

Safe 'n Sound

An average of 18 000 people are killed on our roads each year whilst another 150 000 are injured. More than 50% of these involve alcohol. Drinking and driving is not only extremely dangerous it is also a criminal offense that can carry a penalty of up to R120 000 or six months in jail.

People are becoming more aware that driving under the influence of alcohol is dangerous not only due to being caught by the police or traffic authorities but also because of the greater risk of an accident causing injury or death to the driver or other parties.

If you are aware of a function or event where after you may need alternative transport home, you can pre-book to be assisted home Safe 'n Sound.

Limit:

- 6 free trips per year which includes 50kms per trip and thereafter a fee of R10 per kilometre is payable directly to the driver.
- The service is available 50kms from the city centre.
- Assistance outside of these areas may be arranged (subject to availability) but at an additional charge.
- The service is available for personal lines only.
- The service is available in the following areas: Johannesburg, Pretoria, Cape Town, Durban and Bloemfontein
- Other areas could be added over time

Please note: Subject to availability of drivers.

Help 247 Mobile Application

ProVérte Assist is excited to announce its intuitive mobile application for Android and iOS. This application is designed to make your assistance experience even easier.

The mobile application has the following features:

- Panic button which will pinpoint your GPS location.
- Add and manage dependants and control their level of access.
- View assist products, limits & history and policy wording.
- Log assistance calls from your compatible tablet or mobile device.
- Push notifications informing you of the status of your call.
- Step by step accident scene guide to obtain essential information at the scene of an accident.
- Capture incident information and third party details for claim purposes.

Download the application for free from the Android and iOS App Stores*



http://bit.ly/help247_Android



http://bit.ly/help247_iOS

If you have a QR code scanner application installed on your mobile. Scan the QR code and you will be taken to the correct app store.

* Compatible with Adroid and iOS devices only



Claims Assist

Claims Assist provides you with assistance whenever you need to claim due to a collision, theft, broken windscreen / windows, etc. We can assist you with emergency services and referrals to our approved service providers. ProVérte Assist will send you the relevant insurance claim forms.

Please Note:

- Claims Assist does not replace the claims process but ensures quicker and more efficient service.
- Do not allow anyone to tow your vehicle without first calling ProVérte Assist. ProVérte Assist will ensure your vehicle is towed to an approved repairer the first time.



ProVérte
ASSIST

This brochure should be read in conjunction with the policy wording which is available from your broker. These products consist of risk and non-risk products.

These benefits are only available in South Africa.

0861 000 093



Authorised
Financial
Services Provider
FSP no: 26908

Underwritten by:

MUTUAL & FEDERAL | risk financing

A member of the OLDFUTURAL Group

Authorised Financial Services Provider

March 2015



ProVérte
ASSIST

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Roadside Assist

(UNDERWRITTEN BY MUTUAL & FEDERAL)

ProVérte Assist is there for you 24 hours a day, 7 days a week and 365 days a year, not only for mechanical and electrical breakdowns but also if you are involved in a collision. ProVérte Assist covers up to R3 000 per annum on a personal lines policy. However, limits may vary (R5000/R7500/R10 000) on commercial lines policies as indicated on your policy schedule.

MECHANICAL OR ELECTRICAL BREAKDOWN

ProVérte Assist will arrange for the towing of the vehicle to the nearest repairer in a 40km radius.

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

- Vehicle hire assistance (group A or B) to the maximum limit of R500 (incl. VAT) per incident (Subject to presenting a valid credit card and drivers' license).* OR
- Hotel accommodation for a maximum of 4 people at a hotel of our choice (Maximum limit of R500 (incl. VAT) per incident).*

If the vehicle needs to be left behind for repairs while you continue your journey, ProVérte Assist will provide an allowance of R500 (incl. VAT) per incident to assist with the repatriation of your vehicle.

* *Subject to availability.*

ProVérte Assist will also cover the cost of the call out fee and first hour labour should you be in need of any of the following services:

- Vehicle locksmiths.
- Flat tyre assistance.
- Jump start (flat battery).*
- Approximately 20 litres of fuel, should it be required in an emergency situation. The cost of the fuel will be for your own account.

* *Jump starting certain vehicles could result in damage to the vehicles' electronics. ProVérte Assist cannot be held liable should you choose to jump start your vehicle rather than tow it to the nearest repairer.*

Please Note:

- ProVérte Assist does not cover the cost of parts or repairs for vehicle breakdowns. This includes, but is not limited to, new batteries, tyres, locks and keys.
- ProVérte Assist does not cover towing costs for vehicle breakdowns on vehicles that are 10 years or older. Only applicable to mechanical or electrical breakdown.

COLLISION

ProVérte Assist will arrange for the vehicle to be towed to the nearest repairer. Unfortunately ProVérte Assist does not include the cost of, but offers assistance for:

- A vehicle that is not registered on your ProVérte policy.
- Stolen and recovery tows and second tows.
- Parts, new batteries, tyres, locks, keys, etc.
- A flat tyre but no spare tyre to replace it with.

ProVérte Assist will not be held liable for towing costs not authorized by the contact centre.

Advanced Household/ Office Maintenance cont

(UNDERWRITTEN BY MUTUAL & FEDERAL)

At last there is a package of benefits specifically aimed at taking away the difficulties experienced in and around the house / office. These include:

- Electrical
- Plumbing
- Electronics
- Other
- Motors
- Appliances
- Locksmiths
- 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	Beekkeepers
Geysers thermostats	Jacuzzis	Fridges	Handyman
Geysers elements	Garage doors	Freezers	Rubble/rubbish removal
Power failures	PLUMBING	Washing machines	Carpet/upholstery cleaning
Distribution boards	Blocked drains	Tumble dryers	Fumigation
Earth leakage relays	Leaks	Dishwashers	Gutter cleaning
Stove plates / elements	Tap washers	ELECTRONICS	RELOCATION
General house wiring	Toilet rubbers	Televisions	Moving company
Main cables	Geysers valves	DVD players	Cleaning services
Light switches	Burst pipes	Hi-fi's	Carpet cleaners
Burnt plug points	Blocked baths, sinks & taps	VCR's	Handyman
Lightning wiring	Shower outlets	LOCKSMITHS	Security consultant
Faulty circuits	Water connections	Unlocking of doors	Security guard
	Municipal connections	Replacement of locks	Rubble/rubbish removal
			DSTV/TV installations

* *DSTV Installations: not applicable to new installations*

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

- ProVérte Assist will not be liable for claims which are not reported to the contact centre or where the service provider has not been appointed by ProVérte Assist.
- Repairs are subject to parts being readily available from suppliers.
- The applicable excess and any amounts exceeding the maximum cover must be paid directly to the service provider.
- No hand-held appliances are covered.
- Cover for replacement of locks is limited to one lock per claim.
- Appliances that are older than 10 years are excluded but can be covered on a fee for service basis.
- There is an overall limit of R4 000 per policy per annum.
- No excess is applicable for any claim lower than R600.00 incl. VAT for electrical, plumbing, appliances, motors and electronics.

Advanced Household/ Office Maintenance cont

(UNDERWRITTEN BY MUTUAL & FEDERAL)

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, Motor, Electronics & Locksmiths		1	R280
Relocation	R1 000	1	R280
Other	R1 000	1	R280

ProVérte Assist has a large database of reputable service providers which are available to you, on a referral basis, should you require their service.

Medical Assist

24 Hour Emergency Assist will provide you with medical assistance 24 hours a day, 7 days a week under the following circumstances:

- Emergency telephonic "911" type medical advice and information.
- Emergency medical response by road or air to the scene of medical emergency.
- Transfer of the patient to the most appropriate medical facility.
- 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).
- Cover is limited to R10 000 per policy per annum.

Legal Assist

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

- Telephonic legal advice.
- 24 Hour legal referral.
- Two, 30 minute consultations with a qualified attorney, at no cost to our client.*
- Pro forma agreements which can be obtained in standard form by phoning our contact centre, for example domestic worker agreements, standard lease agreements, standard purchase and sell agreements and standard credit agreements.

* *At the discretion of our legal representative. It should be noted that this benefit is intended to provide basic telephonic legal advice and for more technical questions, policyholders may be referred to more qualified legal advisers which may have cost implications to the policyholder.*