

BAY ASSIST



**24-HOUR ASSISTANCE ON
0861 000 229**

>ROADSIDE & ACCIDENT ASSISTANCE

Roadside Assistance

Members have access to the following services in the event of a roadside emergency:

- Flat battery - jump start only (replacement of battery for the member's account)
- Flat tyre (help with change of tyre)
- Keys locked in vehicle (unlocking only)
- Fuel assistance (limited to five liters per incident)
- Minor roadside-running repairs (electrical, coil, immobilizer etc.)
- Transmission of urgent messages

Tow-in

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

- Mechanical breakdown – covered up to R750
- Electrical breakdown – covered up to R750
- Accident damage – cost covered to the nearest approved panel beater up to a limit of R2250

Courtesy Transport

Where the vehicle needs to be towed to a repairer, we will arrange for the occupants of the vehicle to be transported to a nominated destination where the breakdown has occurred within a 40 km radius of your normal place of residence.

Hotel Accommodation

Where the breakdown has occurred outside a radius of 100 km from your normal place of residence, resulting in an overnight delay, we will arrange hotel accommodation for the occupants of the vehicle (up to a maximum of four people). Cover up to R500.

Car Rental

If the circumstances of the problem entitles you to the hotel accommodation benefit but you would prefer to continue with your journey immediately, we will arrange for a rental car to enable you to reach your destination, subject to your qualifying for a rental vehicle in terms of the car rental companies general terms and conditions. The costs incurred will be confined to rental charges; delivery and collection of the hire vehicle, and the car must be surrendered on arrival at your destination. Cover up to R500 and subject to availability.

Vehicle Repatriation

In the event of a member's vehicle being left for repairs, we will pay up to R500 for 24-hour, Group-B car rental or a flight ticket to collect the vehicle after repairs. Alternatively, should the vehicle have been towed to a dealership closer to the member's place of residence, we will supplement the additional tow costs with the costs of car rental.

Overall limit of R7 000 per annum per policy.

*Please note: This cover excludes all vehicles over 3 500kg. A member will not be entitled to service 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.

> INTELLIGENT PANIC

In a panic situation, you never want to be alone! Intelligent Panic provides you and your loved ones with 24 hour access to your own experienced crisis manager – who will help you through your emergency.

You never have to remember an emergency number again!

Intelligent Panic is a breakthrough in emergency support – you will never have to remember another emergency number again. Intelligent Panic has access to every emergency service you may need, as well as access to your own security company, medical information and other useful contacts.

You will never be alone in an emergency!

The Intelligent Panic service provides you with your very own crisis manager. When you are in an emergency – WE take charge! Your crisis manager will call you back on your cell phone and help you through your crisis – whatever that may be.

Do you need emergency medical advice over the phone, do you need to find a doctor or an ambulance fast, have you been involved in an accident – or are you lost and feeling vulnerable? Intelligent Panic is there for you.

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

To have access to Intelligent Panic, you need to register and then choose one number on your cell phone that acts as your panic button. In an emergency, just press that one number – and we take charge of the rest. Your crisis manager will call you back and access the most appropriate support that you need. Your crisis manager will be in telephone contact until your crisis situation is resolved.

> HOME ASSIST

Fixtures, Fittings and Services

In the event of a home emergency, we will arrange for an appropriate repairer (electrician, plumber, locksmith and glazier) to address the problem at one nominated 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 members account. Maintenance related issues are not covered.

A home emergency is defined as an event that is potentially life threatening or could possibly cause structural or further damage to your property.

Overall limit of 3 incidents or up to R2 000 per annum per policy.



Emergency Services Notification and Call out

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

	Covered	Not Covered
Electrical	Distribution boards, circuits, main cables causing power failure	Electrical gates and doors
	Earth-leakage relays causing power failure	Jacuzzi, swimming pool and borehole pumps
	Geyser connections, thermostats and elements	Air conditioners and commercial refrigeration
	Multiple plug points causing power failures	Repairs not complying with regulated specifications such as SABS and others
	Lighting strikes on wiring causing power failures	All electrical motors (electric gate motors etc)
	Multiple burnt connections on wiring or plug points causing power failure	White Appliances (Stove, Refrigerator, Dishwasher etc)
	General House Wiring	
	Connections to all electrical motors causing power failure	
	Municipal connections inside the property causing power failure	
Plumbing	Burst water connections and pipes that are causing further structural damage	Concealed pipes are not covered. Specialist are not covered e.g Leak Detectors
	Overflowing blocked drains (internal & external) that can cause further structural damage	Specialist are not covered e.g Drain specialist like Roto-Rooter & Drain Surgeon
	Geyser Problems (No hot water, water pressure, overflowing geyser)	Repairs not complying with regulated specifications such as SABS and others. Replacement of a burst geyser
Locksmith		Jacuzzis, swimming pools and boreholes
		Leaking tap that runs into a basin or shower
Locksmith	If keys are broken off or lost for a main entrance or exit of the house	Outbuildings and garages
	If a child is locked inside the house or any room within the house	Padlocks
Glaziers	Any glass that has been damaged or broken and is causing a security risk to your premises	Mirrors or any specialised glass
PS. Any other cases we will be able to assist the client but they will be liable for ALL the costs		

> GLOBAL ASSIST SMARTPHONE APP

The Global Assist App

The Global Assist App is developed for Brokers and Underwriters to provide clients direct access to a suite of Assistance Services. The App provides direct access to clients in the event of an emergency – the app user presses the panic button on the app and alerts our 24hour contact centre that includes vital information to ensure swift action - name, contact number, emergency contact details and most importantly their location. This process is a vital part of our valued added programmes.

Assist Assistance Button

Our Assist Assistance Button collects verified and valuable data from the scene of accidents - drivers licence, vehicle licence, photo's, witnesses and the data/time/geographic location. The App is free to download, but to make use of the Global Choices One Assist App and all the features, clients will need to be linked to a broker or insurer who has a programme with Global Choices One Assist.

All Client apps come with free Family Assist benefits, enabling multiple downloads of panic buttons and essential medical rescue services.



GLOBAL ASSIST APP



> HOME SAFE CHAUFFEUR

This product is designed to encourage you to drive responsibly. Statistics show car 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 car
- All drivers are in possession of a public driver's permit, carry a cellphone 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 client'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, Nelspruit, 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

Bay Union Insurance Brokers (Pty) Ltd is an authorised Financial Services Provider

For more information and for one of our consultants to assist you please call 0861 000 229

In the event of Telkom's lines being down, please call 083 782 5005 in case of an emergency.
www.bayunion.co.za



BAY UNION

FINANCIAL SERVICES

