



Cell C MiAssist Terms & Conditions

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ER24 SCOPE OF SERVICES OFFERED BY SERVICE PROVIDER

1.1 CORPORATE SERVICE PROGRAMME

ER24 will provide a Member with the following services as a result of a Member's involvement in a Medical Emergency, subject to the limits of the Benefit Table:

1.1.1 Emergency Medical Response and Stabilisation at the scene of a Medical Emergency.

ER24's Contact Centre will immediately dispatch an appropriate road or air ambulance which is staffed by our appropriately qualified emergency medical care practitioners. Once at the scene of an incident, lifesaving support will be provided to the person and where relevant, the person will be stabilised before transfer is provided to the closest appropriate medical facility.

1.1.2 Medical Transportation

ER24 will provide Emergency Medical Transportation by Road or Air Ambulance with appropriate medical supervision to the closest most appropriate medical facility capable of providing adequate care. Our team of medical professionals will prioritise a transfer based on medical conditions, the degree of urgency, the person's state and fitness to travel. Other considerations include but are not limited to airport availability, weather conditions and distance to be covered as assessed by the Contact Centre Doctor. Our Contact Centre and operational team will determine whether transport will be provided by medically equipped helicopter, regular scheduled flight or road. All fees here are billed via alternate reimbursement model and ER24 reserves the right to bill the patient at the ER24 tariff if no form of cover for transportation is evident.

1.1.3 Emergency Medical Information

Lifesaving medical advice can be accessed via 084 124 where a medically trained professional will be able to guide you through a medical crisis.

1.1.4 Medical Information and Assistance Hotline

ER24 medical personnel, including paramedics, nurses and doctors, will be available 24 hours a day to provide general medical information and advice. This is an advisory and information service, as a telephonic conversation does not permit an accurate diagnosis.

1.1.5 Medical Doctor available via Contact Centre 24 hours per day

ER24's Doctor is available via our Contact Centre on a 24-hour basis to assist u sin making informed decisions during a critical life-saving medical emergency.

1.1.6 Trauma Lines

This service includes trauma counselling and referrals to specialised services such as:

- Car accidents
- Domestic violence
- Child Abuse
- Hijacking counselling
- HIV/ AIDS counselling
- Suicide
- Poison
- Armed robbery
- Kidnapping
- Fire

- Runaways

BENEFIT SUMMARY	CORPORATE SERVICE
ER24 will provide the Member with the following services as a result of a Medical Emergency Within the Territory:	BENEFIT / LIMIT (per incident)
Emergency Response Stabilisation Medical Transportation Emergency Medical Information Medical Information and Assistance Hotline Medical Doctor Trauma Lines	Guaranteed As required. Included in the price. Telephonic advise only. Telephonic advise only. Available via Contact Centre 24/7. Telephonic advise only.

2 Services, Procedures and Product Wording

For the purposes of interpretation, the Agreement and the Schedules listed herein shall be taken to be mutually explanatory of one another but in the event of ambiguity, conflict, discrepancy, divergence or inconsistency in or between them and the terms of this Agreement, the terms of the Agreement shall take precedence. Where such inconsistency arises, the Customer shall immediately notify the Service Provider of any such inconsistency. The Service Provider shall then issue the necessary clarification or instruction.

2.1 Scope of Work

The Customer requires an outsourced assistance partner with 24/7 contact centre capability.

The Customer will provide the service provider with individual access to their system for policy holder verification in order to register the services provided (emergency cases).

The Service Provider will manage all the relevant emergency assist services.

The Emergency Assist Call centre will be operational 24/7/365.

2.2 Overview of Services

The Service Provider will provide and supply the below services. This Service Provider also acknowledges that the nature of the services may change over time and that such changes will be managed via a change request and is solely at the discretion of the Customer.

- a) Operate, manage and adequately maintain a 24/7/365 Contact Centre to attend to the agreed services (Emergency Assistance calls), which meet the agreed Service levels procedures in Schedule: Service, Procedures and Product Wording.
- b) Supply the required call centre infrastructure including the staff which includes contact centre consumer service advisors, supervisors and management. It being recorded that the staff shall always remain the employees of the Service Provider.
- c) Infrastructure to enable the staff to record all Consumer and consumer interactions and log, track and monitor all incidents on behalf of the Customer.
- d) General query resolution for all inbound and outbound calls as stipulated in the Services, Procedures and Product Wording, on behalf of the Customer.
- e) Manage and redirect all Consumer Care related calls aligned to the quality deviation processes of the Customer.
- f) Render the service in English with an additional service of other languages on Consumer request and discussion between both parties.
- g) Attend to inbound calls of the following nature:
 - All emergency assist case registrations.

EMERGENCY ASSISTANCE 24/7/365	
Roadside Assistance	Home – Glaziers
Locksmith	Home – Locksmiths
Mech/Elec Towing	Home – Pest Controls
Accident Towing	Home – Plumbers
Car Hire/Accommodation	Home – Security
Hijack Assistance/ Home Invasion	Home – Tree Feller/Beekeeper
Home Drive	Legal Advice
Home – Electricians	

2.3 Product Wording

2.3.1 Roadside Assistance

Annual Limit of R 5000.00 applies for Roadside Assistance & Accidents.

Should you find yourself stranded because of a vehicle breakdown, The Service Provider will arrange for the call out and 1st hour of labour for one of the following services. These services are limited to R500.00 per service incident.

Flat Battery: The Service Provider will arrange to have the vehicle jump started. This service is offered whether the vehicle breaks down at home or on the road. Vehicles will be towed by The Service provider to the nearest most appropriate place of repair or safety.

Keys locked in Vehicle: The Service Provider will arrange to open the vehicle and retrieve the car keys. If The Service Provider cannot resolve the problem at the scene, additional costs of towing or repairs are not included as part of the services and are for the client's account.

Roadside Assistance & Accidents (Vehicle Assist)	Keys locked inside the vehicle	<ul style="list-style-type: none"> • Call out and first hour labour is covered. • If keys are lost/stolen, assistance will be arranged for the member's own account • If vehicle needs to be towed, the cost to the nearest place of repair or safe keeping is paid for up to a 40km round trip. 	R 826.85 per incident
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Flat Tyre: The Service Provider will arrange to have the tyre changed using the client's spare tyre. In the event that there is no spare tyre, The Service Provider will arrange for the vehicle to be towed to the nearest approved repairer or fitment centre or safe keeping and is paid for up to a 40Km round trip. These services are offered whether the vehicle breaks down at home or on the road.

Roadside Assistance & Accidents (Vehicle Assist)	Flat Tyre	<ul style="list-style-type: none"> • Call out and first hour labour is covered. • If vehicle needs to be towed, the cost to the nearest place of repair or safe keeping is paid for up to a 40km round trip. 	R 785.45 per incident
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Run out of fuel: The Service Provider will arrange for fuel to be delivered to the client. The Service Provider will supply up to 10 litres of fuel for the client's account. This is limited to 2 incidents per annum. Additional fuel can be arranged at Member's cost.

Roadside Assistance & Accidents (Vehicle Assist)	Running out of fuel	<ul style="list-style-type: none"> • Fuel assistance is only applicable when a member is stuck on the side of the road, e.g., if vehicle found to be in the members place of residence service is on a member to pay basis. • Call out is covered up to a 40km round trip. Limited to 2 incidents per annum. • Fuel is covered up to 10 liters. Additional fuel can be arranged at the client's own cost. • Excess for the member's own account. 	R 785.45 per incident
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Mechanical and Electrical Breakdown: The Service Provider will tow a vehicle to the nearest franchised dealer (if under warranty) or to the nearest repairer within 40km roundtrip. These services are offered whether your vehicle breaks down at home or on the road. The cost of the first 40km round-trip is covered (starting from point of dispatch), thereafter a charge of R14.95 incl. VAT per km is applicable and will be charged to the Member.

Roadside Assistance & Accidents (Vehicle Assist)	Mechanical / Electrical Breakdown	<ul style="list-style-type: none"> 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 limited to a 40km round trip. 	R 1 478.90 per incident
		<ul style="list-style-type: none"> 2nd tows are covered should the appropriate dealer/place of repair not be available at the time of the incident. (After Hours only) up to 40km round trip. 	R 1 478.90 per incident

Storage: The Service Provider will arrange for the safe storage of the vehicle overnight or weekend where necessary. On the next working day, the vehicle will be relocated to the nearest approved dealer or repairer. Only the first tow will be provided by The Service Provider as part of the services. Additional tows are for the client’s account. Note that the cost of storage is applicable from the first day the vehicle is stored at The Service Provider’s yard.

Transmission of Urgent Messages: The Service Provider will relay messages of delay or changed arrangements to a nominated family member, employee or business colleague at the client’s request.

Roadside Assistance & Accidents (Vehicle Assist)	Message Relay/Conference Call	<ul style="list-style-type: none"> Messages are relayed or client can be conferenced call to make emergency arrangements. 	N/A
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2.3.1.1 Extended Roadside Services

Should you find yourself stranded 100km or more from home because of a vehicle breakdown, The Service Provider will arrange one of the following services. These services are limited to R500.00 per service incident.

Car Rental: Where the vehicle needs to be towed to a repairer, The Service Provider will arrange for the occupants to be transported to their respective destinations by means of a group B car rental vehicle for 24 hours. This service is subject to availability and the driver must be in a possess of a valid credit card and driver’s license. The service is limited to R500.00 and includes the costs of the daily car rental, unlimited kilometre allowance, insurance fees and the delivery/collection charges of the vehicle to a maximum of 25km respectively. The cost of fuel will be for the Member’s account.

OR

Hotel Accommodation: In the event of a breakdown or accident that results in overnight delay, The Service Provider will arrange overnight accommodation for the driver and four passengers of the vehicle at one of our preferred providers in the area. The service is limited to R500.00.

Roadside Assistance & Accidents	Additional Assistance	<ul style="list-style-type: none"> Should the incident occur more than 100 km from home on of the following can be arranged: <ul style="list-style-type: none"> ○ Car Hire – Group B vehicle for 24 hours <p>OR</p> <ul style="list-style-type: none"> ○ Accommodation 	R 500.00 per incident
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(Vehicle Assist)		<ul style="list-style-type: none"> Should the client request both, only one of the benefits will be paid for. 	
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Vehicle Repatriation

Should the member choose the car hire option and continue his journey while the vehicle is being repaired, the Service provider will arrange to the Member to receive a 24-hour, group-B car hire to collect the vehicle after repairs. Alternatively, a flight ticket can be arranged. This service is limited R500 and includes of the daily car hire, unlimited kilometre allowance, insurance fees and the delivery/collection charges of the vehicle to a maximum of 25km respectively. The cost of fuel will be for the member’s account.

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

Roadside Assistance & Accidents (Vehicle Assist)	Vehicle Repatriation	<ul style="list-style-type: none"> Once Vehicle has been repaired, please arrange and pay for Car Hire or Flight (ask client to arrange flight with reimbursement) for member to fetch his vehicle. 	R 500.00 per incident
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Caravans & Trailers

Roadside Assistance & Accidents (Vehicle Assist)	Caravans & Trailers up to 3.5 tons	<ul style="list-style-type: none"> Service on an access basis unless otherwise specified. 	<u>Member to Pay Fully</u>
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Mud Recovery

Roadside Assistance & Accidents (Vehicle Assist)	Mud Recovery	<ul style="list-style-type: none"> Please arrange for the vehicle to recovered up to the Vehicle Recovery Per Hour Rate (LPV)per incident. 	R 785.45 per incident
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Road Guard

Roadside Assistance & Accidents (Vehicle Assist)	Road Guard	<ul style="list-style-type: none"> Please assist on the member’s own account. Please dispatch a Road Runner should the client request the service OR if case management feels it is necessary, please confirm with the member as the account will be for the member’s own account. Only applicable should the member be in an unsafe area. If member is not willing to pay for the service, please dispatch the police or other security. 	<u>Member to Pay Fully</u>
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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”) or Member nominated repairer from the accident scene. The cost of the first 40km round-trip is covered (starting from point of dispatch), thereafter a charge of R16.10 incl. VAT per km is applicable and will be charged to the Member.

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

Roadside Assistance & Accidents (Vehicle Assist)	Accidents	<ul style="list-style-type: none"> 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) or beneficiary nominated repairer from the accident scene limited to 40km round-trip. Additional kilometers will be for the member's account. 	<u>R 4 045.70 per incident</u>
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2.3.1.2 General Terms and Conditions

- Services will only be rendered to validated members.
- Battery replacement costs are for the member's own account.
- Limited to South African territory only.
- Roadside assistance services are only available in the event that the breakdown or accident occurs in South Africa, Lesotho and Swaziland.
- All services must be authorised, arranged and managed by the call centre. Any costs incurred through arrangements by the Member without prior authorisation from the call centre, shall not be reimbursed.
- In an 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 and not a trailer, boat or caravan. Multiple tows (e.g., where you need a trailer, boat or caravan to be towed) will be for the Member's own account.
- A member will only be entitled to the car hire and overnight accommodation benefits if the vehicle was towed by the approved 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 an engine catches fire, or where impact with a pothole, kerb or pavement result in damages 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 that the accident being caused by mechanical failure, and in essence where the vehicle under these conditions is non-drivable, the incident will be considered to be an accident.

In an event of an accident, the vehicle is to be towed to the closet insurance approved motor body repairer (MBR) and or Member elected panel beater to the scene of the accident.

The Member will not be entitled to a 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 of exceeding 3.5 tons,
- The fault is with a trailer, boat trailer or caravan,
- The vehicle is already at a place or repair.

Cover is limited to R5000.00 per Member, per annum.

2.3.2 Emergency Home Assistance

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Annual Limit of R 2000.00 applies for Emergency Home Assistance (Home Assist)

Home Assistance programme provides assistance to you when you are involved in a Home Emergency. A Home Emergency means any sudden, unexpected and/or unforeseen event at your 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 your eligible premises/primary place of permanent residence, within the Republic of South Africa and used for domestic purposes, including outbuildings. The member will be assisted with up to 3 incidents or R2000.00 per Member per annum applies.

Emergency Services Notification and Call-out:

At your 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.

Mobile Notification Services

As a member you will receive:

**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 Service Provider arranging the following emergency services to customers:

1. Plumbers
2. Glaziers
3. Electricians
4. Locksmiths
5. Tree Felling
6. Bee Keepers
7. Pest Controllers – Borer Beetle/ Thatch Lice/ Dust Mites/ Cockroaches /Fleas Fish Moths/ Ants/ Ticks/ Bedbugs/ Rodents- ONLY
8. Appliances (Member will be assisted, but on a Member-to-pay basis only)

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

PLUMBERS:

Assistance shall be provided by The Service Provider to customers 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.
- Geysers, overflows and valves including pressure control, expansion relief and vacuum breakers.
- The costs of any materials provided by the plumber are excluded and are for the client's own accounts.

Exclusions

- Jacuzzi, swimming pools and borehole pumps.
- Leak detection inspections.

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- 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.

Emergency Home Assistance (Home Assist)	Plumbing	<ul style="list-style-type: none"> • Call out and first hour labour is covered with one of the following: <ul style="list-style-type: none"> ○ 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 <ul style="list-style-type: none"> ○ 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 	
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GLAZIERS:

- The Service Provider's assistance 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.

Exclusions

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

Emergency Home Assistance (Home Assist)	Glazier	<ul style="list-style-type: none"> • Call out and first hour labour is covered for broken or badly cracked window panes which could result in access to the residence • Exclusions <ul style="list-style-type: none"> • No materials are covered as this is for the clients account (the actual glass etc. is for the client) 	
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ELECTRICIANS:

Assistance shall be provided by The Service Provider to customers 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 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 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.

<p>Emergency Home Assistance (Home Assist)</p>	<p>Electrical</p>	<p>Call out and first hour labour is covered for the following:</p> <ul style="list-style-type: none"> • 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 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 <p>Exclusions:</p> <ul style="list-style-type: none"> • 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 (e.g. electric gate motor) • Main electrical supply interruptions to permanent residence 	<p>R 2 000.00 per annum</p>
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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

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- Burglary incidents – The Service Provider will assist the client by arranging a locksmith, but the client will be liable for the costs for the locksmith and any material provided by the locksmith.
- A garage will be deemed to be an eligible premises.
- Office premises (Office premises – Only applicable for Office Assistance)
- Replacing of damages locks, padlocks and keys (member may be assisted at their own cost).

Emergency Home Assistance (Home Assist)	Locksmiths	<ul style="list-style-type: none"> • Call out and first hour labour is covered for the following: <ul style="list-style-type: none"> ○ 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: <ul style="list-style-type: none"> ○ Burglary incidents (the member will be assisted, but is liable for the cost); and garages ○ Padlocks • Replacing of damaged locks (the member will be assisted at his / her own expense) 	
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Additional services also included are:

- Tree fellers/bee keepers and pest controllers – paid for up to the incident limits only and only within day light hours.
- Should a break in occur, security assistance and guarding services will be provided at the Member’s request. This will be for the Member’s own account.

BEE KEEPERS:

Emergency Home Assistance (Home Assist)	Bee Keepers	<ul style="list-style-type: none"> • Call out and first hour labour is paid for up to the per incident limits only and only within day light hours 	
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TREE FELLERS:

Emergency Home Assistance (Home Assist)	Tree Fellers	<ul style="list-style-type: none"> • Call out and first hour labour is paid for up to the per incident limits only and only within day light hours 	
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PEST CONTROL:

Emergency Home Assistance (Home Assist)	Pest Control	<ul style="list-style-type: none"> • Call out and first hour labour is paid for up to the per incident limits only and only within day light hours. <ul style="list-style-type: none"> • Borer Beetle /Thatch Lice/ Dust Mites/ Cockroaches /Fleas Fish Moths/ Ants/ Ticks / Bedbugs/ Rodents- ONLY. 	
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APPLIANCES:

Emergency Home Assistance	Appliances	<ul style="list-style-type: none"> • Please assist on member’s own account. Please manage the case on behalf of the client. 	<u>Member to Pay Fully</u>
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(Home Assist)			
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SECURITY SERVICES:

Emergency Home Assistance (Home Assist)	Security Services	<ul style="list-style-type: none"> Should a break in occur, security assistance and guarding services will be provided at the member's request. This will be for the member's own account 	Member to Pay Fully
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EMERGENCY NOTIFICATION:

Emergency Home Assistance (Home Assist)	Emergency Notification	<ul style="list-style-type: none"> Please notify the police, fire department or any other emergency services on the member's own account. 	N/A
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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).

2.3.2.1 Home Assistance Terms & Conditions

- The service is limited to 3 incidents or R2000.00 per Member per annum overall.
- Please note that the call out fee and first hour of labour will be covered under your Home Assistance, however the cost of parts and additional labour will be for the member's own account.
- This benefit is restricted to home assistance and only applies to your primary place of permanent residence, within the Republic of South Africa and used for domestic purposes, including outbuildings.
- Charges for any assistance arranged by any other source other than the call centre will not be reimbursed.
- Assistance rendered includes the use of standard methods only, no special machinery is covered.
- The member will be liable for settling all additional costs, in excess of the offer limit directly to appointed Service Provider.
- For any insurance related risk, the client will be referred to their insurance for assistance.

2.3.3 Legal Advice

Qualified lawyers, advocates and legal consultants as well as academics provide the service. This dynamic product which provides a comprehensive legal assistance service to the Member and his/her immediate family.

Advice

Members have on-going access to a 24-hour legal advisory service on any aspect of the law such as Labour Law, Civil Law, Criminal Law, Family law, Insurance Law, Child Law, Motor Law, etc. The Member is entitled to utilise the advice service as frequently as required provided that the assistance shall be furnished to the member directly and only on legal matters pertaining to the member and his/her/their business.

Free standard legal documents

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If a member requires a purchase/sale, lease agreement, power of attorney, will, etc, The Service Provider will provide these free at Members request. The Member will also be advised on the application of each of these documents and the procedures and principles that apply.

List of documents:

- Small claim court kit.
- Lease agreement.
- Offer to purchase.
- Standard wills.
- Sale of motor vehicle contracts.
- Acknowledgement of debt forms.
- Standard contracts of employment.
- Complaint forms of various statutory bodies (e.g., NHBRC and Ombudsman forms).

30-minute Free Consultation

This service involves a free initial 30-minute consultation should any matter require legal action. The member will then be referred to a lawyer who forms part of our national network for a direct free 30-minute consultation. After the 30-minute consultation, the member can then decide whether or not to continue with that specific lawyer’s services at a fee structure agreed to between Member and the lawyer. Such fees will be for the Member’s account. The free 30-minute consultation service is available at a lawyer that is situated within the magisterial district where the Member resides, or the Member’s business is situated. This consultation facility is limited to one consultation per matter.

Terms and Conditions of Service

- The service is provided to the Member and his/her immediate family only. Immediate family means the principal Member’s spouse/partner and their biological or legally adopted dependent and unmarried children up to the age of 21 years.

General Information

- A network of lawyers conducts legal advice services.
- Our telephonic legal advisors are updated on a continuous basis with changes to legislation and case law.
- All our lawyers have more that 5 years practical experience and include very senior practitioners.
- Legal assistance is provided in the official South African languages.
- The lawyers on our network are categorised according to areas of specialization such as criminal, labour, property, family, etc. This ensures that an expert in respect of his/her particular case always assists a member.
- Free 30-minute consultations are held at attorneys’ premises.

Exclusions:

- The service is limited to personal matters only.
- Business Legal matters are excluded.

Legal Assistance (Legal Assist)	Telephonic Legal Advice & Referral	Qualified lawyers and legal consultants as well as academics provide the service. The service comprises:	
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		<ul style="list-style-type: none"> • A 24-hours telephonic legal advice line. • A legal document service; and • A direct legal consultation service – one 30-minute consultation per legal matter. • Letter of demand • Find a lawyer 	
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2.3.4 Home Drive

There is no need to cover the many reasons not to drive under the influence, the consequences are well-known. With the Home Drive service so easily available, there is also no justification for taking a chance. Relax, have a great evening, and let Home Drive, drive you home in your own vehicle.

2.3.4.1 Convenience Drive

In the event where you require assistance between destinations, due to no access to a vehicle of your own, our professional team of standby drivers will fulfill your request either through our preferred method of a pre- booked event or even if the day potentially throws a curve ball.

- Between meetings.
- An airport transfers.
- Pick up from a dealership, as your car has gone in for a service.
- Point to Point Transfers.

Either way, a driver will be there to pick you up!! Your Driver Assistance will be provided by one driver who will drive you in one of our own vehicles to your destination.

Terms & Conditions apply

Service Centres: maximum 50Kms from city centre:

Johannesburg	Pretoria	Cape Town
Durban	Port Elizabeth	George
East London	Nelspruit	Bloemfontein
Stellenbosch		

The benefit includes 6 trips per annum limited to a 40km radius per incident (calculated from Client Pick up point to the primary drop off destination), any additional kilometres travelled will be charged at R12.50 per km excluding VAT.

Should the member require additional trips, the booking will be facilitated on a member to pay basis. The charge per trip will be billed at R600.00 per 40km radius and R12.50 per km thereafter and will be charged to the Member’s credit card.

Additional passengers / drop off:

- Service is available to a valid policy holder and limited to their specified vehicle only. Up to 3 additional passengers can be transported at no cost provided that the entire trip is no longer than 40Km and takes no longer than 1 hour and are ALL transported to one/main and book 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 control centre to ensure efficient planning and upfront payment (warding off the potential threat to our drivers, when carrying cash).

Booking times:

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- Pre-Bookings are preferred and should be arranged until 20:00pm, each day.
- Ad hoc or in the moment requests, throughout the day and night, will be fulfilled on a best effort basis and, members should expect a potential time delay of minimum 1 hour. This may be due to team availability and capacity at the time of requests the standby team. Should any delays or incapacity to assist the member be a certainty, your incident manager will inform the Member immediately.
- Services for public holidays – pre-booking should be fulfilled by 5pm on the day prior to the public holiday.

Collection:

At the specified time and location, the call centre will notify the client that the pick-up-driver has arrived, at which time the member will have 15 minutes to meet the driver. After the 15 minutes the call centre will notify the member that the pick-up-driver will be leaving, and the trip will be cancelled. Cancellation fees will apply.

T's & C's

Cancellation Policy

- a. Full Rate is charged for bookings cancelled with less than 1 (One) hour cancellation notice.

Amending Trips

- a. Amending a trip that is already confirmed will result in delays and or trip being cancelled should SPS not be available to assist at amended time.

Lead Times

a. Out of Season

At least 2 hours lead time.

b. In season, sporting events, music concerts and festivals etc.

3-day pre-booking to ensure availability.

c. Christmas period, New Year's Eve

At least 3-day pre-booking to ensure availability and works on a first come first serve basis.

d. ASAP bookings

ASAP bookings can be booked however it is on a best effort basis depending on availability of teams & time of year. There could be a delay when utilising this service.

2.3.4.2 Drive Me Home process

- a. Policy holder/ member to contact the Service Provider Call Centre.
- b. The Service Provider agent books the Drive Me Home service with the relevant SP via the current booking procedure.
- c. Once booking is completed, SP will communicate via SMS with the Policy holder / member with a "confirmation of booking" SMS - confirms pick up point, date & time.
- d. Once SP has allocated a team / cab driver, the Policy holder / Member will receive a SMS confirming drivers name, telephone number & ETA.
- e. Once Driver arrives – Policy holder / Member will:
 - I. Receive a SMS advising the client the driver is outside the requested address.
 - II. Should the client not find the vehicle the onus is on the client to contact the driver (driver number forwarded via SMS)

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- III. The client is given 15 minutes grace period make use of the team.
 - IV. Failing which the driver will cancel this trip, trip will be billed for.
 - V. Client arrives at destination – once the trip is completed the client will receive a CSI SMS to rate the driver & the SP’s service.
- f. Cancellations and changes in booking times need to be made by the member by calling the call centre.
 - g. Members will receive an SMS confirming their booking and the onus is on the member to check the SMS is accurate and to ensure that they receive this SMS. If the booking is inaccurate for any reason the member needs to call the call centre to amend the booking.
 - h. Members may only be dropped off at the drop off point booked and may not change that destination on route. One additional drop off is allowed along the way but need to be pre-booked with the call centre. Additional drop off fee of R50.00 per person will be charged, if the drop off is within the 40Km radius.
 - i. The support vehicles used by the team of drivers are typically owned by the drivers and are unbranded vehicles. These vehicles are purely support vehicles and no passengers may travel in them.
 - j. Members may have up to 3 additional passengers in their vehicle when making use of the service going to the same destination with the exception of 1 additional drop off having been pre-booked. Additional drop off fee of R50.00 per person will be charged, if the drops off are within the 50km radius.
 - k. No minors will be transported without the accompaniment of the Member.
 - l. Drivers are uniformed and carry an identity badge. The driver’s cell phone number is included in the SMS when the booking is dispatched.
 - m. If a member does not receive an SMS of his/her drivers details 25-45 mins before the collection time, the onus is on the member to call the call centre to follow up.
 - n. Drinking & driving is a serious offence and our service providers do not condone this. Our service providers cannot be held responsible if for any reason there is service delivery failure, and the client chooses to drive home under the influence.
 - o. Should there be a service delivery failure please do not drink & drive; but make alternative arrangements to get home safely. The service delivery failure to be reported to Assist.Complaints@Digicall.co.za , The service delivery failure will be investigated and should the service failure be the error of the service provider re-imburement arrangements will be made to the client.
 - p. The cost of additional trips and per km rates are subject to annual increases.
 - q. The service is only available to the main member and their own vehicle. No bookings will be covered for family or friends if the main member is not present for the booking.
 - r. Bookings will not be allowed for members driving rental vehicles or friends’ vehicles.

Home Drive & Convenience Drive (Driver Assist)	Home Drive	<ul style="list-style-type: none"> • Client and his/her vehicle will be collected and taken to drop off destination. • Limited to a 50km radius. 	Limited to 6 incidents per annum (R839.50 per trip)
	Safe Drive	<ul style="list-style-type: none"> • Client and his/her vehicle will be collected and taken to drop off destination. • Limited to a 50km radius. 	
	Pre-Booking	<ul style="list-style-type: none"> • Pre-booking is preferable 	

		<ul style="list-style-type: none"> Please advise client that they may be subjected to a delay as assistance is dependent on availability. 	
	Follow Ups	<ul style="list-style-type: none"> Please refer to the attached Process Flow (please follow hyperlink) 	
	Additional Costs	<p>All Additional Costs need to be paid over to Road Trip by the client via Mobi Pay or EFT before Road Trip will be dispatched.</p> <ul style="list-style-type: none"> Additional km's should be charged in accordance with agreed rate. An Additional Safe Drive Passenger Rate is applicable for the 4th Passenger An Additional Drop off Rate per additional/unplanned drop off will be charged Additional trips (more than the client's annual limit) are charged per 30km radius. Booster Seats Airport Meet & Greet Luggage Trailer Water 	<p>R 19.55 per Additional km</p> <p>R65.00 for the 4th passenger</p> <p>R 50.00 per Additional Drop off</p> <p>R 632.50 per Additional Trip</p> <p>Additional costs apply – please confirm rate with Service Provider</p>
	Additional Passengers/Drop Off:	<ul style="list-style-type: none"> Up to 3 additional passengers can be transported at no extra cost provided that the entire trip does not exceed the 50km radius, takes no longer than 1 hour and ALL passengers are transported to one/main and book address. 	
	<ul style="list-style-type: none"> Please Note that one (1) Trip is calculated from collection point to final destination. Only a 15min waiting time permissible. In the instance of SAFE Drive... If the waiting time is longer than 15min the member will be charged fees or an additional trip fee will be allocated to incident. RADIUS is calculated from pickup point to drop off (ONLY) 		

2.3.5 Home Invasion Panic

In the unfortunate event whereby a Member's home has been invaded, the Member will have access to a Home Invasion Panic via the 24/7 Panic Assist App or dedicated emergency number.

Should a Member access the service via the Mobile App for a Home Invasion, the process will be as follows:

Technical process for panic alert triggered via the Mobile App:

Once the Member has selected the Home Invasion Panic on the App, the App will first attempt to obtain the GPS/A-GPS coordinates, subject to LBS service being enabled by the Member.

In the event where the coordinates are not obtainable for various reasons (such as the Member not enabling Location Services functionality or there is limited network coverage, the Mobile App will trigger the panic alert (without coordinates) within the 24/7 emergency call centre.

Note: The Mobile App will automatically track the new location at set intervals.

Assistance Protocol for panic alert triggered via the Mobile App:

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Once the panic alert is successfully received within the emergency call centre, the Member will be called within 60 – 90 seconds of receiving the first alert. Thereafter, the Member will be contacted an additional 3 (three) times within a 5 (five) minute window period.

Successful Contact:

The emergency call centre will acknowledge receipt of the panic alert and will confirm the following with the Member:

- Establish / confirm with the Member whether the panic alert triggered is in fact a valid panic alert.
- Confirm whether the Member requires medical assistance.
- Risk address / location details (in the event that the information was not made available with eth panic alert).
- Details of the Member’s private security company (in the event that the information was not made available with the panic alert).

Once the emergency call centre has successfully established and confirmed the above, assistance will be arranged as follows:

- Should a Member require medical assistance, the emergency call centre will transfer the call to ER24, who will facilitate assistance.
- The emergency call centre will make contact with the South African Police Service, whereby assistance will be requested.
- Simultaneously, the Emergency call centre will facilitate a call to the Member’s private security company, whereby assistance will be requested.
- As a last resort and in the event whereby the Member does not have a private Security Company, the emergency call centre will use an external security company to respond to the scene.
- Once assistance has been requested, the 24/7 emergency call centre will continue with scheduled follow-up calls to the Member until assistance has been confirmed.

Unsuccessful Contact:

In the event that the emergency call centre is unable to establish contact with the Member, the following process will apply:

- Following the first unsuccessful attempt to establish contact with the Member, an additional 3 (three) attempts will be made within a 5 (five) minute window period.
- In the event whereby the 24/7 emergency call centre is unable to establish contact with the Member after 4 (four) unsuccessful attempts the emergency call centre will proceed as follows:
 - The emergency call centre will make contact with the South African Police Services, whereby assistance will be requested.
 - Simultaneously, the Emergency call centre will facilitate a call to the Member’s private security company, whereby assistance will be requested.
 - As a last resort and in the event whereby the Member does not have a private Security Company, the emergency call centre will use an external security company to respond to the scene.
 - Where Next of Kin details have been provided, the emergency call centre will advise Next of Kin of the Member’s circumstances once the above steps have been taken.

Assistance Protocol for a panic alert received telephonically via the Panic Assist Dedicated line: The emergency call centre will confirm and obtain the following from the Member:

- Establish / confirm with the Member whether the panic alert triggered is in fact a valid panic alert.
- Confirm whether the Member requires medical assistance.
- Obtain the Member’s location details.

- Details of the Member’s private security company

Once the emergency call centre has successfully established and confirmed the above, assistance will be arranged as follows:

- Should a Member require medical assistance, the emergency call centre will transfer the call to ER24, who will facilitate assistance.
- The emergency call centre will make contact with the South African Police Service, whereby assistance will be requested.
- Simultaneously, the Emergency call centre will facilitate a call to the Member’s private security company, whereby assistance will be requested.
- As a last resort and in the event whereby the Member does not have a private Security Company, the emergency call centre will use an external security company to respond to the scene.
- Once assistance has been requested, the 24/7 emergency call centre will continue with Scheduled follow-up calls to the Member until assistance has been confirmed.
- Where the Member has requested and provided Next of Kin contact details, the call centre will contact the respective party on behalf of the Member to keep them apprised of the Member’s circumstances.

Home Invasion Assist (Home Invasion Panic)	Home Invasion	<ul style="list-style-type: none"> • In the unfortunate event whereby a beneficiary's home has been invaded, the beneficiary will have access to Home Invasion Panic via the 24/7 My Assist Panic App or dedicated emergency number. • PROCESS FLOW (PLEASE FOLLOW HYPERLINK) • Dispatch Capital Air (maximum of 3 hours) if member does not have their own Security Company. 	Maximum of 3 hours
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Annual limit of R10 000.00 per member – should the limit be exceeded, please escalate to the supervisor to authorize additional costs if the member is involved in a Home Invasion.

2.3.6 Hi-Jacking Panic

In the unfortunate event of the Member being involved in a hi-jacking, the Member will have access to a Hi-jack Panic via the Mobile App.

A Member may access the Hi-jacking Assist service by initiating contact with the emergency call centre either via the Mobile App or via the dedicated contact number.

Should a Member access the Hi-Jack Panic service via the Panic Assist App, the process will be as follows:

Technical process for panic alert triggered via the Mobile App:

Once the Member has selected the Hi-Jack Panic on the App, the App will first attempt to obtain the GPS/A-GPS coordinates, subject to LBS service being enabled by the Member.

In the event where the coordinates are not obtainable for various reasons such as the Member not enabling Location Services functionality or there is limited network coverage, the App will trigger the panic alert (without coordinates) within the emergency call centre.

Note: The Mobile App will automatically track the new location at set intervals.

Assistance Protocol for panic alert triggered via the Mobile App:

Once the panic alert is successfully received within the emergency call centre, the Member will be called within 60 – 90 seconds of receiving the first alert. Thereafter, the Member will be contacted an additional 3 (three) times within a 5 (five) minute window period.

Successful Contact:

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The emergency call centre will acknowledge receipt of the panic alert and will confirm the following with the Member:

- Establish / confirm with the Member if the panic alert triggered is in fact a valid panic alert.
- Confirm whether the Member requires medical assistance.
- Location details (in the event that the information was not made available with eth panic alert).
- Details of the Member’s private vehicle tracking company (in the event that the information was not made available with the panic alert).

Once the emergency call centre has successfully established and confirmed the above, assistance will be arranged as follows:

- Should a Member require medical assistance, the emergency call centre contacts ER24, who will facilitate assistance.
- The emergency call centre will contact the South African Police Service, whereby assistance will be requested.
- In the event that a Member has a private vehicle tracking company, the emergency call centre will contact the Member’s vehicle tracking company, whereby assistance will be requested.
- As a last resort and in the event whereby the Member does not have a private vehicle tracking Company, the emergency call centre will contact an alternative service provider to arrange assistance.
- Once assistance have been requested, the emergency call centre will continue with scheduled follow-up calls to the Member until assistance has been confirmed.

Unsuccessful Contact:

In the event that the emergency call centre is unable to establish contact with the Member, the following process will apply:

- Should the emergency call centre be unable to reach the Member, and the Member’s location is unobtainable, the Member’s next of kin will be contacted in the event that this information is made available via the panic alert.
- Should the emergency call centre be unable to reach the Member, Member’s location is unobtainable and the Member’s next of kin details were not made available, the case will be closed.

Hijack Assistance (Hijack Panic)	Hijack	<ul style="list-style-type: none"> • In the unfortunate event of the beneficiary being involved in a Hi-jacking, the beneficiary will have access to Hi-jack Panic via the My Assist Panic App or dedicated emergency number. • PROCESS FLOW (PLEASE FOLLOW HYPERLINK) • Dispatch Capital Air (maximum of 3 hours) if member does not have their own Security Company. 	Maximum of 3 hours
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Annual limit of R10 000 per vehicle – should the limit be exceeded, please escalate to the supervisor to authorize additional costs if the member is involved in a Hi-jacking.

2.3.7 GENERAL PRODUCT TERMS, CONDITIONS & DEFINITIONS

The territory is limited to the borders of South Africa including Swaziland and Lesotho a member is defined as a valid subscriber.

Cost payable for incidents not attended to by the call centre will not be refunded.

The Call Centre holds no contractual service level agreement with the South African Police Services, the Member's private security and/or vehicle tracking company. Therefore, the call centre cannot be held liable for any service delivery failure, however the call centre will endeavour to manage these service providers and their service delivery will be managed on a best-effort basis.

Where the Member erroneously triggers the ER24 medical service which results in the incorrect call centre having to facilitate the call. the call centre will only perform a warm transfer directly to ER24. This will not include any verification or assistance service.

2.3.7.1 General Terms and Conditions

- Services will only be rendered to validated members.
- Limited to South African territory only.
- All services must be authorised, arranged and managed by the call centre. Any costs incurred through arrangements by the Member without prior authorisation from the call centre, shall not be reimbursed.