

YOUR  
ROADASSIST  
WEALTH ENGINEER BENEFIT

DUEPOINT



Reward yourself first.

# RoadAssist

## DUEPOINT WEALTH ENGINEER BENEFIT

### 1. Introduction

RoadAssist Emergency Assistance Programme is supported by a dedicated 24-hour crisis centre and is your direct line to receiving **emergency services** such as roadside assistance, legal assist, medical support and much more 24 hours a day, 365 days a year!

*Please see the summary of the product benefits below and, in an emergency, call the Crisis Centre number.*

**087 654 0412**

“We”, “us”, “our” in this document refers to *InsureAfrica Underwriting Managers (Pty) Ltd.*

### 2. Summary of Benefits and Provisions

#### The Beneficiary

The Beneficiary is the active Wealth Engineer in whose name the underlying DuePoint service is issued.

“You” and “Your” in this document refers to the Beneficiary.

#### Benefits

**RoadAssist** provides you with the following benefits:

#### Roadside Emergency Assistance

RoadAssist is designed to assist you when you have broken down on the side of the road.

The benefit is limited to a maximum of 3 incidents per 12-month period, of which the fuel benefit may be used only once (the cost of the fuel is for your own account). Any additional incidents exceeding the 3 incidents per 12-month period will be for your own account.

If it is found that you have put yourself in a situation that incurs additional costs, these additional costs will be for your own account.

Should a tyre change or jump start be unsuccessful, the vehicle will be towed to the nearest place of repair or the service provider’s yard (if after-hours). **The additional assistance of towing your vehicle will be for your own account.**

**Cover Includes:** Call out fee and 1 hour labour only, per incident.

<ul style="list-style-type: none"> <li>• <b>Flat Tyre</b> change. We will assist you with fitting your spare tyre. If you do not have a spare tyre, we will not be able to assist you.</li> <li>• Should it not be possible to do a tyre change, the additional assistance of towing your vehicle to the nearest place of repair/safety will be at your own cost.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Out of fuel provision:</b> 10 litres which is limited to one call-out per 12 month period.</li> </ul> <p><i>Please note:</i> the cost of the Fuel will be for your own account. This benefit is only covered if you are more than 100 km's from your home and <b>does not apply</b> when you are travelling in and around the area of your home.</p>
<ul style="list-style-type: none"> <li>• <b>Flat Battery:</b> Assistance will be given to jump start your vehicle. Depending on the area, the Service Provider may be able to assist with a battery replacement but, this will be at your own cost.</li> <li>• Should the jump start be unsuccessful, the additional assistance of towing your vehicle to the nearest place of repair/safety will be at your own cost.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Locksmith:</b> If your keys are locked in your vehicle and you are away from your place of residence, we will dispatch a service provider to open the vehicle to retrieve your keys. This benefit <b>excludes</b> replacement of keys, remotes with flat batteries and lost keys.</li> </ul>

### Accident and Recovery Tow

If the vehicle is insured kindly contact your relevant Short-Term Insurance Provider in the event of an accident.

### Mechanical Breakdown Tow

In the event of a mechanical or electrical breakdown, which requires a tow, RoadAssist will arrange for the vehicle to be taken to the nearest repairer/dealer or yard. Should the vehicle require a second tow because of the repairer being closed, a second tow will be arranged, however this will be for the Member's account. Storage costs only covered for overnight on weekdays (if after hours) or weekends and public holidays. Any additional storage fees are to be agreed with the Member and the storage facility.

### Alternative Transport or Overnight Accommodation

RoadAssist will arrange for either car hire (only available 24 hours after your claim has been approved) or accommodation should you be stranded. On receipt of a valid tax invoice and proof of payment, you will be refunded up to the Stated Benefit amount. This benefit only applies if you are stranded roadside, and the incident occurs outside of 100 km from your normal place of residence. For the car hire you must have a valid credit card with sufficient funds for a deposit.

**Limit:**

- Up to a maximum of R1 000 per incident.

### Medical Services

RoadAssist offers medical services to our members in the event of a life-threatening medical emergency.

**Cover Includes:**

<ul style="list-style-type: none"> <li>• Telephonic medical advice</li> </ul>	<ul style="list-style-type: none"> <li>• In the event of a medical emergency, we will directly connect you to the medical helpdesk where your medical emergency will be assessed to determine the appropriate course of action. This may include medical evacuation to a suitable medical facility in the event of a life-threatening medical emergency.</li> </ul>
<ul style="list-style-type: none"> <li>• Medical evacuation cost is passed on to your medical aid if applicable.</li> </ul>	<ul style="list-style-type: none"> <li>• Should you not belong to a medical aid, you would be transported to a nearest, appropriate public medical facility so that you would not be faced with an inter-hospital transfer and related cost following emergency stabilisation at the private facility's casualty ward.</li> </ul>

**Limit:**

- 2 x call outs per 12-month period and medical transport cost limited to R10 000 per incident.

**HIV Assistance & Trauma Counselling (Accidental Exposure)**

**Cover Includes:**

<ul style="list-style-type: none"> <li>• Access to HIV communication centre 24-hours per day.</li> </ul>	<ul style="list-style-type: none"> <li>• Antiretroviral therapy if any accidental exposure has occurred.</li> </ul>
<ul style="list-style-type: none"> <li>• HIV testing and management programs.</li> </ul>	<ul style="list-style-type: none"> <li>• Ongoing telephonic counselling service to family.</li> </ul>

**Limits over a 12-month period:**

- 2 x incidents per family
- 2 x blood tests per incident
- 2 x doctor consultations per annum
- Unlimited telephonic counselling
- 3 x face to face counselling sessions resulted from a trauma event

## Road Guardian

A Road Guardian will be sent to your location during a roadside accident or roadside emergency if you feel threatened or are in an unsafe area. The reaction unit will remain on-site with you until your roadside assistance arrives. The Road Guardian service will cover you up to 30 km from one of the reaction units stationed in the main metropolitan areas of South Africa.

### Limit:

- This benefit applies solely to the vehicle loaded on the DuePoint mobile app and is limited to 1 call out per 12-month period.
- This service is only available in main metropolitan areas in South Africa and **strictly subject to availability**.

## Home Drive

RoadAssist will ensure that you can safely travel back home, driven in your own car.

### Cover Includes:

<ul style="list-style-type: none"><li>• Up to a maximum of one 50 km trip per 12-month period.</li></ul>	<ul style="list-style-type: none"><li>• You must book at least three hours in advance.</li></ul>
<ul style="list-style-type: none"><li>• During the festive season or during major events, at least 48-hours in advance.</li></ul>	<ul style="list-style-type: none"><li>• <b>Strictly subject to availability.</b></li></ul>

### Limit:

Limited to Johannesburg, Pretoria, Cape Town, Port Elizabeth, East London, George and Bloemfontein.

## Emergency Home Assist

RoadAssist Emergency Home Assist allows for assistance with unforeseen emergency events which require immediate attention by a service provider to prevent further damage or danger.

### Cover Includes:

<ul style="list-style-type: none"><li>• <b>Locksmith:</b> Keys locked in house or broken-off in a door which results in no access to the house</li></ul>	<ul style="list-style-type: none"><li>• <b>Electrician:</b> DV Board emergencies only.</li></ul>
<ul style="list-style-type: none"><li>• <b>Plumbers:</b> Burst water connections and pipes, flood, drains, blocked toilets, etc. <b>Where these incidents have or will lead to greater danger or damage to a member or their property. This benefit excludes all of the above where no danger or further damage exists.</b></li></ul>	<ul style="list-style-type: none"><li>• <b>Appliances:</b> Stoves, ovens, washing machines, tumble dryer, fridge, freezer and microwave oven. <b>Where these damaged appliances constitute a danger or will lead to further damage to a member or their property. This benefit excludes all of the above where no danger or further damage exists.</b></li></ul>

**Limits:**

- 1 x call out per 12-month period
- Cover includes call out fee and 1-hour's labour
- No parts are included
- Home non-emergencies are not covered and for your own account

**General Conditions of the RoadAssist**

- Benefits apply only to the vehicle loaded on the DuePoint mobile app.
- A maximum of 3 incidents per 12-month period for any of the roadside assistance benefits listed above is allowed, except for running out of fuel assistance which is limited to a single incident (fuel costs are for your own account).
- Should the nearest repairer not be able to accept the vehicle immediately due to capacity, parts, etc. or you prefer for the vehicle to be towed to a different repairer (not the closest, appropriate one), the additional towing km's will be for your own account.
- Vehicles over 3.6 tons are not covered.
- Cover is available in South Africa only.

For product administration queries only:

DuePoint	
Block A	Telephone
Corner Main	010 020 4500
2 Payne Road	info@duepoint.net
Bryanston, 2191	

### 3. LIMITATION OF LIABILITY AND INDEMNITY

To the fullest extent permitted by law neither we nor our service providers will be liable for any loss or damage suffered as a result of any services we or our services providers render, or fail to render.

Without prejudice to any other remedy available to us, you indemnify us and our service providers against any loss or damage suffered by us and/or our service providers as a result of you and/or any person receiving a service from us through you breaching any of our terms and conditions.

The provision of the Service is subject to a fair use policy. If we decide, in our absolute discretion, that you are not using the Service fairly we reserve the right to cancel your subscription to the Service.

**DuePoint**

**Address:** 2 Payne Road, Corner Main Office Park, Bryanston, Johannesburg, 2191

**Executive Directors:** BC Benfield