



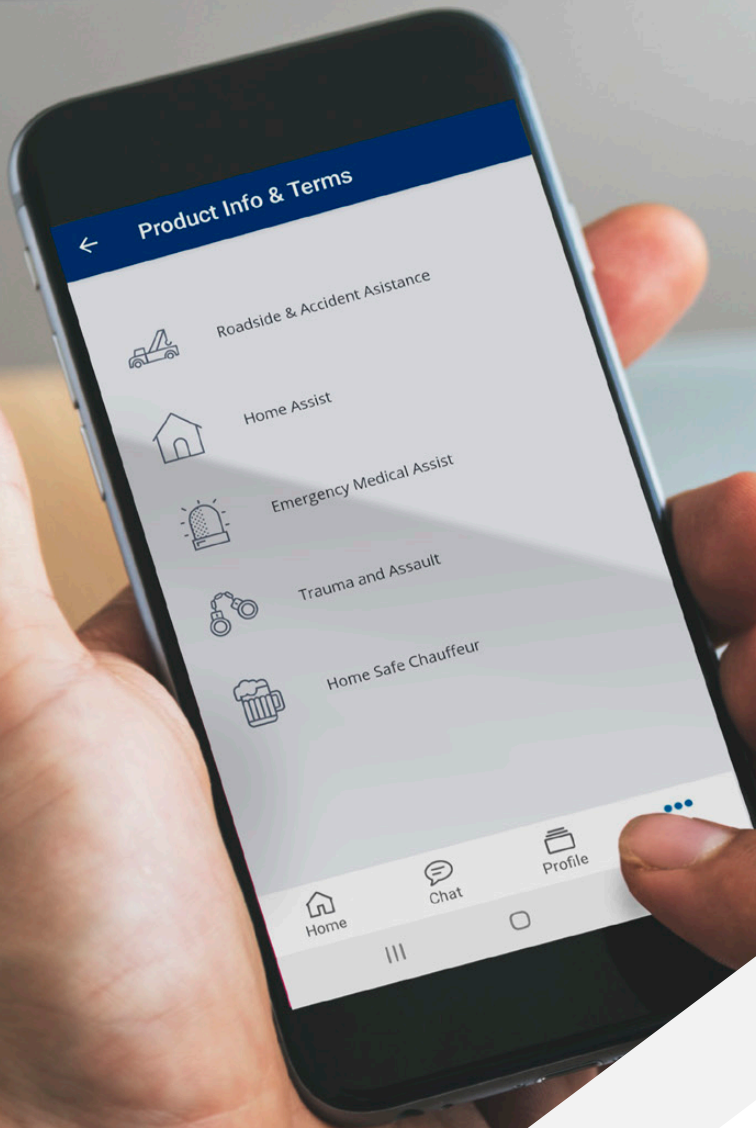
**HEREFORD
HELP**

BUSINESS

ASSISTANCE 24 | 7 | 365



The solution that offers
members full peace of mind
in the event
of an emergency



**HEREFORD
HELP**

BUSINESS

Call 087 135 7788

ASSISTANCE 24 | 7 | 365

24hr EMERGENCY ASSIST FOR YOUR BUSINESS



This Hereford Help Application provides the latest in Value Added Insurance Technology by providing users with direct access to the 24-hour call centre at the touch of a button.

The App provides contact 24 hours a day via our Live Chat feature as well as to capture vital information that can save time and costs.

How it works in five easy steps:

- 1 Upon activation of your policy you will receive a OTP (one time pin) via SMS.
- 2 Download the Hereford Help App from the relevant App store:



- 3 Once app download is completed, launch Hereford Help to enter your details and the OTP sent to you via sms.
- 4 You will then be activated on the Hereford Help app.
- 5 You can add additional members to the app as required.

For assistance with activating the app please Email:
help@herefordrisk.co.za

The Hereford Help App will allow for a panic button to alert your Personal Service Providers for SECURITY as well as ON-SITE PARAMEDIC.



ROADSIDE & ACCIDENT ASSISTANCE



Patrol Assistance

- Flat battery - jump start only (replacement of battery will be for the member's account)
- Flat tyre (assistance with changing a tyre - member needs to have a spare tyre available)
- Fuel assistance (limited to five liters per incident)
- Transmission of urgent messages

Limit: Up to R520.00 per incident

Locksmiths

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

Limit: Up to R800 per incident

Tow-in

Tow-in service to the nearest approved dealership (if under warranty), repair centre or panel beater in the event of:

- **Mechanical breakdown**
 - covered up to R1000 per incident, additional km/costs will be for the client's account.
- **Electrical breakdown**
 - covered up to R1000 per incident, additional km/costs will be for the client's account.
- **Accident damage**
 - cost covered up to R2500.00 per incident, additional km/costs will be for the client's account.

Courtesy Transport

Where the vehicle needs to be towed to a repairer, occupants of the vehicle (up to a maximum of two persons) will be transported to a nominated destination. Destination needs to be within a radius from scene to service provider. If the client requires a taxi service we can assist on a cash basis for trips within a 60km radius from scene.

ROADSIDE & ACCIDENT ASSISTANCE



Hotel Accommodation

Where the breakdown has occurred outside a radius of 100 km from the place of residence, resulting in an overnight delay, hotel accommodation for the occupants of the vehicle will be arranged (up to a maximum of four persons).

Limit: Cover up to R800.00 per group per incident or R1600.00 annually.

Car Rental

Where the breakdown has occurred outside a radius of 100 km from the place of 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: Cover up to R500.00 per incident and subject to availability.

Vehicle Repatriation

In the event of a vehicle being left for repairs, we will pay up to R500 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 occupant's place of residence, the additional tow costs will be supplemented with the costs of car rental or flight.

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

Annual limit: R6000 per vehicle

OFFICE ASSISTANCE



Office Assistance refers to emergency assistance related to the home covered in the policy only and not home maintenance services.

Call outs - A summary of this product is illustrated in the table below;

* Emergency	Inclusions	Exclusions
Electrical	<ul style="list-style-type: none"> • 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 home wiring • Connections to all electrical motors causing power failure • Municipal connections inside the property causing power failure. 	<ul style="list-style-type: none"> • Electrical gates and doors • Jacuzzi, swimming pool and bore hole pumps • Air conditioners and 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	<ul style="list-style-type: none"> • 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) 	<ul style="list-style-type: none"> • Concealed pipes are not covered. • Specialists are not covered e.g. Leak Detectors • Specialist are not covered e.g. Drain specialists 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	<ul style="list-style-type: none"> • If keys are broken off or lost for a main entrance or exit of the office • If a child is locked inside the house or any room within the office 	<ul style="list-style-type: none"> • Outbuildings, bedrooms and garages • Padlocks
Glaziers	<ul style="list-style-type: none"> • Any glass that has been damaged or broken and is causing a security risk to your premises 	<ul style="list-style-type: none"> • Mirrors or any specialised glass



OFFICE ASSISTANCE



* Please note: For any other cases not mentioned in the summary table and parts, we will be able to assist the member with referrals but they will be liable for ALL the costs.

Annual limit: 3 incidents per policy.

Fixtures, Fittings and Services

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

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.

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.



EMERGENCY MEDICAL SERVICE



Medical Advice and Information Hot-line

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 Hot-line

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 organise for you to receive the support you require.

Referral to Crisis Line

Bereavement counseling, HIV counseling, Suicide counseling.

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 stabilised 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 by way of an ambulance to the nearest accepting medical facility capable of providing adequate care. Limited to R5 000 per event.

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.



EMERGENCY MEDICAL SERVICE



Medical Repatriation

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

Compassionate Visits

Should you be hospitalised 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: R25 000 per incident per policy.





HEREFORD
HELP



HEREFORD
RISK MANAGEMENT

Hereford Direct (Pty) Ltd is an authorised Financial Services Provider
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FSP. No. 43373

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