

BESPOKE OFFERING



LEGACY

UNDERWRITING MANAGERS (PTY) LTD



**Our 24-Hour
Assistance Services**

Assist Line: 0861 333 224
Back-up Line: 087 110 1550

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Road and accident assistance are applicable to vehicles insured on the underlying Insurance policy.

*** Please note:** This cover excludes all vehicles over 3,500 kg. 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.

1. CATEGORY ONE

Patrol 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
Battery replacement is only available in Metropolitan areas)
- Flat tyre (help with the change of tyre)
- Fuel assistance (limited to ten [10] liters per incident)
- Transmission of urgent messages

Annual Limit: Up to R686 per incident or R1,372 annually

Locksmiths

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

Annual Limit: Up to R954 per incident or R1,908 annually

2. CATEGORY TWO

Tow-in

Tow-in service in the event of:

- Mechanical breakdown – Tow-in service after a mechanical breakdown is limited to 40km (R1,585). Any amount over R1,585 will be for the member's account
- Electrical breakdown – Tow-in service after a mechanical breakdown is limited to 40km (R1,585). Any amount over R1,585 will be for the member's account
- Accident damage – Cost covered by the Insurer or member, if the claim is not paid by the Insurer

*** Please note:** The calculations is made on round trip km and not radius km

****** No second tows are covered

3. CATEGORY THREE

Courtesy Transport

When a vehicle is towed to a repairer, we will arrange transport for the occupants to a nominated destination.

Covered up to R500 per incident or R1,000 per annum

Hotel Accommodation

Where the breakdown has occurred outside a radius of 100km 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).

Covered up to R1,000 per incident annually

OR

Car Rental

If the circumstance 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 company's 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.

Covered up to R500 per incident or R1,000 annually and subject to availability

Vehicle Repatriation

In the event of a member's vehicle being left for repairs, we will pay up to R500 per incident or R1,000 annually for a 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.

Annual Limit: 2 Incidents per category, per vehicle, per annum

Vehicle Protection

In the event of a roadside breakdown or accident, if requested, the Assist Line will dispatch an armed response vehicle to the scene in order to protect the vehicle and the owner until such time as the roadside assistance vehicle or tow truck arrives. The Assist Line will keep the member updated via SMS messages.

Annual Limit: Up to R500 per incident or R1,000 annually

Travel Monitoring

Our Assist Line will keep in touch with you on long road trips to ensure you arrive safely at your destination. You will be required to request this service, prior to the period you would like to be monitored only.

Annual Limit: This service is available on an unlimited basis annually

Office Assist is applicable to buildings and content insured on the underlying Insurance policy.

Fixtures, Fittings, and Services

In the event of an office 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 labor are covered, thereafter normal rates apply). Please note that all parts and materials used are excluded and will be for the member’s account. Maintenance-related issues are not covered. An office emergency is defined as an event that is potentially life-threatening or could cause structural or further damage to your property.

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.

Electrical

Inclusions

- Distribution boards, circuits, and main cables causing power failure
- Earth-leakage relays causing power failure
- Geyser connections, thermostats, and elements
- Multiple plug points causing power failures
- Lighting strikes on wiring causing power failures
- Multiple burnt connections on wiring or plug points causing power failure
- General Office Wiring
- Connections to all electrical motors causing power failure
- Municipal connections inside the property causing power failure

Exclusions

- Electrical 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 (electric gate motors etc)
- White Appliances (Stove, Refrigerator, Dishwasher, etc.)

Plumbing

Inclusions

- Burst water connections and pipes that are causing further structural damage
- Overflowing blocked drains (internal & external) that can cause further structural damage
- Geyser Problems (No hot water – dependent on case circumstances, water pressure, overflowing geyser)

Exclusions

- Concealed pipes are not covered
- Specialists are not covered e.g., Leak Detectors
- Specialists are not covered e.g., Drain specialist like Roto-Rooter & Drain Surgeon
- 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 or shower

Locksmith

- If keys are broken off or lost for a main entrance or exit of the office
- If a child is locked inside the office or any room within the office

- Outbuildings and garages
- Padlocks

Glazier

- Any glass that has been damaged or broken and is causing a security risk to your premises

- Mirrors or any specialised glass

*** Please Note:** In any other cases, we will be able to assist the client, but they will be liable for ALL the costs

Annual Limit: Up to R4,000 per annum (1st hour of labour and call-out fee)



This is a maintenance service, providing access to essential services that may be required in an emergency within the principal office and adjoining buildings of the member

Electrical

We cover maintenance related repairs that may appear in the following areas:

- Lightning strike on wiring only
- Faulty lights and light fittings
- Faulty plugs
- Faulty circuits
- Replacement of burnt connections and plug points
- Power failures
- Distribution boards
- Earth leakage relays
- General office wiring
- Main cables
- Light switches
- Geyser connections, thermostats, and elements
- Municipal connections (within the members property)
- Connections to all electrical motors and points (for personal lines only)

Electrical Exclusions

We will not be liable for:

- Changing or replacement of light bulbs
- Repair or replacement of specialised lighting and light fittings (for example: neon lights, low voltage lights, transformers, spots and the like)
- Repair or replacement of intercom and Mircom systems
- Repair or replacement of under floor heating
- Any damage whatsoever as a result of power surge from the power supply
- Compliance Certificates and any items required to be attended to in order to comply with an Electrical Certificate of Compliance
- Loss of neutral causing power surge
- Refitting or replacement of tiles and paving or any other consequential damage
- Underground electrical fault detection
- Municipal power failures

• Plumbing

We cover maintenance related repairs that may appear in the following areas:

- Water leaks
- Tap washers
- Toilet leaks
- Toilet rubbers/seals
- Geyser valve and overflow
- Burst pipes
- Blocked baths, toilets, traps, sinks and drains
- Shower outlets
- Seeding of taps
- Municipal water connections (within the client's property)
- Underground water fault detection

Plumbing Exclusions

We will not be liable for:

- Blockage due to cement, collapsed pipes, extensive tree roots, or other foreign objects, which cannot be opened by standard drain equipment
- Replacement or re-routing of pipes
- Specialised or imported sanitary ware
- Replacement of taps
- Clearing septic tanks and French Drains
- Refitting or replacement of tiles and paving or any other consequential damage
- Burst geyser(s), including any consequential losses, whether direct or indirect, as well as any damages/loss to geyser(s) (valves, thermostats, or overflow), which is covered by any other insurance/warranty scheme/maintenance plan

Motors

We cover maintenance related repairs on the following:

- Electric gate motor
- Electric garage door motor
- Electric pool or jacuzzi motors

Motors Exclusions

We will not be liable for:

- All remote controls and receivers
- Cleaning, repair or replacement of filters
- Booster pumps
- Mechanical Cover, such as gear boxes and bearings

Appliance(s)

We cover maintenance related repairs on the following white appliances:

- Microwaves
- Stoves
- Fridges
- Freezers
- Washing machines
- Tumble dryers
- Dishwashers
- Air conditioners

Electronics

We cover maintenance related repairs on the following brown appliances:

- TV
- HI-FI
- DVD
- VCR
- Satellite dish and optic fibre connections to router

Appliance(s) and Electronics Exclusions

We will not be liable for:

Repair or replacement of faulty parts of appliances where the appliance:

- Was not in good working condition at the commencement date of this insurance
- Was mishandled or used other than in compliance with the manufacturer's specifications
- Breakdowns arising as a result of misuse, or items not being operated in accordance with the manufacturer's/installer's design intentions
- Where the parts are no longer available, or the item is irreparable
- Repair the external framework, external wiring, and the cabinet or non-functional cosmetic part of the appliance
- Changing or replacement of light bulbs
- Repair or replacement of TV antennas or Aerial devices or Satellite dishes
- All remote controls and receivers
- Cleaning, repair or replacement of glass shelving/tops or auxiliary items for example icemakers
- Routine cleaning of video heads and CD and DVD pick-up eyes
- Gas refill for fridges and freezers
- Appliances in excess of eight years of age or if parts are no longer available from the manufacturer or their agent in South Africa

Other

We cover related expenses on the following services subject to a maximum indemnity of R1000 (incl. VAT):

- Tree Felling
- Beekeepers
- DSTV/TV Installations (once per annum)
- Handy Man (once per annum)
- Locksmith – replacement of 1 lock per claim.
- Rubble/Rubbish removal
- Carpet/Upholstery Cleaning (once per annum)
- Fumigating
- Gutter Cleaning (once per annum)
- Relocation *see below for detail
- Window Washing Services (once per annum)
- Energy Savings Consultation

* Relocation Benefit (classified under "Other benefits")

This is classed as 1 claim and the member can choose any one, or all, of the benefits included subject to a maximum indemnity of R1,000 per move

- Moving Company
- Cleaning Services
- Carpet Cleaners
- Handy Man
- Security Consultant
- Security Guard
- Rubble/Rubbish Removal
- IT installation/Consultation

General Exclusions on Cover

We will not be liable for:

- Repairs affected by a party other than the Company or one of its duly appointed service providers.
- Loss or damage caused by fire, lightning, storm, water, malicious or accidental damage, theft or any risks covered in terms of a standard multi-peril or personal lines/commercial insurance policy
- Compensation for consequential damage of any nature
- The first amount payable and the amount of the claim in excess of the covered limit, as stated on the schedule in respect of each and every event which gives rise to a claim, which amount shall be payable to the Service Provider on completion of the repair.
- Repair or replacement of any breakdown to items or any part thereof covered by the manufacturers/installer's warranty/guarantee or the National Home Builders Registration Council's Warranty Scheme
- Upgrading of infrastructure
- Damage occurring in connection with or resulting from aesthetic defects such as cracks, scratches, or dents insofar as they do not adversely affect the normal operation of the Insured Property
- Breakdown of items or parts recalled or to be recalled by the manufacturer/installer
- Loss or damage resulting from any commercial or profitmaking activity which is conducted from the office unless such activity has been notified to and accepted by us
- Damages which may be caused – whether direct or indirect – by repairers/sub-contractors to any items/property in the office in the course and scope of repairing the damage/loss

Terms and Conditions

The following terms & conditions are applicable.

- This is a maintenance product and does not cover replacement of appliances, geysers, motors, etc.
- We will not be liable for any claims not reported to the Contact Centre or where we have not appointed the service provider
- Repairs are subject to parts being readily available from suppliers
- The applicable excess and any amounts exceeding the maximum indemnity must be paid directly to the service provider R280.00 excess is applicable for all claims (including Vat) for Electrical, Plumbing, Appliance, Motor and Electronics
- No hand-held appliances are covered
- All costs over the limitation specified will be for the client's own account

The following maximum cover per claim, faults per claim and excesses are applicable:

Product	Maximum cover per claim	No. of faults per claim	Excess per claim
Electrical & Plumbing	R2,000	4	R280
Appliances, Motor, Electronics & Locksmiths	R2,000	1	R280
Other & Relocation	R1,000	1	R280

Annual Limit: Up to R4,000 per annum, per policy

Access

We have a large database of reputable service providers. You can have access to these service providers, on a referral basis (will be for your own account), in the event of you requiring assistance or service with the following:

- Office content evaluators
- Landscaping consultants/garden services
- Waterproofing
- Security consultant
- Interior consultants
- Pool maintenance
- Builders
- Glaziers
- Office evaluators
- Carpet specialists
- Painters

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 organize 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 stabilized 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 to the nearest medical facility capable of providing adequate care. Medical considerations, the degree of urgency, your state and fitness to travel assessed by the doctor and support staff.

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 hospitalization 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 hospitalization, we will arrange for their transportation, under supervision where necessary, into the care of a person nominated by you.

Compassionate Visits

Should you be hospitalized 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: R20 000 per policy

Crime Victim Assist

This product is a 24-hour crisis management tool to assist you in the event of a hi-jacking or home invasion. The product offers the following:

- In the case of a stolen cell phone, a mobile phone is preloaded with R350 airtime, so that you can stay in touch with your loved ones and make the necessary arrangements
- 3 Months of access to the We Care App containing all your available Assistant Services
- Application form links for Drivers/Vehicle Licenses and ID/Passport will be available via the We Care Mobile App
- In the case of a vehicle being stolen, a Group B car hire will be arranged for 48-hours R500 cash contribution to help you get back on your feet.
- Locksmith to assist you with your locks at home, in case your keys were stolen, or your home invaded, to the value of R1000
- Placement of a 24-hour security guard, should you have been hijacked or a victim of a home invasion, up to 48-hours
- Hotel accommodation to the value of R2,000, should you feel unsafe in your home after a home invasion
- Trauma counselling for yourself and other family members, should you need it, up to R5,000 per annum
- Professional Cleaning services will be arranged to the value of R5,000 after a crime incident at your risk address

The Annual Limitation: R15 000 - Up to 1 incident per policy

Legal Assist

24-Hour Legal Advice

Assist members and their immediate family have on-going access to a 24-hour legal advisory service on any aspect of the law, such as criminal law, family law, constitutional law, child law, labour law, Driver Protect, etc.

30-Minute Free Consultation

This service involves a free initial 30-minute consultation 24-hours a day should any matter require legal action. The member will then be referred to a lawyer who forms part of our national network for a free, direct 30-minute consultation.

Free Standard Legal Documents

If a member requires a purchase, sale, lease, or prenuptial agreement, employment contracts, etc. We will provide these free on request. The member will also be advised on the application of each of these documents and the procedures and principles that apply.

Annual Limit: 2 x 30 Consultation, 2 x Standard legal document

Home Safe Chauffeur

This product is designed to encourage responsible driving decisions.

Benefits:

- 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 carry a cell phone and dress professionally. The drivers all speak English
- Each incident is capped at R500, any costs incurred over and above this will be for the client's account

Terms and Conditions:

- 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, KZN South-Coast 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
- The driver shall not take any liability for any incidents involving Vehicle scheduled for HSC Assist, GC undertake that any vehicle requesting this service is Comprehensively insured
- 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 – No Cost
 - 90 Minutes prior to booked collection time – One incident will be eliminated

** Someone specified in the policy must be present for the service if a Chauffeur Service is booked. Trips cannot be transferred. The insured must use this service with the insured vehicle in order for HSC to be eligible.*

Airport Drive

This product is designed to drive you to and from the airport.

Benefits:

- We will ensure that you arrive safely to and from the airport
- 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:

- Trips can be arranged via the call centre 48-hours before the flight
- In the event where the client needs to make a flight change, a 3-hour notice period will be efficient depending on availability
- 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, KZN South-Coast and Pietermaritzburg
- This service is only available to the insured and his/her direct family
- When booking a departure drop off it is the client's responsibility to give the correct time to be picked up and to be dropped off for check-in and boarding procedures
- 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. For International flights, additional time will be allocated to make provision for delays
- The maximum time allowed is 2 hours
- Cancellation and rescheduling fees:
 - Two hours prior to booked collection time – No Cost
 - 90 Minutes prior to booked collection time – One incident will be eliminated
- Please note the Assist and its select partner and service providers are not responsible for the loss or damage to any of the following:
 - Personal items such as cell phones, laptops, I-pads, tablets, etc.
 - Any luggage being damaged or lost
 - Cost on late arrival and or missing your flight due to natural disasters, traffic, law-enforcement roadblocks, etc.

Trauma and Treatment Chauffeur

This product is designed to get you from and to home after any trauma or treatment session should you not have available transport.

Benefits:

- All drivers are in possession of a public driver's permit, carry a cell phone and dress professionally. The drivers all speak English
- Each incident is capped at R500, any costs incurred over and above this will be for the client's account
- This benefit will also apply to transport the insured from a medical facility (post-medical treatment) to their house of residence

Terms and Conditions:

- 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, KZN South-Coast and Pietermaritzburg

- 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 (No Cost)
 - 90 Minutes prior to booked collection time (One incident will be eliminated)

**Annual Limit: Home Safe Chauffeur | Airport Drive | Trauma Treatment Chauffeur
(6 Trips Annually)**



Property

Pre-inspection and Claims Management for:

- Residential
- Commercial
- Industrial

The South Africa Services and Technology cost

Geyser replacement services:

Using our technology and experienced desktop assessors Claim Central Africa offers Geyser replacement services for Brokers.

Insurers, and UMA's. Our value proposition includes:

- Getting a live view of the damage to assess causes and resultant damage triage needs
- Mitigate against insurance claims that are repairable or warranty claims
- Ensure repairs are done in a compliant manner
- Create cost savings and client satisfaction via constant communication and speedy resolution

Geyser Replacement

Claim Management Services

We manage the insurance repairs for property & geyser, claims from the first notification of loss, right through to completion.

Insurance Technology

We use and license our proprietary remote inspections and claims management platforms to make this process as transparent, fast, and low cost as possible.

Data Insights

We use the data insights from our technology to drive continual improvement for our clients.

Our solutions enable significant game-changing results for your business including:

- Reduced claim costs
- Ensures your business makes use of BEE certified Service Providers
- Improved quality of claims handling and day-to-day operations
- Reduced claim lifecycles
- Better policyholders claim experiences

Office Hours (Monday – Friday 7 am – 5 pm)

- The Client calls the Emergency Assist line, during office hours this will be transferred to CCA
- CCA verifies the policy with the Insurance and confirms the excess, limits, and maintenance cover if we do not have the data
- CCA will appoint a service provider and ensure the client is assisted on the same day

OR

- The Insurance will email the instructions to cca@claimcentral.co.za

After Hours (5 pm to 7 am and Weekends)

- Client calls Assist line
- The Case Manager will verify the policy via the data provided by the Insurance to confirm cover and applicable excess, and the claim is run as per the agreed protocol on replacement
- The client will be advised of the excess which will be collected by the service provider, as per the information given by the Insurance
- The client is contacted, and the Service Provider is appointed within 30 minutes of the Case Manager receiving the call
- The case manager will follow up with the service provider to ensure the client has been contacted once the job is complete
- In all cases, once the claim is complete, CCA will provide the Insurance with all the required documentation, including the COC and Service Provider's invoice
- The client will be contacted within 30 minutes of the CCA receiving the call/email and will advise the insured of his excess amount and that a Service Provider will make contact
- A Service Provider has been appointed and CCA will follow up with the Service Provider to ensure the client has been contacted
- CCA will contact the client to ensure they are happy with the work
- The service provider will provide CCA with a replacement/repair quotation, and CCA will authorize the replacement/repair using the limits provided by the Insurance
- If there is resultant damage, CCA will obtain a quote from the Service Provider and the quote, and photos will be sent to the Insurance for authorisation



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An Authorised Financial Services Provider.

KEEPING YOU SAFE.