



VANTAGE ASSIST

Get the advantage with exclusive broker propositions.

Vantage Assist is available 24/7 on: **086 188 8332**

1. Roadside Assist

The service entails 24/7 dispatching of an appropriate service provider in the event of a roadside emergency and continuous follow-up until the incident is attended to. Benefits apply to any of the vehicles registered in the name of the customer.

Assistance refers to the following benefits with the difference between Roadside Basic and Roadside Advanced indicated if applicable:



FLAT TYRE

Call-out and labour for a tyre change is paid for if spare tyre or appropriate tyre change equipment not available and the vehicle needs to be towed, the cost to the nearest place of repair or safe keeping is paid for.



MECHANICAL OR ELECTRICAL BREAKDOWN

In the event of an appropriate dealer/ place of repair not available at the time of the incident, the 2nd tow from the place of safety is arranged and paid for.



FLAT BATTERY

Call-out and labour for a jump start is paid for and if a jump start is not possible, the vehicle will be towed to a place of repair or supplier and paid for. A faulty battery should be replaced within a reasonable period. Should assistance with a flat battery be requested more than once within the same week, the cost will be paid by the customer.



EMERGENCY CAR HIRE OR ACCOMMODATION

In the event of the breakdown occurring more than 100km from the customer's permanent residence, emergency car hire or accommodation is arranged and paid for. Car hire is limited to a Class B vehicle for a 24 hr hour period and a maximum amount of R500 per incident. Emergency accommodation is also limited to R500 per incident. Should the customer choose both benefits, only one of the benefits will be paid for.



RUNNING OUT OF FUEL

Call-out to dispatch fuel and cost of 10l of fuel is paid for. Limited to 2 incidents per annum.



KEY LOCKED INSIDE VEHICLE

Call-out and 1st hour's labour for retrieval of the keys is paid for or alternatively (on discretion of the case manager) the spare keys are collected instead. In the event of keys lost/stolen the customer will be assisted and cost is paid for by the customer.



MESSAGE RELAY OR CONFERENCE CALL

Messages are relayed or the customer is put in touch with the relevant contact by means of a conference call to take care of emergency arrangements.

Vantage Assist is available 24/7 on: **086 188 8332**

2.

Accident Manager

In the event of a collision or damage as a result of an accident resulting in the vehicle being non-driveable, the customer will be assisted by the 24/7 hour helpdesk to ensure that the risk of both the broker/ insurer as well as the customer is being managed effectively in terms of towing authorisation and instruction in terms of the appropriate motor body repairer or yard.

The Service Entails:

a.

The case manager establishes whether or not the customer's vehicle is insured and if insured, a conference call with the client's insurance call centre is facilitated to ensure accident management compliance.

b.

If the vehicle is not insured or the customer does not know the details of the insurer or broker, an approved and contracted Towing Operator is dispatched or authorised on scene. Towing is arranged at an agreed and preferential rate.

c.

The Towing Operator is instructed to tow the vehicle to the towing company's yard.

d.

If insured but no details of the insurer, the customer is advised to notify his/ her broker or insurer immediately the next working day in order to arrange for release of the vehicle, or if not insured, to arrange release and pay for the towing cost immediately the next working day.

Vantage Assist is available 24/7 on: **086 188 8332**

Vantage Point Underwriting Managers is an Authorised Financial Services Provider (FSP: 49348)

Emergency Medical Assistance

The customer is in touch with a 24/7 hour helpline to respond to medical emergencies of any kind.

The Service Entails:

Free telephonic medical information and advice for minor ailments.

Evacuation by a fleet of vehicles e.g. ambulances from the public and private medical services, helicopters, fixed wing aircraft to the nearest most appropriate medical facility.

Monitoring of the patient's condition and location and messaging to relatives or next of kin on a regular basis until the caller/patient is admitted at a medical facility.

Child safe -travel companion for stranded minors with medical supervision if needed.

Guaranteed Hospital Admission limited to R5 000 (Refundable by customer's medical aid).

Medical Referral -national database of medical doctors, medical facilities, pharmacies etc. are available telephonically

Information on poison and drugs.

Inter-facility transportation in the event of an emergency situation.

Cost in terms of services rendered by a service provider is payable by the customer's medical aid or medical insurance.

Vantage Assist is available 24/7 on: **086 188 8332**

4.

Home Emergency Assist



Page 4 of 6

The customer is assisted with any home emergency or non-emergency on a 24/7 basis at the customer's permanent residence which includes outbuildings on the premises.

A home emergency refers to an unforeseen and unexpected event which requires immediate attention by an appropriate service provider in order to provide for the functioning of essential services and/or to limit consequential damage or sanitation risk.

The Benefit Summary For Home Assistance Service:

Electrical, Plumbing, Glazier & Locksmith: Cost for services rendered by service providers is paid for limited to the contractor's call-out fee and first hour's labour and maximum 3 incidents per annum.

Other Home Services such as Appliances, Garden Services, Gate Motors, Intercoms, etc: The case manager will obtain quotes from more than one service provider available and make arrangements in terms of the call-out or appointment on behalf of the customer. Cost is paid by the customer.

Conditions & Exclusions:

Cost of parts and labour in excess of the first hour's call-out fee for electrical, plumbing, glazier & locksmith incidents is payable by the customer. Should the service provider establish that the nature of the incident does not relate to a home emergency as defined, the customer shall be informed immediately and the cost of the service provider's call-out fee will be paid by the customer.

Exclusions for the call-outs 1st hour's labour benefit are normal wear and tear maintenance, electric motors, access controls, septic tanks, safes and municipal electrical and water connections.



Vantage Assist is available 24/7 on: **086 188 8332**

Vantage Point Underwriting Managers is an Authorised Financial Services Provider (FSP: 49348)

5. Home Drive Service

There are many reasons not to drive under the influence – the consequences are well-known.

With our Home Drive Service so easily available, there is no justification for taking a chance. Relax, have a great evening and let Home Drive take you and your car home safely.

Members are provided with 2 convenient ways to make a booking:

Pre-booking – Prior to the event, members can call the Vantage Assist number and a Home Drive agent will make a booking.

In the Moment – Had a little too much to drink? Simply call the Vantage Assist number and a Home Drive agent will make a booking.

Either way, your driving team will be there to get you home safely! Your driving team consists of the lead driver and vehicle as well as a back-up driver and vehicle. The lead driver will drive you home in your own vehicle and a back-up driver will follow and collect the lead driver from the member's preferred drop-off destination.



Conditions & Exclusions:

Cost for services rendered by service providers is paid for limited to 6 incidents per annum and includes 50kms per trip.

The service is available 50kms from the city centers.

Assistance outside of these areas may be arranged (subject to availability) but at an additional charge.

The service is available for domestic policies only
The service is available in the following areas:
Johannesburg, Pretoria, Cape Town, Durban and Bloemfontein.

Vantage Assist is available 24/7 on: **086 188 8332**

6.

Legal Asset



Legal advice and assistance from qualified attorneys on any legal matter.

This includes:

Telephonic legal advice 24 Hour legal referral Two (30 minute), consultations with a qualified attorney, at no cost to our client*

Proforma agreements which can be obtained in standard form by phoning our contact centre, for example domestic worker agreements, standard lease agreements, standard purchase and sell agreements and standard credit agreements

*At the discretion of our legal representative. It should be noted that this benefit is intended to provide basic telephonic legal advice and for more technical questions policyholders may be referred to more qualified legal advisors which may have cost implications to the policyholder.

Contact Details

 010 599 1190  info@vantageunderwriting.co.za  www.vantageunderwriting.co.za

Vantage Assist is available 24/7 on: **086 188 8332**

Vantage Point Underwriting Managers is an Authorised Financial Services Provider (FSP: 49348)