

Assist

Terms & Conditions

Entertainment Assist

(Included with all vehicle – comprehensive; vehicle – third party, fire and theft; off-road vehicle – comprehensive; motorcycle; buildings; and home contents policies.)
Find out about anything from major entertainment events and hotel and restaurant bookings to general travel arrangements with 1st for Women Entertainment Assist.

Medical Assist

(Included with all vehicle – comprehensive; vehicle – third party, fire and theft; off-road vehicle – comprehensive; motorcycle; buildings; and home contents policies.)
In the event of any medical emergency, you have the assurance of complete access to:

- emergency telephonic assistance;
- emergency response by road or air ambulance to the scene of the incident;
- transfers by road or air to the most appropriate medical facility;
- transfers of lifesaving medication/blood;
- companionship and/or care for stranded minors;
- repatriation of terminally ill patients if hospitalised far from home;
- repatriation of mortal remains; and
- access to specialised sexual assault crisis centres.

Road Assist

(Included with all vehicle – comprehensive; vehicle – third party, fire and theft; off-road vehicle – comprehensive; and motorcycle policies.)
This package provides you with rapid roadside emergency solutions.

Breakdown Assistance:

- towing to the nearest dealer after a mechanical/electrical breakdown;
- cover for the call-out fee plus one hour's labour for a vehicle locksmith if your keys are locked in your car;
- cover for the call-out fee and one hour's labour when assistance with a flat tyre/battery is required;
- emergency delivery of 10 litres of fuel (charged at cost);
- roadside referral;
- mechanic referral;
- directions service;
- 72 hours' storage after tows;
- notification and message service for family or business;
- if you are stranded more than 100 km away from home after a breakdown and your vehicle needs to be towed to a repairer, this will be arranged and up to **R500** paid towards:
 - courtesy transport for yourself and a maximum of six persons to one nominated destination
OR
 - hotel accommodation for yourself and a maximum of six persons if there is an overnight delay
OR
 - car hire for a 24-hour period, subject to your provision of a credit card guarantee and limited to rental charges, delivery and collection of the hire vehicle, the first tank of fuel and surrender of the vehicle on arrival at your destination.

You will also be paid up to **R500** towards the cost of collecting the vehicle and returning it to your normal place of residence after the repair has been effected.

The Breakdown Assistance service has a maximum annual limit of three call-outs per insured vehicle.

Accident Assistance:

The 1st for Women Towline provides:

- towing to the nearest approved panelbeater/yard after an accident; and
- collision procedure advice.

No limit is set for accident towing under this benefit.

PLEASE PUT YOUR TOWLINE STICKER ON YOUR VEHICLE!

If you do not call the 1st for Women Towlne on **0860 10 42 12** after an accident, you will be personally responsible for the cost of the towing and storage of your vehicle.

If your vehicle was towed to an unauthorised location and it is being stored there, repairs will be delayed while you negotiate the price to release your vehicle from their facilities.

Trauma Assist

(Included with all vehicle – comprehensive; vehicle – third party, fire and theft; off-road vehicle – comprehensive; motorcycle; buildings; and home contents policies.)

This service is operated through a nationwide network of over 110 recognised trauma centres, which offer you:

- three face-to-face trauma counselling sessions;
- assistance with courtroom preparation for witnesses/survivors;
- referral to group therapy and support groups;
- accompaniment to ID parades and court hearings; and
- referral to a place of safety or shelter.

Home Assist

(Included with all vehicle – comprehensive; vehicle – third party, fire and theft; off-road vehicle – comprehensive; motorcycle; buildings; and home contents policies.)

Emergencies inside your home need no longer turn into nightmares! The call-out fee plus one hour's labour is covered for the services of:

- plumbers;
- electricians;
- glaziers; and
- locksmiths.

Members also have full access to a comprehensive database, where referrals are given for:

- builders;
- carpet specialists;
- painters;
- garden services; and
- fire damage repairers.

The Home Assist service has a maximum annual limit of five call-outs per household.

Legal Assist

(Included with all vehicle – comprehensive; vehicle – third party, fire and theft; off-road vehicle – comprehensive; motorcycle; buildings; and home contents policies.)

Qualified attorneys guide you through the legal process and provide telephonic legal and tax advice services for the following:

- legal documentation, e.g. sale, lease, power of attorney agreements, wills and contracts;
- courtroom preparation;
- contractual law; and
- legal representation referral.

All assistance-related benefits can be accessed 24 hours a day, seven days a week, 365 days a year on 0860 10 42 12. Please reserve the Assist number for emergencies and assistance only. Should you have any other enquiries, contact your local insurance call centre.

Expo-Sure

(Included with all vehicle – comprehensive; vehicle – third party, fire and theft; off-road vehicle – comprehensive; motorcycle; buildings; and home contents policies.)

There are many ways in which one can be exposed to HIV, including: sexual transmission, blood transfusion, breastfeeding and sports injuries. With Expo-Sure, you and your family have full access to confidential HIV testing and treatment within the critical 72-hour window period after accidental exposure. There is a possibility that HIV can be prevented if the correct procedures are followed and correct treatment is received.

What does this product offer?

- a 24-hour, 365 days a year Care Centre for HIV/Aids information, advice and counselling;
- two blood tests and consultations for sexual assault, trauma and potential exposure cases;
- antiretroviral therapy;
- the 'morning-after pill';
- STI preventative medication (prophylaxis);
- a counselling benefit of **R3 000** for the patient and immediate family after a sexual assault-related incident;

- a security benefit of **R2 000** for reasonable security improvements after a sexual assault-related incident; and
- lifelong phone-in advice and counselling for the patient.

In the event of accidental exposure, contact the Care Centre immediately on **0861 11 25 24**.

Trip Monitor

(Included with all vehicle – comprehensive; vehicle – third party, fire and theft; off-road vehicle – comprehensive; motorcycle; buildings; and home contents policies.)

Enjoy a worry-free road trip with Trip Monitor through Ist for Women. Whether you're planning on travelling a long or short distance, your trip will be monitored at 30-minute intervals. Now you can relax, knowing that you'll reach your destination safely.

In the event of contact being interrupted, notification will be given to:

- your next of kin or specified party/ies; and
- emergency services who will be given your planned route and last-known location.

Services are only available within the S.A. borders.

Directions Assist

(Included with all vehicle – comprehensive; vehicle – third party, fire and theft; off-road vehicle – comprehensive; motorcycle; buildings; and home contents policies.)

Ist for Women has a 24-hour directions assistance benefit, which includes:

- guidance when travelling within the borders of South Africa; and/or
- assistance when you are lost or forgot your directions at home.

Directions will be provided telephonically while en route, or can even be faxed or e-mailed to you.

Services are only available within the S.A. borders.

Nurse@First

(Included with all vehicle – comprehensive; vehicle – third party, fire and theft; off-road vehicle – comprehensive; motorcycle; buildings; and home contents policies.)

The assistance of highly qualified professional nurses is just a phone call away with Nurse@First.

This Assist benefit offers:

- medical assistance 24/7 (even in an emergency);
- telephonic assistance;
- an ambulance that can be dispatched immediately; and
- advice on medication.

Services are only available within the S.A. borders.

Concierge Assist

(Included with all vehicle – comprehensive; vehicle – third party, fire and theft; off-road vehicle – comprehensive; motorcycle; buildings; and home contents policies.)

This Assist product offers information and provides various options and/or information that you require when travelling.

Information will be provided by:

- fax;
- e-mail; or
- telephone.

Benefits of this product include:

- travel assistance with your flights, accommodation, car hire and tourist information;
- leisure and lifestyle information on the nearest restaurants, spas, etc.; and
- home and family – providing events and entertainment information as well as assistance with child-related services.

You will be given the contact details of a service provider in your area, who will then provide you with a quotation for the required service/s.

Please note that the Concierge service is available from 08:00 to 16:30, Monday to Friday.

Services are only available within the S.A. borders.

Tax Assist

(Included with all vehicle – comprehensive; vehicle – third party, fire and theft; off-road vehicle – comprehensive; motorcycle; buildings; and home contents policies.)

With Tax Assist, you have access to information and guidance on tax and finance-related matters. The helpline operates during normal working hours. Qualified and experienced experts will answer any queries that you may have.

The Tax Assist benefit includes:

- the completion of income tax returns;
- the calculation of taxes payable;
- allowable deductions;
- estate tax;
- retirement benefits and planning;
- administrative issues and new tax amendments; and
- general banking advice, i.e. how to read a bank statement, debit order, etc

Expo-Sure Care Centre

0861 11 25 24

Assist and Towing

0860 10 42 12