



Welcome to the F&I Sky Blue Assist Programme

F&I Sky Blue Assist offers members peace of mind in the event of an Emergency.

Call [087 114 8431](tel:0871148431) for assistance in an Emergency

These services are available 24/7/365 days

COMPREHENSIVE ROADSIDE ASSISTANCE (ALL VEHICLES UNDER 3,5T)

Should you find yourself stranded because of a vehicle breakdown or an accident, the Call Centre will arrange one of the following services:

The Call Centre provides immediate access to a team of dedicated case managers, together with a national complement of accredited assistance Service Providers who will assist with roadside emergencies. The services are only applicable when the service is requested through the Call Centre. Parts, repairs, maintenance services and such other goods and services as indicated below are not included. The Call Centre may, depending on the circumstances, elect to incur the costs of certain items on the member's behalf and recover such costs from the member.

Please note that this product does not constitute an insurance product, and the Call Centre therefore does not in any way indemnify the member against losses, liability, expenses or damages suffered.

Flat Battery

The Call Centre will arrange to have the vehicle jump started. If the Call Centre cannot resolve the problem at the scene, the vehicle will be towed by an appointed Service Provider to the nearest most appropriate place of repair or safety. This service will be arranged up to a 100km roundtrip (from starting point to the point of dispatch).

Keys Locked in Vehicle

The Call Centre will arrange to open the vehicle and retrieve the car keys. If the problem can't be resolved at the scene, additional costs of towing or repairs are not included as part of the services and are for the client's account. This service will be arranged up to a 100km roundtrip (from starting point to the point of dispatch).

Flat Tyre

The Call Centre will arrange to have the tyre changed using the client's spare tyre. In the event that there is no spare tyre, the Call Centre will arrange for the vehicle to be towed to the nearest approved repairer or fitment centre. These services are offered whether the vehicle breaks down at home or on the road. This service will be arranged up to a 100km roundtrip (from starting point to the point of dispatch).

Run Out of Fuel

The Call Centre will arrange for fuel to be delivered to the member. The Call Centre will supply up to 10 litres of fuel for the member's account. This service will be arranged up to a 100km roundtrip (from starting point to the

point of dispatch) and is limited to 2 incidents per annum. Additional fuel can be arranged for the member's account.

Winching/Extracting Assistance

Assistance will be provided for extracting the vehicle when accidentally stuck in a ditch or other inaccessible areas, when such location is within 50 metres of a paved road or highway. This service does not include extraction when driving a vehicle off-road or on unpaved highways. Service Provider rates are charged per hour.

Mechanical and Electrical Breakdown

The Call Centre will tow a vehicle to the nearest franchised dealer (if under warranty) or to the nearest repairer. These services are offered whether your vehicle breaks down at home or on the road up to a 100km roundtrip (from the starting point to the point of dispatch).

Accident Tow

In the event of an accident, the Call Centre will arrange for the vehicle to be towed to the nearest insurance-approved motor body repairer (MBR) from the accident scene. The Service is facilitated within a 100km roundtrip (from starting point to the point of dispatch). Vehicle recovery, winching and extraction is excluded from the benefit entitlement and will be charged on a member-to-pay basis.

Storage

The Call Centre will arrange for the safe storage of the vehicle overnight, public holidays or weekends where necessary. On the next working day, the vehicle will be relocated to the nearest approved dealer or repairer. Second Tows will be for the member's account (this excludes tows that are a continuation of the first tow due to a vehicle that was towed after-hours / over weekends / public holidays).

Second Tows

If a member takes direct control of the vehicle to an alternative destination (not per protocol), which results in a second tow being required, the cost will be for the member's own account. This excludes tows that are a continuation of the first tow due to a vehicle being towed after-hours, over weekends or public holidays where overnight storage was required and where a second tow to deliver the vehicle to nominated destination was required.

Transmission of Urgent Messages

The Call Centre will relay messages of delay or changed arrangements to a nominated family member, employee, or business colleague at the member's request.

ROADSIDE TRIP INTERRUPTION SERVICES

Should the member find themselves stranded 100km or more from home or office because of a vehicle breakdown or an accident, the Call Centre will arrange one of the following services:

Courtesy Transport

Where the vehicle needs to be towed to a repairer, the Call Centre will arrange for the occupants to be transported to their respective destinations. 24 Hour, Group B rental vehicle can be arranged for the client by the Call Centre. In order to secure the booking on behalf of the client, the client needs to have a valid driver's licence and credit card.

Should the beneficiary choose the car-rental option and continue his or her journey while the vehicle is being repaired, the call centre will arrange 24-hour, group-B car hire to collect the vehicle after the repairs are complete. The cost of fuel will be for the beneficiary's account.

OR

Hotel Accommodation

In the event of a breakdown or accident that results in overnight delay, the Call Centre will arrange for one night's hotel accommodation for the driver of the vehicle at one of our preferred providers in the area.

Roadside Assistance Terms and Conditions

- Services will only be rendered to validated members. If services are rendered to non-valid members, all costs incurred will be recovered directly with the non-valid member
- Each service will be managed on an individual basis and is highly dependent on traffic, weather and correct information being received.
- Roadside assistance services are only available in the event that the breakdown or accident occurs in South Africa, Lesotho or Swaziland. The Call Centre will not refund breakdown or accident assistance charges for incidents that occur in any other country.
- The service only extends to the towing of one vehicle and not a trailer, boat or caravan. Multiple tows (e.g. where you need a trailer, boat or caravan towed) will be for the member's account. Second Tows will be for the member's account (this excludes tows that are a continuation of the first tow due to a vehicle that was towed after-hours / over weekends / public holidays).
- Mechanical Breakdown services are offered whether the vehicle breaks down at home or on the road.
- Battery replacement costs are for the member's account
- Limited to South African territory only
- The additional per kilometre rate is subject to change in accordance with fuel price fluctuations.
- All services must be authorised, arranged and managed by the Call Centre. Any costs incurred through arrangements made by the member without prior authorisation from the Call Centre fall outside of the benefit entitlement.
- 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 per the limits specified.
- A member will only be entitled to courtesy transport and overnight accommodation benefits if the vehicle was towed by the Service Provider and when the member is more than 100 km away from his/her permanent place of residence.
- 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 the member 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-driveable, the incident will be considered to be an accident.
- In the event of an accident, the vehicle is to be towed to the closest insurance approved motor body repairer (MBR) from the scene of the accident per the limits specified.
- The member will be liable for any costs related to the breaking of window glass should there be no other way to gain access to the vehicle to tow.

Exclusions:

- Vehicles not in a roadworthy condition.
- If the total mass of the vehicle exceeds 3500kgs (including the load on board) a more suitable towing vehicle will be needed and as such the member or driver will be liable for additional tow cost attributed to the towing. This is payable to the Service Provider at the time of incident.
- Taxicabs and limousines, Recreational Vehicles (RVs), camping trailers, travel trailers, or any vehicles in tow.
- Service for any trailer which must be separated from the truck tractor.
- Service to vehicles with expired safety inspection sticker(s), license plate sticker(s), and/or emission sticker(s) where such stickers are required by law.
- Vehicles located at storage facilities.
- Cost of parts, replacement keys, replacement tyres, batteries, fluids, lubricants, cost of installation of products, materials, toll fees, and any additional labour relating to towing.
- Any fees relating to the dismount/mounting of a drive shaft.
- Tyre repair.
- Tyre replacement at any location other than a roadside disablement site.
- Cost of the replacement tyres and its installation.
- Any and all taxes, tolls or fines.
- Non-emergency towing or other non-emergency service including but not limited to mounting or removing of any tyres, snow tyres, off-road tyres, chains or similar items.
- Shovelling snow from around a vehicle.

- Service when a vehicle is snowbound in unploughed areas such as snowbanks, snowbound driveways or curb side parking.
- Damage or disablement due to flood, fire, or vandalism.
- Vehicles located at a place of repair.
- Service on a vehicle that is not in a safe condition to be towed or serviced or that may result in damage to the vehicle if towed or serviced.
- Towing done by other than a licensed Service Provider, vehicle storage charges or a second tow for the same disablement.
- Towing or service on roads not regularly maintained, such as sand beaches, open fields, forests, and areas designated as not passable due to construction, etc.
- Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law.
- Towing for the purpose of disposal (e.g. salvage facility).
- Towing of a vehicle off a boat dock or marina unless such facilities are used for intermodal and ocean freight purposes.
- Transportation for the member to the vehicle for a service or from the vehicle to another destination after the service has been rendered.
- Services may not be requested from a dealer or repair facility.
- Service will not be rendered in the event of emergencies resulting from the use of intoxicants or narcotics, or the use of the vehicle in the commission of a crime.
- Repeated service calls for a vehicle in need of routine maintenance or repair.
- Services received independently without prior authorization.

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 or any Service Provider unless that Service Provider is appointed by the Call Centre.
- Charges for assistance required due to participation in a motorised-sporting event.

MEDICAL ASSIST ACCESS

The following benefits are on an access only basis. These services include:

- Emergency telephonic advice and information – 24/7
- Referrals to medical practitioners and facilities
- Liaison with next of kin to keep them informed

In addition to the general medical advice service, medical operators will guide a person through a medical crisis involving the member. The member will receive emergency advice or have the necessary support organised, by utilising the 24-hour Call Centre.

This service includes referrals to Crisis lines in case of

- Poison Hotline – In House
- Suicide Hotline – Lifeline
- Rape and HIV Counselling
- Family and Domestic Abuse
- Child Abuse
- Bereavement Counselling

For the member's medical aid or own account

- Emergency medical response to the scene of an incident
- Emergency medical transportation to the nearest appropriate medical facility

Please note: Medical Assistance is only valid for emergencies within the borders of South Africa.

EMERGENCY HOME ASSISTANCE

The Call Centre provides immediate access to a team of dedicated case managers, together with a national complement of accredited assistance Service Providers who will assist with home emergencies. The services are only applicable when the service is requested through the Call Centre.

Parts, repairs, maintenance services and such other goods and services as indicated below are not included. The Call Centre may, depending on the circumstances, elect to incur the costs of certain items on the member's behalf and recover such costs from the member.

Please note that this product does not constitute an insurance product, and the Call Centre therefore does not in any way indemnify the member against losses, liability, expenses or damages suffered.

The Home Assistance programme provides assistance to the member when they are involved in a Home Emergency. A Home Emergency means any sudden, unexpected and/or unforeseen event at the member's home requiring the immediate and/or urgent services of a domestic tradesman to limit/minimize or prevent further damage to the home.

This service is restricted to home emergencies and only applies to the member's **eligible premises/primary place of permanent residence**, within the Republic of South Africa and used for domestic purposes where specified, including outbuildings. The member will be assisted with the first hour call-out and labour per incident for up to 3 incidents per annum.

Emergency Services Notification and Call-out

At the member's request our Assist Call Centre will relay a notification of emergencies to the Police, Traffic, Fire Brigade, Ambulance, Security or any other emergency Service Provider.

***Please note that each service 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.**

Services Rendered

The Home Assistance programme shall entail the Call Centre arranging the following emergency services to members:

1. Plumbers.
2. Glaziers.
3. Electricians.
4. Locksmiths.
5. Tree Felling.
6. Beekeepers.
7. Pest Controllers - Borer Beetle | Thatch Lice | Dust Mites | Cockroaches | Fleas | Fish Moths | Ants | Ticks | Bedbugs | Rodents – ONLY.

The services exclude maintenance (of any kind), and the costs of any materials required, which is for the member's account.

Plumbers

Assistance shall be provided by the Call Centre to members in circumstances where they have requested access to the service where the emergency is any of the following:

- Visible burst water connections and pipes.
- 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 borehole pumps.
- Leak detection inspections.
- Repairs not complying with regulated specifications such as SABS and others.
- Leaking taps / toilets.

- Replacement of a burst geyser, septic tanks, and water supply interruptions to permanent residence.
- Any assistance required on the municipality owned property.
- The costs of any materials provided by the plumber are excluded and are for the member's own account.

Glaziers

- This is a 24-hour help line, offering assistance where a glazier is dispatched to ensure that damaged building glass can be professionally replaced.
- Broken or badly cracked windowpanes which could result in access to the residence.

Exclusion

- No materials are included, and this is for the member's account (e.g., the actual glass etc. is for the member's account).

Electrician

Assistance shall be provided by the Call Centre to members in circumstances where they have requested access to the service where the emergency is any of the following:

- Distribution boards, circuits, main cables causing 100% power failure.
- Earth-leakage relays causing 100% 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 causing 100 % power failure.
- 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.
- The costs of any materials provided by the electrician are excluded and are for the client's own account.

Exclusions:

- Electric gates and doors.
- Jacuzzi, Swimming pool and borehole pumps.
- Air conditioners and commercial refrigeration.
- Repairs not complying with regulated specifications such as SABS and others.
- All electrical motors.
- Any assistance required on the municipality owned property.
- The costs of any materials provided by the electrician are excluded and are for the member's own account.

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 - the Call Centre will assist the member by arranging a locksmith, but the member will be liable for the costs of such locksmith and any material provided by the locksmith.
- Office premises (Office premises - Only applicable for Office Assistance).
- Replacing of damaged locks, padlocks, and keys (the member may be assisted at their own cost).
- A garage will be deemed to be an eligible premise.

Tree Fellers/Beekeepers and Pest Controllers

Facilitated up to the incident limits only and only within day light hours. Please note that each case will be managed on an individual basis and is highly dependent on visibility, weather, and seasonal conditions.

Additional services also included are:

Should a burglary occur, security assistance and guarding services will be provided at the member's request. ***These services will be for the member's own account.***

Estimated Service Times

Urban Areas = average response time is 35 to 80 min (from time of dispatch – 40km to 100km) with the potential of extended response time on weekends only.

Rural Areas = average response time is 80 – 240 min (from time of dispatch – in excess of 100km).

HOME DRIVE

Home Drive

The service includes automated SMS communication services, which will SMS the member on the afternoon of their booking should they wish to change their collection detail.

The driving team consists of a back-up driver and vehicle, and the lead driver who will drive the member home in their own vehicle. The back-up driver will follow and collect the lead driver from the member's chosen destination.

**This service is available subject to availability in peak periods (Easter Holiday, December, New Year's Eve, Sporting Events etc.).*

**Vehicle make and model cannot be specified.*

Professional assistance is guaranteed, and the members are driven by:

- Drivers who are fluent in English
- Undergo extensive in-house training
- Have Professional Driving Permits (PdP) which ensures they 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

Service Centres:

- Johannesburg
- Pretoria
- Cape Town
- George
- Port Elizabeth
- Durban
- Potchefstroom
- East London
- Nelspruit
- Bloemfontein
- Pietermaritzburg
- Mossel Bay
- Polokwane
- Port Alfred

The benefit includes 6 (six) Home Drive trips to a radius of 50km per incident. Any additional kilometres travelled will be charged at R15.00 per km. Should the member require additional trips, which are in excess of their annual trip entitlement, the Call Centre will facilitate the booking on a member to pay basis. For these trips, the member will receive a discount on the full fare fee, as follows:

Should the member require additional trips, which are in excess of their annual trip entitlement, the Call Centre will facilitate the booking on a member to pay basis.

Additional Passengers Drop Off

Service is available to a valid beneficiary and limited to their specified vehicles only. Up to 4 passengers can be transported at no cost provided that the entire trip is no longer than 50km and takes no longer than 1 hour and are ALL transported to one/main booked address.

An additional cost of R50.00 per additional /unplanned drop off will be charged. This arrangement needs to be discussed and authorised by our Call Centre to ensure efficient planning and upfront payment (warding off the potential threat to our drivers, when carrying cash).

Booking Times

Pre-bookings should be arranged prior to 20:00 each day. This is subject to the availability of standby team members at the time of requests.

Collection

- At the specified time and location, the Call Centre will notify the member that the pick-up-driver has arrived, at which time the member will have 15 minutes to meet the driver. After the 15 minutes have lapsed the Call Centre will notify the member that the pick-up-driver will be leaving, and the trip will be cancelled. The trip will be forfeited if still within the annual benefit entitlement, however, should the member use this at their own cost in excess of their annual limit, cancellation fees will apply and will be for the member's account.
- A member may cancel their pre-booked trip, but if not cancelled within a two-hour notice period, a trip will be taken off from the member's annual limit.

Terms & Conditions

- Home Drive: The member warrants that they have adequate insurance cover in place in respect of the member's vehicle and the uses thereof by third party drivers to include the Service Provider's drivers.
- Subject to the two clauses below, the member hereby indemnifies the Service Provider against direct and consequential damages, costs or losses incurred by the Service Provider arising out of any claim by any third party for, or in respect of, injury, death or illness affecting such third party, or any loss or damage to property of such third party caused by the negligence or willful conduct of the Service Provider or its personnel.
- Neither the Call Centre nor the Service Provider will be held liable for any direct or consequential loss / damages due to unforeseen circumstances impacting the on-time arrival of the Service Provider.
- The Service Provider shall not be liable to the member or any cessionary or third party claiming through or on behalf of the member for any indirect, special, or consequential damages (including loss of profits) arising out of or related to this Agreement or the Services

POTHOLE ASSIST SELF-SERVICE PORTAL

Pothole Assist specialises in claiming funds for our members from road agencies for damage to their vehicles because of Potholes.

In most cases, road agencies make the claims process challenging and frustrating to understand. We get the best possible settlements on your claim from the 3rd Parties responsible as quickly and as painlessly as possible. Dealing with government departments and parastatals, such as road agencies, can be a complex and difficult process, therefore we use our extensive legal and administrative expertise to simplify the entire process and take the pain away.

Our team of experts have an average of 15 years administrative and legal experience in handling claims. Our team help beneficiaries complete all paperwork involved in their claim to get the maximum amount possible as efficiently as possible.

What services are included?

In the event of a claim, your membership of Pothole Assist entitles you to the following:

- No limit on recovery i.e., recovery is for all damages caused by or because of a pothole.
- No excess payable.
- Telephonic assistance and advice explaining what is necessary to prepare a claim.
- Arrange for an initial assessment with a qualified and experienced assessor should it be required.
- Case Management of the claim.
- All Administration required for the presentation of a "bona fide" claim as determined and arranged by this service.

- Up to 100% pay-out of all successful claims (this service does not retain any part of the settlement paid by the roads agency).

How does Pothole Assist work?

1. The beneficiary is pre-registered on the member portal and receives a welcome SMS and / or email.
2. Should the beneficiary suffer damage as result of pothole he / she logs the claim on the member portal or calls the Call Centre for assistance.
3. Once the beneficiary has uploaded all the required documents and other claim requirements on the member portal, this service evaluates the merits of the claim and gives a view as to the worth of proceeding with their claim.
4. In the case where the merits of a claim are deemed non-valid, Pothole service sends a letter of explanation to the member explaining the exact reasons for this.
5. Upon confirming the validity of the beneficiary's claim, this service arranges all the necessary consultations and opinions that – in a claim manager's view – the member requires for his/her claim.
6. This service attends to all reasonable queries upon request for further particulars that might be required in pursuit of settlement of the claim.
7. This service assists the beneficiary with all the necessary administrative support and documentation preparation for their submission.
8. We follow up with the relevant road agency to obtain the compensation required.
9. Throughout the entire claims process the beneficiary can track the claims progress on the member portal.
10. The beneficiary will need to provide at least the following information to submit the claim:
 - ID Document
 - Valid Driving Licence
 - The Registration Details of the Vehicle
 - Exact GPS Co-ordinates of the pothole location
 - SAPS affidavit describing the incident
 - Photograph of damage caused by the pothole
 - Three written quotes for repair from reputable tyre / wheel shops or, if the vehicle has already been repaired, the final invoice for the repairs as well as proof of payment
 - If the vehicle is insured, a letter from the Insurance Company stating that the damage was not claimed from them
 - If the vehicle is not insured, a police affidavit stating that there is no insurance cover on the vehicle damage

Note that the requirements may vary according to the road agency, and we may request additional information.

This includes Road Agency Specific Claim Forms that will be supplied to the member for completion once the claim has been registered with Pothole service.

Who is entitled to make a claim?

A valid beneficiary of Pothole service at the time of initiating a claim.

What are the limits of service?

- Service is limited to vehicle damage because of a pothole on a road within the borders of the Republic of South Africa.
- **Pothole service cannot guarantee that the road agency or municipality will accept liability for the pothole damage and pay for the damage.**

No service will be provided:

- If the member has already claimed or is in the process of claiming for the damage from their Insurance Company.
- The incident is not reported to us within 5 (five) working days of the incident.
- Where the assessor does not substantiate the merits of the case; if the beneficiary does not agree, or there is material conflict between the member's assessment and that of the assessor, then the case will be referred to the Pothole Service Arbitration Panel. The decision of the Pothole Service Arbitration Panel will be final and binding on all the parties.
- The Pothole Service Arbitration Panel will consist of an admitted attorney, as well as a tyre service

provider, Specialist from a leading tyre retailer. Pothole service will not be responsible for any costs incurred in referring the member's case to the Panel.

- Any costs incurred from the beneficiary being approached by an outside party, without written consent from Pothole service will not be covered.
- The beneficiary is always free to get outside second opinions but the costs of these will not be borne by this service unless prior approval has been secured in writing.
- Membership must be fully paid up at the time of the incident.
- At the time of the incident the beneficiary must comply with all the legal and regulatory requirements of the Roads Acts of South Africa and other such relevant legislation.
- Pothole service does not guarantee recovery from the relevant road agency but will endeavour to obtain the best possible settlement for the beneficiary.

What are the Service Level Commitments?

The claim is activated once the beneficiary has registered it with Pothole service. Thereafter, there will be a 5 - 20 working day turnaround period from the time that all supporting documentation has been received to get an initial response from the relevant road agency. Please note that it can take from 6 weeks to 6 months to get an outcome on the claim and at times even longer.