



# EMERGENCY ROADSIDE ASSISTANCE

## POLICY WORDING

**Underwritten by Infiniti Insurance Limited**  
An Authorised Financial Service Provider • FSP No: 35914



**Welcome to the Factory & Industrial Emergency Assist Programme**

**Factory & Industrial offers members peace of mind in the event of an Emergency.**

**Call 0861 708 007, for assistance in an Emergency.**

**These services are available 24/7/365 days**

#### **EMERGENCY ROADSIDE 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 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.

#### **Vehicles up to 3500kgs**

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

##### **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. This service will be arranged up to a 100km roundtrip (from starting point to the point of dispatch).

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). Additional costs for repairs are not included as part of the service and are for the member's account.

#### **Flat Tyre**

The Call Centre will arrange to have the tyre changed using the member'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 center. 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 at the member's cost.

#### **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 meters 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 the vehicle, caravan or trailer (provided the caravan or trailer is covered on the policy) to the nearest franchised dealer (if under warranty) or to the nearest repairer up to a 100km roundtrip (from starting point to the point of dispatch).

#### **Accident Tow**

In the event of an accident, the Call Centre will arrange for the vehicle, caravan or trailer (provided the caravan or trailer is on the policy) to be towed to the nearest insurance approved motor body repairer (MBR) from the accident scene. The Service is facilitated within a 300km round-trip (from starting point to the point of dispatch).

#### **Storage**

The Call Centre will arrange for the safe storage of the vehicle, caravan or trailer (provided the caravan or trailer is covered on the policy) overnight, public holidays or weekends where necessary. On the next working day, the vehicle and caravan or trailer 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 and caravan or trailer that was towed after-hours / over weekends / public holidays).

#### **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.

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

#### **Courtesy Transport**

A 24-hour, Group B rental vehicle can be arranged for the member by the Call Centre. In order to secure the booking on behalf of the member, the member needs to have a valid driver's license and credit card.

**OR**

#### **Hotel Accommodation**

The Call Centre will arrange for one night's hotel accommodation for the driver of the vehicle at one of their preferred providers in the area.

### **Roadside Assistance Terms and Conditions**

- Services will only be rendered to validated members.
- 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 a caravan or trailer on the policy up to a 100km roundtrip. Multiple Tows (e.g. where the member requires the vehicle and trailer or caravan to be towed) will be arranged by applying the applicable individual limits and subject to the trailer or caravan being entitled to service. 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 and a caravan or trailer 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 kilometer 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 authorization from the Call Centre fall outside of the benefit entitlement.
- In the event of a mechanical or electrical breakdown, the vehicle and a caravan or trailer is to be towed to the closest franchised dealer or repair center 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 100km 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 result 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-drivable, the incident will be considered to be an accident.
- In the event of an accident, the vehicle and caravan or trailer is to be towed to the closest insurance approved motor body repairer (MBR) from the scene of the accident.
- 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, caravan or trailer 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), or any vehicles in tow.
- Service to vehicles and caravans or trailers 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, caravan or trailer 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 and caravan or trailer 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 motorized-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 situation involving the member. The member will receive emergency advice or have the necessary support organised, by utilising the 24-hour Contact 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.***