

COMPENDIUM WORDING

ROADSIDE & ACCIDENT ASSISTANCE

Patrol Assistance

- Flat battery - jump start only (replacement of battery will be for the member's account) – no limit
- Flat tyre (assistance with changing a tyre - member needs to have a spare tyre available) – no limit (client must have spare)
- Fuel assistance (limited to five liters per incident) – twice a year
- Transmission of urgent messages

Locksmiths

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

Annual Limit: Up to R800 annually

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 to the nearest dealer or repair centre.
- Electrical breakdown – covered to the nearest dealer or repair centre
- Accident damage – covered to the nearest Hollard approved repairer

Courtesy Transport

Where the vehicle needs to be towed to a repairer, occupants of the vehicle (up to a maximum of two persons) will be transported to a nominated destination. Destination needs to be within a 100km radius of your normal place of residence or work.

Hotel Accommodation

Where the breakdown has occurred outside a radius of 100 km from the place of residence, resulting in an overnight delay, a contribution for hotel accommodation for the occupants of the vehicle will be arranged Limit: Cover up to R500.00 per incident per year.

Car Rental

Where the breakdown has occurred outside a radius of 100 km from the place of residence, 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 the occupant's destination.

Limit: Cover up to R500.00 per incident per year

Vehicle Repatriation

In the event of a 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 occupant's place of residence, the additional tow costs will be supplemented with the costs of car rental or flight. Limit: Covered up to R500 per incident per year.

**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.*

Annual limits: listed above

HOME ASSISTANCE

Home Assistance refers to emergency assistance related to the home covered in the policy only and not home maintenance services.

Fixtures, Fittings and Services

An appropriate repairer (electrician, plumber, locksmith and glazier) will be called out to address the problem at one nominated address.

Limit: Call Out Fee and first hour of labour. Thereafter costs will be for the policy holder.

Please note that all parts and materials used are excluded and will be for the members account. Maintenance related issues are not covered.

Emergency Services Notification

At the policy holder's request, a notification of an emergency will be sent out to the police, traffic, fire brigade, ambulance, security or any other emergency service provider.

Call outs

A summary of this product is illustrated in the table below;

Emergency	Inclusions	Exclusions
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
	Geysers 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
	Lightning 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	
Plumbing	Municipal connections inside the property causing power failure	
	Burst water connections and pipes that are not concealed and 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
	Geysers Problems (No hot water – dependent on case circumstances, 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/sink or shower
Locksmith	If keys are broken off or lost for a main entrance or exit of the house	Outbuildings, bedrooms 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

*Please note: For any other cases not mentioned above and parts, we will be able to assist the member with referrals but they will be liable for ALL the costs.

Annual limit: 3 incidents.

EMERGENCY MEDICAL SERVICE

Medical Advice and Information Hotline

Medical personnel, including paramedics, nurses and doctors, are available 24 hours a day to provide general medical information and advice. This is an advisory service, as a telephonic conversation does not permit an accurate diagnosis.

Emergency Medical Advice and Assistance Hotline

In addition to the general medical advice service, one call to the same number will trigger the medical operators who will guide you through a medical crisis situation, provide you with emergency advice and organise for you to receive the support you require.

Referral to Crisis Line

Bereavement counselling, HIV counselling, Suicide counselling.

Referrals to Medical Practitioners and Facilities

We will refer you to the nearest medical facility or practitioners.

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 to the member/s and where relevant, the member/s will be stabilised before transfer is provided to the closest appropriate medical facility.

Medical Transportation

In the event of You experiencing a medical emergency, we will arrange for emergency medical transport by way of an ambulance to the nearest accepting medical facility capable of providing adequate care. Limited to R5 000 per event."

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 you have been stabilised.

Medical Repatriation

In the event of your hospitalisation outside of your hometown, we will assist in arranging for your repatriation to your hometown once you have been treated.

Escorted Return of Minors

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

Compassionate Visits

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

**Please note: This cover is only valid within the borders of South Africa.*

Annual limit: R50 000 per policy.

HOME SAFE CHAUFFEUR

This product is designed to encourage responsible driving decisions.

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 cell phone and dress professionally. The drivers all speak English

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 – Rnil
 - One hour prior to booked collection time – one trip will be eliminated

Annual limit: 6 trips

INTELLIGENT PANIC

This Product is a low cost USSD panic solution suitable for all cell phones for both commercial and personal policies. This USSD string allows for anytime access to the 24 hour emergency call centre.

GLOBAL APP

This Global App solution provides the latest in Value Added Insurance Technology by users with direct access to their policy benefits and assistance to the 24 hour call centre at the touch of a button. The App provides contact 24hours a day via our Live Chat feature as well as capture vital information that can save time, and costs from the scene of an accident such as location verified drivers licence data, verified vehicle data, photo's, witnesses, medical data and policy data.

EDGE WORDING

ROADSIDE & ACCIDENT ASSISTANCE

Patrol Assistance

- Flat battery - jump start only (replacement of battery will be for the member's account)
- Flat tyre (assistance with changing a tyre - member needs to have a spare tyre available) (client must have spare)
- Fuel assistance (limited to five liters per incident)
- Transmission of urgent messages

Annual Limit: R520.00 per incident annually.

Locksmiths

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

Annual Limit: Up to R800 annually.

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 to the nearest dealer or repair centre within 40Km roundtrip
- Electrical breakdown – covered to the nearest dealer or repair centre within 40Km roundtrip
- Accident damage – Covered to the nearest Edge Assist Yard within 40km roundtrip

Courtesy Transport

Where the vehicle needs to be towed to a repairer, occupants of the vehicle (up to a maximum of two persons) will be transported to a nominated destination. Destination needs to be within a 100km radius of your normal place of residence or work.

Hotel Accommodation

Where the breakdown has occurred outside a radius of 100 km from the place of residence, resulting in an overnight delay, a contribution for hotel accommodation for the occupants of the vehicle will be arranged. Limit: Cover up to R500.00 per incident per year.

Car Rental

Where the breakdown has occurred outside a radius of 100 km from the place of residence, 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 the occupant's destination.

Limit: Cover up to R500.00 per incident per year

Vehicle Repatriation

In the event of a 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 occupant's place of residence, the additional tow costs will be supplemented with the costs of car rental or flight. Limit: Covered up to R500 per incident per year.

**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.*

Annual limits: listed above

HOME ASSISTANCE

Home Assistance refers to emergency assistance related to the home covered in the policy only and not home maintenance services.

Fixtures, Fittings and Services

An appropriate repairer (electrician, plumber, locksmith and glazier) will be called out to address the problem at one nominated address.

Limit: Call Out Fee and first hour of labour. Thereafter costs will be for the policy holder.

Please note that all parts and materials used are excluded and will be for the members account. Maintenance related issues are not covered.

Emergency Services Notification

At the policy holder's request, a notification of an emergency will be sent out to the police, traffic, fire brigade, ambulance, security or any other emergency service provider.

Call outs

A summary of this product is illustrated in the table below;

Emergency	Inclusions	Exclusions
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
	Lightning 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 not concealed and 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
	Geysers Problems (No hot water – dependent on case circumstances, water pressure, overflowing geyser)	Repairs not complying with regulated specifications such as SABS and others. Replacement of a burst geyser
		Jacuzzis, swimming pools and boreholes Leaking tap that runs into a basin/sink or shower
Locksmith	If keys are broken off or lost for a main entrance or exit of the house	Outbuildings, bedrooms 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

**Please note: For any other cases not mentioned above and parts, we will be able to assist the member with referrals but they will be liable for ALL the costs.*

Annual limit: 3 incidents.

EMERGENCY MEDICAL SERVICE (Access Only)

Medical Advice and Information Hotline

Medical personnel, including paramedics, nurses and doctors, are available 24 hours a day to provide general medical information and advice. This is an advisory service, as a telephonic conversation does not permit an accurate diagnosis.

Emergency Medical Advice and Assistance Hotline

In addition to the general medical advice service, one call to the same number will trigger the medical operators who will guide you through a medical crisis situation, provide you with emergency advice and organise for you to receive the support you require.

Referral to Crisis Line

Bereavement counselling, HIV counselling, Suicide counselling.

Referrals to Medical Practitioners and Facilities

We will refer you to the nearest medical facility or practitioners.

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 to the member/s and where relevant, the member/s will be stabilised before transfer is provided to the closest appropriate medical facility.

Medical Transportation

In the event of You experiencing a medical emergency, we will arrange for emergency medical transport by way of an ambulance to the nearest accepting medical facility capable of providing adequate care. Limited to R5 000 per event."

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 you have been stabilised.

Medical Repatriation

In the event of your hospitalisation outside of your hometown, we will assist in arranging for your repatriation to your hometown once you have been treated.

Escorted Return of Minors

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

Compassionate Visits

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

**Please note: This cover is only valid within the borders of South Africa.*

Annual limit: Access only – Client to pay for Utilisation

HOME SAFE CHAUFFEUR

This product is designed to encourage responsible driving decisions.

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 cell phone and dress professionally. The drivers all speak English

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 – Rnil
 - One hour prior to booked collection time – one trip will be eliminated

Annual limit: 6 trips

EDGE COMMERCIAL

Profit-Share: Yes

ROADSIDE & ACCIDENT ASSISTANCE

Patrol Assistance

- Flat battery - jump start only (replacement of battery will be for the member's account)
- Flat tyre (assistance with changing a tyre - member needs to have a spare tyre available) (client must have spare)
- Fuel assistance (limited to five liters per incident)
- Transmission of urgent messages

Annual Limit: R520.00 per incident annually.

Locksmiths

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

Annual Limit: Up to R800 annually.

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 to the nearest dealer or repair centre within 40Km roundtrip
- Electrical breakdown – covered to the nearest dealer or repair centre within 40Km roundtrip
- Accident damage – Covered to the nearest Edge Assist Yard within 40km roundtrip

Courtesy Transport

Where the vehicle needs to be towed to a repairer, occupants of the vehicle (up to a maximum of two persons) will be transported to a nominated destination. Destination needs to be within a 100km radius of your normal place of residence or work.

Hotel Accommodation

Where the breakdown has occurred outside a radius of 100 km from the place of residence, resulting in an overnight delay, a contribution for hotel accommodation for the occupants of the vehicle will be arranged Limit: Cover up to R500.00 per incident per year.

Car Rental

Where the breakdown has occurred outside a radius of 100 km from the place of residence, 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 the occupant's destination.

Limit: Cover up to R500.00 per incident per year

Vehicle Repatriation

In the event of a 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 occupant's place of residence, the additional tow costs will be supplemented with the costs of car rental or flight. Limit: Covered up to R500 per incident per year.

**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.*

Annual limits: listed above