

swiftcare

# EMERGENCY

## VALUE ADDED SERVICES



DO GREAT THINGS



**OLD MUTUAL**  
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# swiftcare

**South Africa 0860 24 7 365**

**International (+27) 11 374 4880**

**Our personal lines product automatically include swiftcare – a value added service where policyholders enjoy the following benefits:**

- Roadside Assistance
- Home Assistance
- Medical Assistance

**swiftcare** is available to allsure policyholders, 24 hours a day, seven days a week, 365 days a year in South Africa. Policyholders travelling in neighbouring countries will have telephonic access to **swiftcare**. As the **swiftcare** benefits are service related and not insurance benefits, if the **swiftcare** call centre is not contacted in the first instance for assistance any costs incurred will be for the policyholder's own account.

## **ENHANCED ROADSIDE ASSISTANCE**

This service now includes assistance at the policyholders home, place of work or any other location not traditionally defined as roadside. The benefit includes the cost of the call out fee and first hour of labour up to a maximum of R500 and is limited to three incidents per insured vehicle per annum, however the number of incidents for emergency roadside assist at the side of the road still remains unlimited.

## **ENHANCED HOME ASSISTANCE**

This service now includes both the call out fee and the first hour of labour for all emergency and non-emergency incidents. Non-emergency call outs are limited to three incidents.

## **MEDICAL EMERGENCY SERVICES AND HOSPITAL ADMISSION GUARANTEE**

In the event of a life threatening medical emergency – this services includes ambulance transportation to the nearest appropriate hospital and to ensure no delay in treatment, the benefit also includes a guarantee of up to R5 000 – towards the admission fee, if required. This is not a cash benefit – and does not apply to any in-hospital expenses.

The admission fee is reclaimable by **swiftcare** – should the policyholder have pre-existing medical aid cover.

# PERSONAL LINES INSURANCE RELATED SERVICES

## SWIFT ACCIDENT MANAGEMENT SOLUTIONS (SAMS)

Swift Accident Management Solutions is a service that provides fast and efficient towing assistance when a vehicle that is comprehensively insured by Old Mutual Insure is involved in a motor accident. In the event of an accident, the help-desk will immediately dispatch an approved towing operator and the vehicle will be towed to the nearest Old Mutual Insure approved towing centre or approved auto body repairer. To be fully compensated under this service, the policyholder must call the help desk as a first port of call for towing authorisation – otherwise only a limited benefit will apply.

By promoting the use of our services to policyholders, brokers can help us to save on our average cost per claim. This will ultimately benefit our policyholders through reduced premiums.



## MOTOR VEHICLE VALUE ADDS\*

### Call out fee + 1hr labour

(unlimited number of emergency incidents at the side of the road, 3 incidents limited to R500 for non emergencies at home/work)

ROADSIDE ASSISTANCE	
<b>Run out of fuel</b> (Cost of fuel for policyholder's own account)	<b>Keys locked in vehicle</b>
<b>Flat tyre</b>	<b>Flat battery</b>

### Our benefits

<b>Outside a radius of 100km from home at policyholder's own cost</b>	<b>Hotel accommodation</b>	<b>Car rental (optional cover)</b>
	<b>Repatriation of vehicle</b>	<b>Safe storage</b>
<b>Security</b> (until safe)		
<b>Mechanical &amp; electrical breakdown if stranded on the side of the road</b> (to the closest repair centre or dealer)		

\* These benefits are applicable to policyholders who have houseowners or household goods cover with Old Mutual Insure.



## MEDICAL VALUE ADDS\*

<b>Guaranteed hospital admission</b> (Max of R5 000 per beneficiary per annum)
<b>Repatriation of mortal remains</b>
<b>Emergency evacuation</b>
<b>Telephonic trauma counselling</b>
<b>Travel companion for stranded minors</b>

### Other Loss or Damage \*\*

(For comprehensively insured vehicles, the excess doesn't apply)

Insured Events	Compensation Limit
Costs to protect the vehicle	R7 500
Delivery after repair	Reasonable delivery costs
Medical expenses	R10 000
Emergency expenses for accommodation - if the damage took place more than 250km from the private home	R500 per person max 2 days, benefits R2 000 in any 12 months
Bereavement expenses	R7 500
Locks, keys and remote control units	R10 000
Tracking device	R3 000
Trauma counselling after a violent act	R7 500
Mechanical and Electrical Breakdown of the vehicle – once every 12 months, provided you do not have similar cover elsewhere	R1 000

### Other loss or damage as detailed in the policy wording

- Cover will only apply after the submission of a valid claim.
- Certain costs incurred can be reclaimed after the submission of a valid claim.

\*\* These are some of the Insured Events covered. Please refer to your policy wording for more information.



## **HOME** VALUE ADDS\*

### Call out fee + 1hr labour

<b>Emergency home assistance</b> (unlimited) – <b>locksmiths, electricians, plumbers &amp; glaziers</b>	<b>Non emergency home assistance</b> (3 incidents per annum) – <b>locksmiths, electricians, plumbers &amp; glaziers</b>
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### Home & lifestyle discounts

<b>Solar Geyser</b>	<b>General house maintenance</b>
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### Other benefits

<b>Security for up to 24 hrs</b>	<b>Medical emergency ambulance service</b>
<b>Emergency notification</b> (Police, Ambulance, Fire & Rescue – telephonic assistance only)	<b>Travel companion for stranded minors</b>
<b>Telephonic assistance for domestic appliance repairs.</b> <b>Alternate accommodation at policyholders own expense.</b>	<b>Call out fee and 1hr labour for flat tyre or flat battery &amp; keys locked in vehicle</b> (limited to R500 & up to 3 incidents per annum)
	<b>Telephonic trauma counselling</b>
<b>Telephonic concierge service</b>	

\* These benefits are applicable to policyholders who have Houseowners or Household Goods cover with Old Mutual Insure.

#### General:

Service Providers are independent contractors. Although every effort is made to monitor and assess the service providers, the responsibility of loss, damage or defective workmanship remains with the service provider.

This brochure is for promotional purposes only. The full terms, conditions and exclusions of cover are contained in the policy wording.

## Other loss or damage as detailed in the policy wording \*\*

- Cover will only apply after the submission of a valid claim.
- Certain costs incurred can be reclaimed after the submission of a valid claim.

Insured events	Compensation limit
Fire Brigade charges	Reasonable cost
Loss of water through leaking	R7 500
Cost of clearing debris after an insured event	Reasonable cost
Theft of laundry, garden and swimming pool furniture and equipment, pool safety nets and covers	R10 000
Trauma counseling after a violent event	R10 000
Loss or damage to the garden	R7 500
Employing a security guard	R10 000
Keys, locks and electronic security devices	R10 000
Alternative accommodation and rent	25% of the Household goods compensation limits
Accidental spoiling of fridge and freezer content	R7 500

Medical and Veterinary expenses	Compensation limit
Domestic animal you own injures another person	R10 000
Injury to a guest or visitor arising from defect in the home and outbuilding	R10 000
Injury to domestic staff while working for you	R10 000
A road accident injury to a domestic animal that you own	R1 000

Accidental death from injury in the home and outbuildings	Compensation limit
Person 18 years of age and under	R7 500
Person over 18 years of age and under 76 years of age	R10 000

\*\* These are some of the Insured Events covered. Please refer to your policy wording for more information.

**For more information, please visit  
[www.ominsure.co.za](http://www.ominsure.co.za)**



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