



Xenturion Assist

is available 24/7/365 on

0861 111 555

XENTURION ASSIST COMMERCIAL BROCHURE





This brochure explains the benefits available to you as a **Xenturion Assist** member.

Services are available **24/7/365** through the **Xenturion Assist** call centre on **0861 111 555**.

Please review the benefits and exclusions carefully.



1. ROADSIDE ASSIST



The service entails 24/7/365 dispatching of an appropriate service provider in the event of a roadside emergency and continuous follow-up until the incident is attended to. The benefits are applicable to vehicles insured with Xenturion and registered under the policyholder's name.

All towing services include kilometres to the nearest place of repair. If the policyholder chooses to have the vehicle towed to an alternative location that is further away, a quotation will be provided, and the policyholder will be responsible for paying the additional costs directly to the towing operator at the time of the incident.

Assistance refers to the following benefits:



Flat Battery

- Callout and labour for a jump-start is included.
- If the vehicle cannot be started, the vehicle will be towed to the nearest place of repair.
- Should the incident occur after-hours, the vehicle will be towed to a place of safekeeping, and a 2nd tow is included the next working day to transport the vehicle to the repairer.
- Battery replacement excluded.
- A faulty battery should be replaced within a reasonable period of time. Should assistance with a flat battery be requested more than once within the same week on the same vehicle, the cost of assistance will be for your own account.



Flat Tyre

- Callout and first hour labour for a tyre change.
- If a tyre change is not possible or the correct equipment is not available, the vehicle will be towed to the nearest place of repair.
- If the incident occurs after-hours, the vehicle will be towed to a place of safekeeping and then towed to the repairer the next working day.
- Tyre replacement excluded.
- Where tyre damage is as a result of pothole damage and 2 or more tyres have been damaged, the incident will be treated as an accident, and you will be required to log a claim. If you do not log a claim, you will be liable for the cost of the incident.



Key Locked Inside the Vehicle

- Call-out & 1st hour for a locksmith to retrieve keys locked in the vehicle.
- At the discretion of the case manager, the spare keys may be collected instead.
- Assistance may be provided if the keys have been lost or stolen but at your own cost.
- Replacement costs of the keys are excluded.



Mechanical or Electrical Breakdown

- In the event of a mechanical or electrical breakdown, the benefit includes a tow to the nearest place of repair.
- Should you choose to tow the vehicle to a location that is further than the nearest repairer, you will be liable for the cost of additional kilometers, payable to the towing company at the time of the incident.
- If the incident occurs after-hours, the vehicle will be towed to a place of safekeeping and then towed to the repairer the next working day.





Emergency Car Hire or Accommodation

If the breakdown occurs more than 100km from home, you have access to the following benefits:

- Class B car for a day, maximum R1,000.00. Additional costs will be for the policyholders account. Subject to presentation of a valid credit card.
- OR accommodation to a maximum of R1,000.00.
- Should the policyholder choose both benefits, only one of the benefits will be paid for.

In these cases, you should settle the car hire or accommodation costs and then submit the invoice, along with proof of payment, to your broker for reimbursement to be processed.



Running Out of Fuel

- 10 litres of fuel delivered to a roadside location.
- Limited to 2 incidents per calendar year.



Message Relay Or Conference Call

- Emergency messages or conference calls can be arranged.

EXCLUSIONS

- Incidents that have not been reported to the call centre. Make sure to save the Assist Emergency Number on your phone for easy access.
- If an incident is not reported to the call centre, any potential refund will be considered at the sole discretion of the case manager, with no guarantee of approval or specific value. The refund would also be limited to the cost that would have been incurred had the incident been reported to the call centre.
- Vehicles not registered on your policy.
- Off-road recoveries.
- Vehicles over 3 500kg.
- Undeclared vehicles, trailers, caravans, motorbikes or watercrafts.
- Parts, spares, and repairs are not covered.
- Pothole damage for damage to two tyres or more, these incidents are managed as an accident, and you will be required to log a claim with your broker.



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2. ACCIDENT MANAGER



If a commercial vehicle is rendered non-drivable due to a collision or accident-related damage, you will have 24/7/365 access to a dedicated helpdesk case manager and an emergency towing service to assist you in managing the incident and arranging the necessary towing.

Important notes:

The case manager will appoint a service provider to tow your vehicle to the nearest insurer approved repairer or salvage yard.

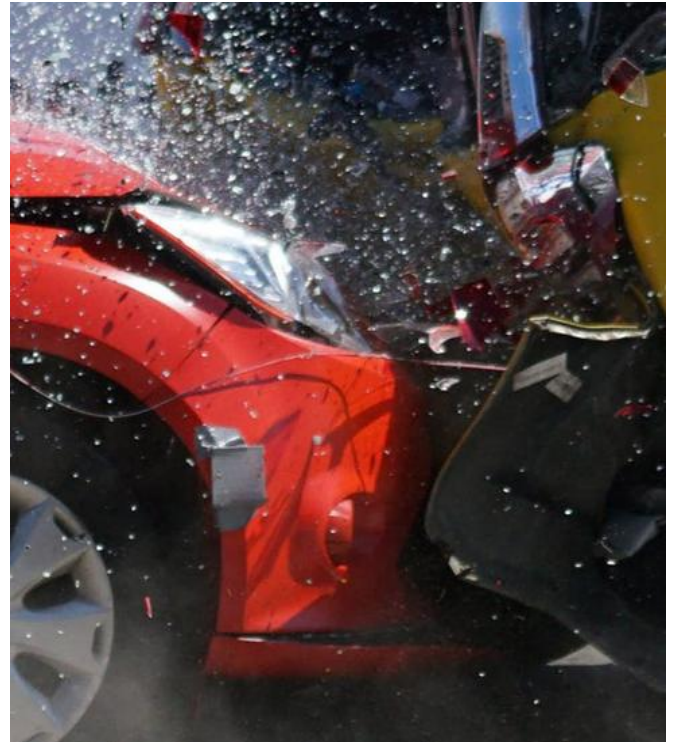
Should you choose to tow the vehicle to a different repairer, authorisation must be obtained from your broker who will obtain approval from the underwriter.

If for any reason, we are unable to validate your policy or your vehicle after-hours or on a weekend; the vehicle will be towed to the service provider's yard until the next working day.

If your policy is not active or your vehicle is not declared, you will be liable for the towing costs, paid directly to the towing company but at contracted, preferential rates.

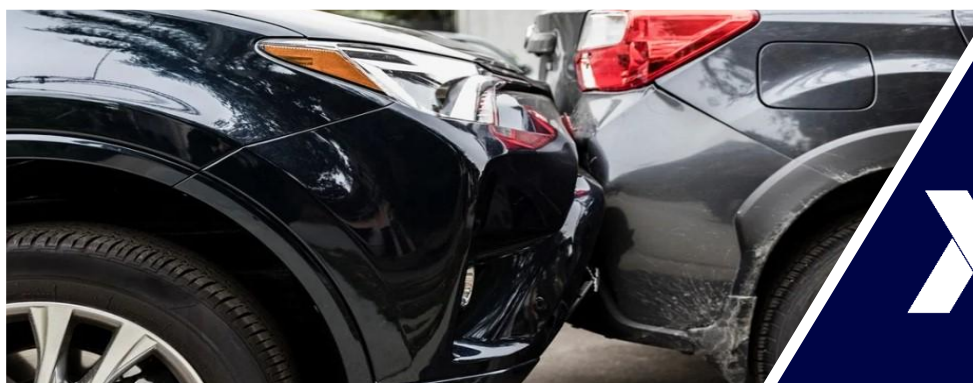
A claim should be logged with your broker within 48 hours of the incident.

Assistance can be provided for stolen and recovered incidents on instruction from the underwriter, please report the incident to your broker.



EXCLUSIONS

- Incidents that have not been reported to the call centre. Make sure to save the Assist Emergency Number on your phone for easy access.
- If an incident is not reported to the call centre, any potential refund will be considered at the sole discretion of the case manager, with no guarantee of approval or specific value. The refund would also be limited to the cost that would have been incurred had the incident been reported to the call centre.
- Undeclared or uninsured vehicles may incur direct costs.
- Vehicles over 3 500kg.
- Excluding off- road activities such as 4x4 trails or designated off-road tracks.



3. COMMERCIAL PROPERTY EMERGENCY ASSISTANCE



Assistance is provided for commercial emergencies at your declared, permanent address. A commercial emergency refers to an unforeseen and unexpected event which requires immediate attention by an appropriate service provider to provide for the functioning of essential services and/or to limit consequential damage or sanitation risk. A service provider is dispatched in the event of electrical, plumbing, locksmith and glazier incidents. The benefit includes the callout cost and 1st hour labour; any parts are for your account.

Electrical Repairs

INCLUDED

- Distribution boards, circuits, main cables causing power failure.
- Earth leakage relays causing power failure.
- Geyser connections, thermostats, and elements causing power failure.
- Plug points causing power failures.
- General house wiring causing power failure.
- Light fittings or switches causing power failures.
- Lightning strikes on wiring causing power failure.
- Burnt connections causing power failure.

INCLUDED (*continued*)

- Municipal connections inside of the property causing power failure.

EXCLUDED

- Electric gates and doors.
- Jacuzzi, swimming pool or borehole pumps.
- Air conditioners and commercial refrigeration.
- Repairs not complying with regulated specifications such as SABS and others.
- Geyser solar panels.

Plumbing Repairs

INCLUDED

- Visible burst water connections and pipes.
- Municipal connections inside the property.
- Blocked drains, toilets, baths, and sinks.
- Geyser overflow valves (lacto and pressure release).
If the geyser has burst, we will isolate the geyser to prevent further damage. You will be required to log the incident with your broker who will appoint a plumber to do the geyser replacement.

INCLUDED (*continued*)

- Burst geyser – benefit includes assessment and isolation of your geyser. A claim must be logged with your broker who will appoint a plumber to assist.

EXCLUDED

- Jacuzzis, swimming pools or boreholes.
- Leak detection inspection.
- Repairs not complying with regulated specifications such as SABS or others.

Locksmith Repairs

INCLUDED

- Keys broken off or lost for the main entrance or exit to a house.

EXCLUDED

- Burglary incidents.
- Outbuildings.
- Padlocks.
- Safes.

Exclusions:

- If an incident is not reported to the call centre, any potential refund will be considered at the sole discretion of the case manager, with no guarantee of approval or specific value. The refund would also be limited to the cost that would have been incurred had the incident been reported to the call centre.
- Municipal connections outside property boundaries.
- Parts, spares, and repairs are not covered.
- Incidents that have not been reported to the call centre. Make sure to save the Assist Emergency Number on your phone for easy access.
- The benefit includes 3 incidents per calendar year.
- Assistance for any property not declared in your policy.
- Non-emergency or routine maintenance work.
- Service guarantees vary and are on the service provider's invoice.



4. MEDICAL ASSISTANCE



The policyholder is put in touch with a 24/7/365 hour helpline to respond to medical emergencies of any kind.

This benefit is designed to ensure that life-saving emergency assistance is provided for to drivers and authorised passengers of an incurred commercial vehicle at the time of a motor vehicle accident. It is not a replacement for medical insurance or medical aid cover and does not provide ongoing healthcare benefits.

If we are made aware of your medical aid or medical insurance provider at the time of the incident, the call will be escalated to that provider's emergency number for further assistance.

BENEFIT	DETAILS
Emergency Ambulance	Dispatch of road ambulance to the scene of the accident Ambulance service providers are accredited in terms of the EMS Operational Regulation (2014).
Telephonic Medical Emergency Advice	Telephonic support from a qualified nurse to provide guidance at the scene of an accident while the ambulance is on route.

EXCLUSIONS

- Make sure to save the Assist Emergency Number on your phone for easy access.
- **No refunds will be considered.** *Refunds may be considered for roadside assistance benefits where services were obtained independently. EMS benefits, however, require mandatory call centre activation for clinical oversight and authorisation, and refunds cannot be processed where the incident was not reported at the time of occurrence.*

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



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