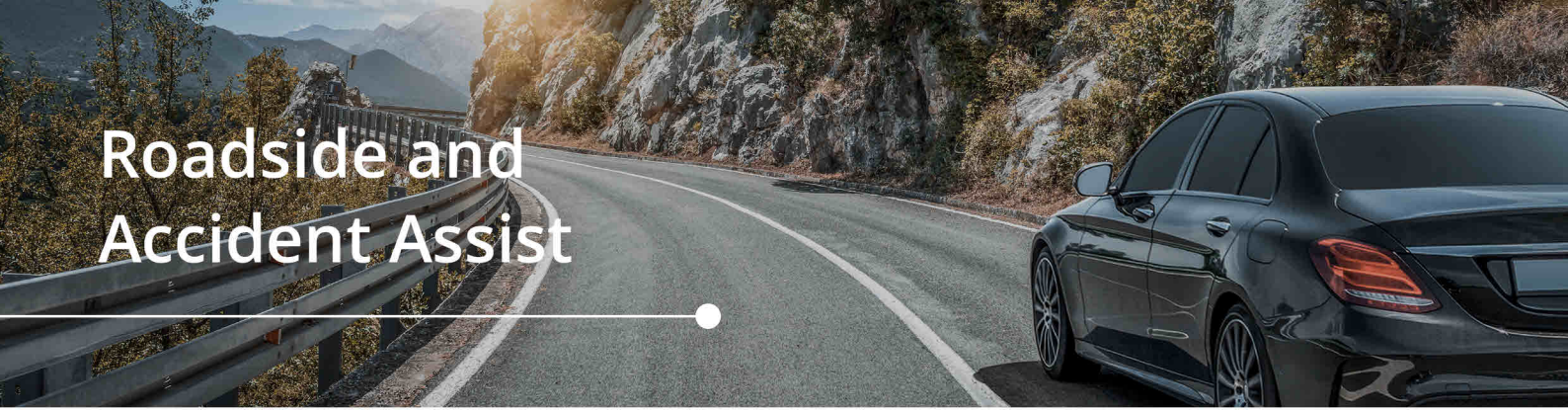




FBA Assist Products

Keeping you Safe.

 0861 359 888



Roadside and Accident Assist

Roadside 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)
- Flat tyre (help with change of tyre) - member needs to have a spare tyre available
- Fuel assistance (limited to five litres per incident)
- Minor roadside - running repairs (electrical, coil, immobiliser etc.)
- Transmission of urgent messages.

Limit: Up to R550 per incident or R1,100 annually

Locksmiths

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

Limit: Up to R900 per incident or R1,800 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 - we will arrange for the towing of the vehicle to the nearest repairer in a 40km radius
- Electrical breakdown - we will arrange for the towing of the vehicle to the nearest repairer in a 40km radius
- Accident damage - cost of the tow will be invoiced to the insurer as part of the claim.

Courtesy Transport

Where the vehicle needs to be towed to a repairer, we will arrange for the occupants of the vehicle (up to a maximum of two persons) to be transported to a nominated destination where the breakdown has occurred within a 100km radius of your normal place of residence.

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 maximum of four people).

Limit: R800 per group per incident or R1,100 annually

Car Rental

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

Limit: R800 per incident or R1,100 annually and subject to availability

Vehicle Repatriation

In the event of the member's vehicle being left for repairs, we will pay up to R800 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 member's place of residence, we will supplement the additional tow costs with the costs of car rental or flight.

Overall limit of R5,000 per annum per policy

Home Assist

Fixtures, Fittings and Services

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

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.

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.

Call outs

Inclusions

Exclusions

Electrical

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

- 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

- Burst water connections and pipes that are concealed and 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)

- Concealed pipes are not covered.
- Specialist are not covered e.g Leak Detectors
- Specialist 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/sink or shower

Locksmith

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

- Outbuildings, bedrooms and garages
- Padlocks

Glaziers

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

- Mirrors or any specialized 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: up to 3 incidents per annum (1st Hour of labour and call out fee)**



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 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 stabilized.

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**

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