportation, under supervision where necessary, into the care of a person nominated by the beneficiary.

Compassionate Visits

Should the beneficiary be hospitalised outside their hometown for a period exceeding five (5) consecutive days, we will arrange for the transportation of a close relative to visit them.

Please note: This cover is only valid within the borders of South Africa. There is a limit of R25 000 per incident per annum.

PANIC SOS

Panic SOS provides the beneficiary and their loved ones with 24 hour access to their own experienced crisis manager – who will help them through their emergency.

Access every emergency support service out there from one button on your cell phone.

To have access to Panic SOS, the beneficiary needs to register and save *120*880*4851# to a contact on their cellphone. Allocate this contact as an emergency speed dial number of their choice. In an emergency, they just press that one number – and the call centre will take charge of the rest. The crisis manager will call the beneficiary back and access the most appropriate support that they need. The crisis manager will be in telephone contact until their crisis situation is resolved.

Please Note: This service is only functional subject to the beneficiary being registered by submitting the necessary details for successful activation.

HOME AND CONVENIENCE DRIVE

Home Drive

Home Drive is available through our friendly call centre or via a Mobile App. The service includes automated SMS communication services, which will SMS the beneficiary's driver's name and mobile number to them on the afternoon of their booking so that, should they wish to change their collection detail, the beneficiary is able to directly contact their driver at any time. The driving team consists of a back-up driver and vehicle, and lead driver who will drive the beneficiary home in their own vehicle or if

preferred, in the vehicle dispatched. The back-up driver will follow and collect the lead driver from the beneficiary's house.

Convenience Drive

If the beneficiary requires a driver's assistance to get them from point A to point B in one of the Home Drive vehicles, our professional team of standby drivers will be at their service. Whether the beneficiary is running between meetings, needs an airport transfer, their car has been booked in for a service and they need to be collected from the dealership, or their child needs to be collected from school, they can rely on Home Drive for assistance. Pre-booking of this service 24 hours prior is highly preferred, in order to guarantee pick-up time.

Professional Assistance is guaranteed and the beneficiaries 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
- East London
- Nelspruit
- Bloemfontein

The benefit includes 6 Free Home and Convenience incidents to a radius of 50km per incident. Any additional kilometres travelled will be charged at R9.00 per km. Should the beneficiary require additional trips, which are in excess of their annual trip entitlement, the call centre will facilitate the booking on a beneficiary to pay basis. For these trips, the beneficiary will receive a discount on the full fare fee, as follows:

- 1st Trip = R 140 per 30km (additional charge for extra km's still apply)
- 2nd Trip and more = R240 per 30km (additional charge for extra km's still apply)
- Additional fees will be charged to the beneficiary's credit card

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 R50.00 **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 are preferred and should be arranged prior to 20:00 each day. Ad hoc or last minute requests (day and night) can be accommodated on a best-effort basis and, beneficiaries should expect a potential time delay of a minimum of one hour. This is subject to the availability of standby team members at the time of requests

Cut-off time for new and last minute bookings is 02:00

Public holidays – pre-bookings need to be made before 17:00 on the day, prior to the public holiday.

Collection:

- At the specified time and location, the call centre will notify the beneficiary that the pick-up-driver has arrived, at which time the beneficiary will have 15 minutes to meet the driver. After the 15 minutes have lapsed the call centre will notify the beneficiary 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 beneficiary use this at their own cost in excess of their annual limit, cancellation fees will apply.
- A beneficiary may cancel their trip, but will have to pay the cancellation fee if they cancel within certain times.

Cancellation Fees:

- 2 hours prior to booked collection time – Nil Rand
- 1 hour prior to booked collection time – R160.00
- Less than 1 hour – R320.00

Terms & Conditions:

- The beneficiary warrants that they have adequate insurance cover in place in respect of the beneficiary's vehicle and the uses thereof by third party drivers so as to include the service Provider's drivers.
- Subject to two clauses below, the beneficiary hereby indemnifies the Service Provider against direct 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.
- Notwithstanding anything contained herein to the contrary, the Service Provider's total liability for any and all claims (whether in contract or delict) arising out of the provision of the Services shall be limited to R250 000.
- The Service Provider shall not be liable to the beneficiary or any cessionary or third party claiming through or on behalf of the beneficiary for any indirect, special or consequential damages (including loss of profits) arising out of or related to this Agreement or the Services.

EXTENDED 4X4 COVER – OUTSIDE THE BORDERS OF SOUTH AFRICA

(Contact no. 083 789 9932 or 010 211 4984)

HELP ON THE ROAD

Available 24hours a day – 365 days a year

These services are applicable to Cross- Border Incident circumstances, and are available on an access basis;

Tow-in

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

- Mechanical & Electrical breakdown
- Accident damage
- Alternatively the dispatch of technical assistance (airborne dispatch of technician from SA) to assist at roadside if required

Hotel Accommodation

Where the breakdown has occurred outside of South Africa, resulting in an overnight delay, we will arrange hotel accommodation for the occupants of the vehicle.

Vehicle Repatriation

The beneficiary will be advised on the incident circumstances and the cost/s thereof to assess the situation, to repatriate or to repair the vehicle. Should the incident occur outside office hours the vehicle is to be moved to a place for safe-keeping.

Car Hire

Car-hire can be arranged in the event of the vehicle being damaged, lost, or breaking down.

Please Note: Cover is available in Angola, Botswana, Kenya, Malawi, Mozambique, Namibia, Tanzania, Uganda, Zambia and Zimbabwe. Assistance is rendered on a best-effort basis. All costs will be for the beneficiary's own account.

MEDICAL COVER CROSS BORDER

Insured Event		Excess	Sum Insured
1.1	Emergency Medical Expenses	R500	R1,000,000
1.2	Emergency Medical Repatriation Expenses	R0	Actual Expenses
1.3	Emergency Medical Evacuation	R0	Actual Expenses
1.4	Supplementary Travel and/or Accommodation Expenses:		
	a. Accompanying Family Member	R0	R40,000
	b. Burial Expenses	R0	R40,000
	c. Return of Mortal Remains	R0	Actual Expenses
	d. Return of Children	R0	R40,000
2	Personal Accident – Death & Permanent Disability	R0	R100,000

Accumulation Limit – Per motor vehicle		R5,000,000

Limitations

- Cover only applicable to clients subscribed to the Echelon Extended 4x4 benefit
- Cover will only apply if Insured Persons are travelling across the borders of South Africa in the insured vehicle.
- Maximum trip duration of 90 days.
- Insured Persons up to and including 69 years.
- Cover extends to a maximum of 5 people per vehicle (1 driver and up to a maximum of 4 passengers)
- Insured Person's must activate cover before travelling.