



Emergency Assist

Welcome to the Mirrin Emergency Assist & Lifestyle Benefits!

In case of emergency call 0861 001 885

MIRRIIN ASSIST PROGRAMME offers Personal Lines Policy Holders, at a very competitive additional monthly premium, access to essential Emergency Services which has been outlined below. To Access your benefits call, 0861 001 885 and in the unlikely event of Telkom lines being down, contact 083 268 6131 for assistance 24/7/365

EMERGENCY ROADSIDE ASSISTANCE

Road Patrols

The objective is to get the beneficiary mobile on the roadside. These services are covered nationally including Lesotho and Swaziland. These services are limited to R500.

Minor Roadside Assist Services Include:

- Change of a flat tyre
- Fuel assistance (the first 5 litres is covered and cost thereafter will be for the beneficiary's account)
- Flat battery (Jump start covered for call out and 1 hours labour. Replacement of battery for the beneficiary's account)
- Keys Locked in vehicle -unlocking only; cost of replacing keys is for the beneficiary's account)
- Minor roadside-running repairs related to breakdowns (Coil's, Immobilizers, Fuses and limited assist on fan belts)

*Cost of fuel and parts for beneficiary's own account

*Cost of Battery Replacement for beneficiary's own account

* Toll fees are not inclusive within the benefit entitlement, and such costs, will be for the beneficiary's account.

Locksmith Services

In the event that the road patrol is unable to open a vehicle to retrieve the keys from the vehicle, the call centre will dispatch an accredited locksmith to the incident scene to open the vehicle. The service is limited up to R500. The Service Provider will not cover the cost for repairs, the replacement of a lock or ignition switch or the cutting of keys.

Mechanical / Electrical Breakdowns

The primary objective of the Service Provider is to tow a vehicle to the nearest franchised dealer (if under warranty) or to the nearest repairer. The service is limited up to R500 and is available throughout South Africa, Lesotho, and Swaziland.

* Toll fees are not inclusive within the benefit entitlement, and such costs, will be for the beneficiary's account

Car Hire

In the event that a vehicle has broken down more than 100km from the beneficiary's home, the call centre will pay for 24-hour, group-B car hire for the beneficiary to complete his/her journey or to return home. This service is subject to availability and the driver must be in possession of a valid credit card and driver's license. The service is limited to R500 and includes the costs of the daily car rental, unlimited kilometre allowance, insurance fees and the delivery/collection charges of the vehicle to a maximum of 25km respectively. The cost of fuel will be for the beneficiary's account.

Overnight Accommodation

Instead of the car-rental option, arrangements can be made for overnight accommodation for the driver and four passengers. The service is limited to R500.

Vehicle Repatriation

Should the beneficiary choose the car-rental option and continue his journey while the vehicle is being repaired, the Service Provider will pay towards the costs of providing the beneficiary with a 24-hour, group-B car hire to collect the vehicle after repairs. Alternatively, a flight ticket can be arranged. This service is limited to R500 and includes the costs of the daily car rental, unlimited kilometre allowance, insurance fees, and the delivery /collection charges of the vehicle to a maximum of 25km respectively. The cost of fuel will be for the beneficiary's account.

* Toll fees are not inclusive within the benefit entitlement, and such costs, will be for the beneficiary's account.

Accident Tow

In the event of an accident, the call centre will arrange for the vehicle to be towed to the nearest insurance approved motor body repairer (MBR) or beneficiary nominated repairer from the accident scene. The cost of the first 40 km round-trip is covered (starting from point of dispatch) thereafter a charge of R6.38 per km is applicable and will be charged to the beneficiary.

* Toll fees are not inclusive within the benefit entitlement, and such costs, will be for the beneficiary's account

Message-Relay Service

In the event of an electrical / mechanical breakdown or an accident, the call centre will on request relay any urgent messages to friends, colleagues or family members to advise them of the beneficiary's circumstances.

Storage

Should it be required, arrangements will be made for the safe storage of the vehicle overnight or weekend to a maximum of up to 4 days. On the next working day the vehicle will be re-located to the nearest approved dealer or competent repairer. Cost of a second tow will be for the beneficiary's own account subject to the beneficiary taking direct control of the vehicle to an alternative destination which results in a second tow being required.

General Terms & Conditions

- Services will only be rendered to Validated Beneficiaries
- Roadside-assistance services are only available in the event that the breakdown or accident occurs in South Africa, Lesotho, Swaziland
- Battery replacement costs are for the Beneficiaries account
- Limited to South African territory onl
- All services must be authorised, arranged and managed by the call centre. Any costs incurred through arrangements made by the beneficiary without prior authorisation from the call centre, shall not be reimbursed.
- In the event of a mechanical or electrical breakdown, the vehicle is to be towed to the closest franchised dealer or repair centre from the scene of the breakdown.
- The liability only extends to the towing of one vehicle and not a trailer, boat or caravan. Multiple tows (e.g. where you need a trailer, boat or caravan towed) will be for the beneficiary's account. Second Tows will be for the beneficiary's account
- A Beneficiary will only be entitled to the car hire and overnight accommodation benefits if the vehicle was towed by the service provider.
- An accident shall be defined as damage to one or more body panels (which will require repair in a body shop) as a result of a collision with another vehicle

or object. An accident shall also include instances where the engine catches fire, or where impact with a pothole, kerb or pavement results in damage to the suspension, wheels or undercarriage (and not necessarily the body panels), and where it is clear to the customer and the service provider that the damage is of an insurable risk nature, irrespective of whether or not the car is insured. In instances of doubt the service provider shall arbitrate on this latter definition. In the event of the accident being caused by mechanical failure, and in essence where the vehicle under these description is non-drivable, the incident will be considered to be an accident.

- In the event of an accident, the vehicle is to be towed to the closest insurance approved motor body repairer (MBR) and or beneficiary elected panel beater to the scene of the accident.

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The Beneficiary will not be entitled to service where:

- The vehicle is not in a roadworthy condition
- The vehicle is a motor home or large panel van (weighing in the excess of 3.5 tons)
- The vehicle has a gross mass exceeding 3.5 ton
- fault is with a trailer, boat trailer or caravan
- The vehicle is already at a place of repair

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The service provider does not refund:

- Labour, overtime or cellular-phone charges, toll-gate fees, call-out fees, weekend levies, storage charges, hitching/salvage/recovery (defined as an insurable risk related to accessing the vehicle) fees and the cost of spare parts.
- Repair charges
- Charges for assistance rendered by a private person
- Charges for assistance required due to participation in a motorised-sporting event

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MEDICAL ASSISTANCE ACCESS

These services include:

- Emergency telephonic advice and information – 24 hours, seven days a week
- Referrals to medical practitioners and facilities
- Liaison with next of kin to keep them informed
- Travelling companions for stranded minors (motor vehicle collisions)
- Telephonic medical and travel advice

- Repatriation of mortal remains or local burial
- In addition to the general medical advice service, medical operators will guide a person through a medical crisis situation involving you. You will receive emergency advice or have necessary support organised, by utilising the 24-hour Contact Centre Doctor.

This service includes referrals to Crisis lines in case of:

- Poison Hotline – In House
- Suicide Hotline – Life Line
- Rape and HIV Counselling
- Family and Domestic Abuse
- Child Abuse
- Trauma and Bereavement Counselling

For the member's medical aid or own account:

Emergency medical response to the scene of an incident

Emergency medical transportation to the nearest appropriate medical facility

Transfer of emergency medicine and blood

*** Please note:** Medical cover is only valid for emergencies within the borders of South Africa.

EMERGENCY HOME ASSISTANCE

Available 24 hours a day 365 days a year