

# help

Help Emergency Services

**0860 200 002**

alternative no. 083 789 9932



AT ANOTHER LEVEL

**echelon**  
• private client insurance

a division of

**santam**

Santam is an authorised financial services provider (FSP 3416), a licensed non-life insurer and controlling company for its group companies.



## THANK YOU

for joining the Help Assistance Programme – exclusively designed for clients of Echelon Private Client Insurance.

For a nominal contribution each month, Echelon policyholders and Help beneficiaries can be assured of a range of services to assist in an emergency – whether on the road, at home or while pursuing an outdoor sports activity.

Echelon Help offers the following services accessed via 0860 200 002:

### Help Plus benefits include:

- Help at Home
- Help on the Road
- Trauma & Assault Support
- Medical Support
- Home James
- Accident Towing (Insurable Risk Benefit)
- Security Guards (Insurable Risk Benefit)
- Geyser & Pipe Services (Insurable Risk Benefit)
- Extended 4x4 (Insurable Risk Benefit)

*In the unlikely event of Telkom lines being down, please contact 083 789 9932 for assistance.*

## HELP AT HOME

**Available 24-hours a day 365-days a year**

Our Home Assistance programme provides assistance to you when you're involved in a Home Emergency.

This benefit is restricted to home emergencies and only applies to the eligible premises/ primary place of permanent residence, within the Republic of South Africa and used for domestic purposes, including outbuildings.

*Please Note: A Home Emergency means any sudden, unexpected and/or unforeseen event at the eligible residence requiring the immediate and/ or urgent services of a domestic tradesman to limit/ minimise or prevent further damage to the home.*

The Home Assistance programme shall entail the following emergency services :

- **Plumbers**
- **Glaziers**
- **Electricians**
- **Locksmiths**
- **Tree Felling**
- **Bee Keepers and Pest Controllers**
- **Appliances** (you will be assisted, but costs will be for your own account)

### Security Guards

For a break in at your home or in any event that requires the immediate services of a Security Guard to prevent further damage to your home, Security Assistance and Guarding Services will be covered up to 72 hours.

- Cover is limited to 72 hours
- This benefit can be extended by Echelon during working hours

*Please Note: Any additional hours will be for your own account. This benefit can be extended by Echelon during working hours.*

### **Mobile Notification Services**

You will receive an SMS notifying you of the update on your active case.

### **Emergency Services Notification and Call-out**

At your request, our Help Call Centre will relay a notification of emergencies to the Police, Traffic, Fire Brigade, Ambulance, Security or any other emergency service provider.

#### **Terms and Conditions**

- Please note that the call out fee and first hour of labour will be covered under Home Assistance, however the cost of parts and additional labour will your own account.
- Where the incident is not considered an emergency that requires immediate attention, we will provide a referral for any specific Service Provider and all costs will be for your own account.
- The benefit period is one calendar year and the benefit does not accumulate, but is a maximum amount per annum.
- A repair incident is considered per service category, e.g. if an electrician is called out to repair on the distribution board as well as an electrical connection, this is treated as one call out.
- Limited to South African territory only

*Benefit excludes MAINTENANCE (of any kind)*

#### **Exclusions:**

- Replacing light bulbs
- Adjustment of thermostats
- Any remote controls or access controls
- Normal wear and tear/safes.

### **Plumbers**

Assistance shall be provided to you in circumstances where you have requested access to the service where the emergency is any of the following:

- Blocked drains, toilets, baths and sinks, causing further damage to the home
- Emergency Geyser overflow, valves (Latco and pressure release) causing loss of hot water and pressure-release problems

#### **Exclusions:**

- Jacuzzi, swimming pools and boreholes and borehole pumps; leak detection inspections, repairs not complying with regulated specifications such as SABS and others, leaking taps, replacement of a burst geyser, septic tanks and water supply interruptions to permanent residence

### **Glaziers**

Glazier assistance is a 24-hour help line, offering assistance were a service provider is dispatched to ensure that side glass or building glass can be professionally replaced

- Broken or badly cracked window panes which could result in access to the residence
- No materials are covered as this is for the beneficiaries account (the actual glass etc. is for your own account)

*Please note: Each benefit will be managed on an individual basis and is highly dependent on traffic, weather and correct information received i.e. address or area of incident. An overall limit of three incidents or R2000 per policy per annum is applicable. For full details of cover, please contact Echelon for a copy of the product wording. We reserve the right to review this cover option if your building and/or contents cover is not insured with Echelon.*

### **Electricians**

Assistance shall be provided to you in circumstances where you have requested access to the service where the emergency is any of the following:

- Distribution boards, circuits, main cables causing power failure
- Earth-leakage relays causing power failure
- Geyser connections, and elements, causing 100% power failure
- Plug points causing 100% power failure
- Light fittings or switches causing 100% power failure
- Lightning strikes on wiring

- Multiple burnt connections on wiring or plug points causing 100% power failure
- Connections to all electrical motors (e.g. electric gate motor) causing 100% power failure
- Electric gates and doors
- Jacuzzi, swimming pool and borehole pumps
- Air conditioners and commercial refrigeration
- All electrical motors (e.g. electric gate motor)
- Main electrical supply interruptions to permanent residence

*Exclusions:*

- Repairs not complying with regulated specifications such as SABS and others

### Locksmiths

If keys are broken off or lost for a main entrance or exit of the house (This includes outbuildings). If a person is locked inside the house or any room within the house.

*Exclusions:*

- Burglary incidents (you will be assisted, but is liable for the cost);
- and garages;
- Padlocks; Replacing of damaged locks (you will be assisted, but costs will be for your own account)
- Business premises

### Bee Keepers and Pest Controllers

Assistance will be provided for the below pests:

- Ants
- Flies
- Mice
- Spiders
- Rats
- Cockroaches

### Geyser & Pipe Services

(Available only if your building is insured with Echelon)

These services will be fulfilled by the call centre, subject to the cover provided in your Echelon policy schedule.

*Please Note: This is an Echelon Policy Benefit which is subject to your building being insured with Echelon, and Echelon Policy Terms and Conditions. This Benefit falls outside of the Echelon Help Assistance Programme. Should all arrangements be made through Echelon Help, we will waive the standard policy excess applicable in terms of the building section.*

## HELP ON THE ROAD

**These services are available 24 hours a day, 7 days a week, 365 days a year.**

Should you find yourself stranded because of a vehicle breakdown, we will arrange for the call out and 1st hour of labour for one of the following services

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

Services Include:

- Flat battery – jump start only** (replacement of battery for your own account)
- Flat tyre** (help to change a tyre)
- Keys locked in vehicle** (unlocking only)
- Fuel assistance** (limited to 5 litres per incident)

*\* Toll fees are not inclusive within the benefit entitlement, and such costs, will be for your account.*

### Locksmith

In the event that keys are locked inside your vehicle, an accredited locksmith will be dispatched by the call centre, to the incident scene to open the vehicle. The service is limited up to R800. The Service Provider will not cover the cost for repairs, the replacement of a lock or ignition switch or the cutting of keys.

### Mechanical and Electrical Breakdown Tow-in Service

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 cost of the first 40km round-trip is covered (starting from point of dispatch) thereafter an additional charge per km is applicable and will be charged to you.

*Please Note: Tow-in following Mechanical or Electrical Breakdown Cover is extended up to R3000.00 (including the cost of the first 40km round-trip) should your vehicle be insured with Echelon.*

\* Toll fees are not inclusive within the benefit entitlement, and such costs, will be for your account.

## **Car Hire**

In the event that a vehicle has broken down more than 100km from your home, the call centre will arrange and pay for 24-hour, group-B car hire for you to complete his or 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 or collection charges of the vehicle. The cost of fuel will be for your 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 you choose the car-rental option and continue his or her journey while the vehicle is being repaired, the Service Provider will pay towards the costs of providing you 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. The cost of fuel will be for your 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 your circumstances.

## **Storage**

Should it be required, arrangements will be made for the safe storage of the vehicle overnight or for weekends including public holidays up to a maximum of 4 days. On the next working day, the vehicle will be re-located to the nearest approved dealer or competent repairer. Thereafter the cost of a second tow will be for your own account subject to you taking direct control of the vehicle to an alternative destination which results in a second tow being required.

## **Mobile Notification Services**

You will receive an SMS notifying you of the update on your active case.

The below details will be sent to your mobile phone after lodging a case:

- Name of Primary Case Manager
- Reference Number (ease of calling in and enable anyone of the Assist Agents to intervene or provide further details to you)
- Once a Service Provider has been appointed, the responding Service Provider details will be sent along with the ETA
- Any changes made to the case (new Service Provider and additional requests etc.)
- If there is a shift change, the details of your New Case Manager will also be sent

## **General Terms & Conditions**

- Services will only be rendered to validated beneficiaries
- Battery replacement costs are for your account
- All services must be authorised, arranged and managed by the call centre. Any costs incurred through arrangements made by you 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, a trailer, vessel or caravan less than 3, 5 Tons covered under your Echelon Policy.
- Should the trailer, vessel or caravan not be covered under your Echelon Policy, the towing of the trailer, vessel or caravan will be for your own account.
- Second Tows will be for your 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 you 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 descriptions is non-drivable, the incident will be considered to be an accident.

***You 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 tons
- The fault is caused as a result of the trailer, vessel or caravan not being in a roadworthy condition
- The vehicle is already at a place of repair

***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

*\* Toll fees are not inclusive within the benefit entitlement, and such costs, will be for your account.*

*Please note: An overall limit of R5 000 per policy per annum is applicable to all Breakdown related incidents. This cover excludes all vehicles over 3500kg. Regrettably, you will not be entitled to this service if the vehicle is not in a roadworthy condition. All arrangements must be made through Echelon Help. Any costs incurred as a result of arrangements that are not made by Echelon Help, will not be reimbursed. This component of assistance is only available in South Africa, Lesotho and Swaziland.*

*We reserve the right to review this cover option if your motor vehicle/s is not insured with Echelon.*

## **Accident Towing**

**(Available only if vehicle is insured with Echelon)**

A tow-in service to the nearest Echelon preferred panelshop or Echelon approved storage facility, is available in the event of:

- Accident Damage Cost will be covered up to the Echelon Policy Limit as per your Echelon Policy Schedule.
- Roadside-assistance services are only available in the event that the breakdown occurs within South Africa, Lesotho or Swaziland.

*Please note: Accident tow-in is an Echelon policy benefit which is subject to your vehicle being insured with Echelon, and Echelon policy terms and conditions. This benefit falls outside of the Help Assistance Programme.*

## **Extended 4x4 cover – Outside the Borders of South Africa (Contact No. 083 789 9932)**

**(Available only if vehicle is insured with Echelon with the Extended 4x4 Benefit)**

*These services are applicable to Cross- Border Incident circumstances, and are available on an access basis;*

### **Towing**

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

- Mechanical & Electrical breakdown
- Accident damage

### **Hotel Accommodation**

Where the breakdown has occurred outside of South Africa, resulting in an overnight delay, we will arrange hotel accommodation for the occupants of the vehicle.

### **Vehicle Repatriation**

You will be advised on the incident circumstances and the cost/s thereof to assess the situation, to repatriate or to repair the vehicle. Should the incident occur outside office hours the vehicle is to be moved to a place for safe-keeping.

## Car Hire

Car-hire can be arranged in the event of the vehicle being damaged, lost, or breaking down.

*Please Note: Cover is available in Angola, Botswana, Kenya, Malawi, Mozambique, Namibia, Tanzania, Uganda, Zambia and Zimbabwe. Assistance is rendered on a best-effort basis. All costs will be for your account.*

## EMERGENCY, TRAUMA & ASSAULT SUPPORT

**This is a 24-hour Emergency Assistance Helpline applicable in South Africa which:**

- Arranges the nearest local emergency assistance service as well as provides emergency transport to the nearest most appropriate medical facility.
- Offers referrals for psychiatric consultations

This service includes referrals to Crisis lines in case of:

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

If face-to-face debriefing is required, the counsellor will redirect you to the nearest trauma centre who will arrange for face-to-face counselling.

*Please note: All costs are for your own account.*

*Please note: This cover is only valid within the borders of South Africa. There is a limit of R5 000 per insured person with a maximum of R10 000 per family per occurrence in respect of psychiatric consultations.*

## MEDICAL SUPPORT

### 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 and where relevant, you will be stabilised before transfer is provided to the closest appropriate medical facility

### Medical Transportation & Evacuation

In the event that you experience a medical emergency, the emergency call centre 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 and other considerations, including, but not limited to, airport availability, weather conditions and distance to be covered, as assessed by the doctor and support staff, will determine whether transport will be provided by private, medically equipped aircraft, helicopter, regular scheduled flight, rail or road.

### 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've been stabilised.

### Medical Repatriation

In the event of hospitalisation outside of your hometown, we will assist in arranging 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 their 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. There is a limit of R25 000 per incident per annum.*

## PANIC SOS

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Panic SOS is a service incorporating a call centre linked to your cellphone assigned contact. It is a breakthrough emergency assistance using the latest location-based services. Panic SOS has access to every conceivable emergency service.

To Activate this Service:

- Contact your broker to ensure that your cell phone number/s are noted on your Echelon policy record
- Notify your broker to register any additional cellphone number with Echelon
- Save \*120\*880\*4851# to a contact on your cellphone
- Assign this contact to a speed dial number of your choice

To use the service, press your speed dial number for 3 second, a panic message is sent to the Help Call Centre. When you send a Panic SOS, a message will appear on your phone reading "an alert will be sent to Panic SOS. An operator will contact you shortly". Once activated, a crisis manager calls back immediately and access the most appropriate support that you need. The crisis manager will be in telephone contact until your crisis situation is resolved. and attends to your emergency.

*Please Note: This service is only functional subject to your cellular number being registered by submitting the necessary details for successful activation.*

### HOME AND CONVENIENCE DRIVE

#### Home Drive

*This service is designed to encourage clients to drive responsibly, following a social event. Statistics show that drinking and driving account for a large percentage of accidents on our roads. We will ensure that you and your vehicle insured with us, arrive home safely.*

*The service includes automated SMS communication services, which will SMS the driver's name and mobile number to you on the afternoon of your booking so that, should you wish to change your collection detail, you are able to directly contact your driver at any time. The driving team consists of a back-up driver and vehicle, and lead driver who will drive you home in your own vehicle or if preferred, in the vehicle dispatched. The back-up driver will follow and collect the lead driver from your house.*

## CONVENIENCE DRIVE

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This service is designed to assist you when you require a driver's assistance to get you from point A to point B, in one of the Home James vehicles. As long as you have a policy with Echelon, you are entitled to use this benefit.

Whether you are running between meetings, need an airport transfer, or to be collected from the dealership when your car is in for a service or accident repair, you can rely on Home James to be at your service, for your convenience.

Pre-booking of this service 24 hours prior is highly preferred, in order to guarantee pick-up time.

Professional Assistance is guaranteed and the beneficiaries are driven by:

- Drivers who are fluent in English.
- Undergo extensive in-house training
- Have Professional Driving Permits (PdP) which ensures you have a valid license, no criminal record and have bi-annual medicals.
- Smartly dressed & carry mobile phones
- Carry GPS units or up to date map books.
- Are over 25 years and under 65 years of age
- Limited to 12 incidents per annum.
- The benefit includes Home and Convenience Drive trips to a radius of 50km per incident. Additional kilometres will be charged at a per km ex VAT fee.
- Should you require additional trips, which are in excess of your annual trip entitlement, the call centre will facilitate the booking on a beneficiary to pay basis.

Service Centres:

- Johannesburg
- Port Elizabeth
- Pretoria
- Durban
- Cape Town
- East London
- George
- Bloemfontein