



**Integri  
Sure**

**IntegriSure** *Essential Pack*

Helping you navigate life's risks and obstacles





Based on our years of experience, **we have put together the Essential Pack to offer you additional peace of mind** in areas where traditional risk management and insurance cover may fall short.

- Medical Emergency
- Roadside Assist
- Trip Monitor
- Identity Theft Monitor
- Home Assist
- Legal Assist
- Advice
- E-services
- Discounts

**This guide provides you with more information on your benefits, including:**

- Full description of your benefits.
- How to access your benefits.
- Terms of use and limits.

# Medical Emergency

Provided by Europ  
Assistance SA

Available at  
**0860 055 055**

In the event of a medical emergency, this telephonic assistance service will give you 24/7 access to a national network of 5 000 medical personnel to arrange emergency medical assistance and appropriate transportation anywhere in South Africa.

## Services available to you

- Emergency telephonic advice.
- Arrangements for the escorted return of minors after an accident.
- Arrangements for compassionate visits by a family member.
- Repatriation of mortal remains to an appropriate facility in the policyholder's area of residence following an accident.

[Click here](#) for Medical Emergency terms of use.



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# Roadside Assist

Provided by Europ  
Assistance SA

Available at  
**0860 055 055**

24/7 access to a helpline that provides essential services in the event of a mechanical or electrical breakdown of your vehicle.

The helpline can arrange the following for your own account:

- A tow-truck if your vehicle is immobilised.
- The relay of emergency messages.
- Car rental
- Taxi service
- A locksmith
- Emergency accommodation

[Click here](#) for Roadside Assist terms of use.

## Breakdown Assist services

You can upgrade to Breakdown Assist and receive all the benefits of Roadside Assist, as well as:

- Towing if a mechanical or electrical failure immobilises your vehicle.
- Emergency Pick Me Up service in the event of an accident or breakdown.
- Vehicle jump-start service.
- Tyre-change service.
- Ten litres of fuel when your vehicle runs out.
- Emergency accommodation or car rental.

**Only R37 per month per vehicle or motorcycle. Only R30 per month per caravan or trailer.**

[Click here](#) for Breakdown Assist terms of use and limits.

## Breakdown Assist including Take Me Home and Taxi service

You also have the option to include three Take Me Home or Taxi services per 12-month period as part of your **Breakdown Assist service at an additional R12.50 per vehicle per month.**

[Click here](#) for the Take Me Home and Taxi service terms of use and limits.

# Trip Monitor

Provided by Europ Assistance SA

Available at  
**0860 055 055**

24/7 access to a helpline that maintains regular telephonic contact with you until you have reached your destination safely.

## Services available to you

- The monitoring of short distances at 30-minute intervals or more such as travelling home from work, or long distances, such as holiday trips.
- Should contact be interrupted, your next of kin or other specified party, such as the emergency services, are informed, and the time and location of the last communication is conveyed for speedy reaction.

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# Identity Theft Monitor

Provided by Europ Assistance SA

Available at  
**0860 055 055**

Should you fall victim to identity theft, Identity Theft Monitor will provide you with vital information to prevent further loss.

You will complete an Identity Theft Risk Assessment to evaluate your ID theft risk and trigger the necessary actions to prevent or limit potential losses.

## Services available to you

**3-month access to information from 1 credit bureau.**

- Agents will identify possible fraud across all accounts and credit relationships.
- Monitor future activity, such as attempts to open credit facilities or enquires on your identity.

- Proactively notify you of any suspicious use of your data across the credit industry during this period.
- Alerts to who and where your credit profile is being accessed.
- Alerts on new accounts opened in your name.
- Alerts on any judgements or defaults on your name.
- You will be registered at the Southern African Fraud Prevention Service (SAFPS) to reduce the risk of fraudulent use of your stolen identity.

[Click here](#) for the Identity Theft Monitor terms of use.

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# Home Assist

Provided by Europ Assistance SA

Book a service provider at  
**0860 055 055**



## Home Assist Contents

- 24/7 helpline that provides assistance if your fridge, freezer, washing machine, stove or oven requires repairs.
- This service includes the callout fee, 2 hours of labour and parts of up to R1 000 for up to three incidents over a 12-month period.

**Receive three additional callouts over a 12-month period for only R35 per month.**

[Click here](#) for Home Assist Contents terms of use and limits.



## Home Assist Building access

- 24/7 helpline that provides access to electricians, plumbers, locksmiths or glaziers.
- This service is for your own account.

**For only R60 per month, you can have access to three callouts every 12 months, which includes the callout fee, 2 hours of labour and parts of up to R1 000. You also receive unlimited labour for geyser repairs.**

[Click here](#) for Home Assist Building terms of use and limits.



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# Legal Assist

Provided by Europ Assistance SA

Available at  
**0860 055 055**

24/7 access to a legal assistance helpline from a panel of attorneys for advice on routine legal matters, access to legal document kits and a 30-minute consultation.

## Available document kits:

- Small Claims Court kit (including guidelines as to whether a matter falls within the jurisdiction of the Small Claims Court).
- Domestic Workers Agreement.
- Maintenance Kit.

[Click here](#) for Legal Assist terms of use.



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# Advice

Provided by IntegriSure



Comparisons, continuous advice and recommendations on our suppliers' products.



Proactive monitoring to ensure that you are placed with the best insurer and that you continue to be treated fairly at all times.



Proactive risk management advice such as real-time SMS weather warnings and risk management tips and trends.



Representing your interest at the insurer at claim stage if any inconsistencies in interpretation may arise.

In addition to advice, our service promise to you is to provide contract clarity, represent your interests at the product suppliers, protect your personal information from external threats, and ensure that our insurance specialists have the proper qualifications, knowledge and skills to assist you.

**You may request a comprehensive cover and benefits comparison from any of our other Integrity Approved Insurance Brands at any time. These include:**



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# E-services

Provided by IntegriSure

**24/7 access to valuable information on the IntegriSure Self-Service Portal** as well as important notifications. Use the Self-Service Portal to view your portfolio, request changes, and track and submit claims.



## Notifications

Whether it is flooding, hail or heavy rains, we keep an eye on the weather for you. Weather patterns are constantly changing, and a storm can easily catch you off guard. With our weather and safety warnings, you can stay one step ahead and stay safe.

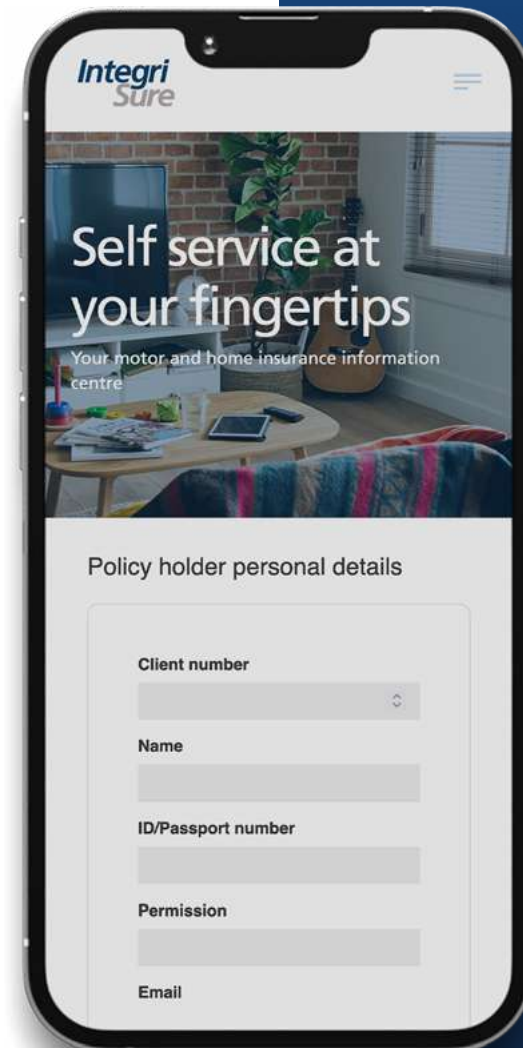


## Self Service Portal provided by IntegriSure

Available at [www.integrisure.co.za](http://www.integrisure.co.za)

Providing information on your portfolio as well as Essential Pack assistance services and general risk information such as:

- View and request policy documents.
- View available cover options.
- Real-time claims tracking.
- Valuable risk management tips and trends.



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# Discounts on tyre purchases

Provided by Tiger Wheel and Tyre

Available at all **Tiger Wheel & Tyre** and **Tyres & More** stores

7% discount at all Tiger Wheel & Tyre and Tyres & More branches, with preferential pricing on wheel alignment and balancing as well as other fitment services.

Simply supply your policy number at any of their branches to activate your discount which apply to cash, debit and credit card purchases.

Locate your nearest Tiger Wheel & Tyre at <https://www.twt.co.za/store-locator/> or your nearest Tyres & More store at <https://tyresandmore.com/store-locator/>.



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# Terms of use



## Medical Emergency

- Access to the service is available to validated clients only.
- Should you need to obtain a dedicated, on the ground service provider, the cost and payment process will be cleared with you before they dispatch the provider.



## Roadside Assist

- This service is an access helpline and you are responsible for payment to the service provider.



## Breakdown Assist

In the event of a mechanical or electrical breakdown, towing will be arranged to a place of repair (dealer) or safekeeping within a 100km radius in metropolitan areas and 400km radius in rural areas. Second tows are for your account unless your vehicle is towed to the tow contractor's yard and towed to a place of repair (dealer) the next working day.

### 1. Emergency Pick Me Up

- 3 Emergency Pick Me Up services within a 12-month period in case of an accident or mechanical breakdown.

- The service is available from an accident scene or mechanical breakdown location, to a drop off destination not exceeding 50km.
- In cases where you wish to travel further from this point and if capacity on the day allows it, you will be charged accordingly, and payment terms will be facilitated by the designated service provider directly.

### 2. Jump-start service

- A service provider is dispatched to jump-start your vehicle.
- The service is limited to reasonable services to mobilise your vehicle and excludes the cost of parts, components, lubricants and similar provisions. If the problem cannot be resolved, a tow-in will be arranged to the nearest place of repair (dealer) or safekeeping. Assistance is also provided at non-roadside locations.

### 3. Tyre-change service

- A service provider is dispatched to change a flat tyre at both roadside and non-roadside locations. In you do not have a spare tyre, your vehicle can be towed to the nearest appropriate place of repair or safekeeping, but will be for your account.
- The tyre-change service excludes any costs for the repair of the tyre, parts and wheel balancing or similar charges.

### 4. Running out of fuel

- Ten litres of fuel is supplied if your vehicle runs out of fuel (maximum two incidents per annum).
- Fuel assistance at non-roadside locations will be assisted, but will be for your own account.

### 5. Keys locked in the vehicle and keys broken in the ignition/door (excludes motorcycles)

- A service provider is dispatched to unlock your car.
- The cost of the call-out and one hour's labour is covered. The service excludes parts, components, keys or key cutting costs, lubricants or similar charges.
- If the problem cannot be resolved, the cost of additional services such as a tow-in is for your own account. If your vehicle operates with a smart key, the service provider will arrange for it to be towed to the most appropriate dealer and pay for the tow costs up to a maximum of R500.

### 6. Emergency accommodation and car rental

- Should the event occur more than 100km away from your home, accommodation for one night (up to R500), a taxi service (up

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to R500) or a 24-hour rental of a class-B vehicle for 200km (valid credit card to be produced and is dependent on availability) can be arranged.

Roadside assist excludes assistance in the following instances:

- Assistance after involvement in an accident, collision, attempted theft or hi-jacking.
- Commercial vehicles used for conducting a business or trade.
- Vehicles not registered under the Road Traffic Act or similar legislation applicable in South Africa.
- Vehicles not registered on the policy.
- The cost of repair of parts such as new batteries, tyres, locks, keys, etc.
- Vehicles that are un-roadworthy.
- Recovery of a vehicle (i.e. any costs incurred in order to move a disabled vehicle into a position to facilitate a tow).
- The cost of towing if the 24/7 telephonic assistance service did not request the service.



### **Breakdown including Take Me Home and Taxi service**

- The service is available to you where the pick-up or drop-off point is within any of the following metropolitan areas: Johannesburg, Pretoria, Cape Town, Durban, East London, Port Elizabeth, George and Bloemfontein

(excluding taxi service) and the total trip from pick-up to drop-off does not exceed 50 km.

- Europ Assistance SA will dispatch a cab service to transport you.
- You have a maximum of 3 Taxi and/or Take Me Home incidents per vehicle on cover and 3 Taxi incidents per motorcycle within a 12-month period. Should you exceed the maximum number of incidents, you may request the service, but will be for your own account.

### **General terms and conditions**

- A maximum distance of 50 km is covered from point of pick-up to point of drop-off. In cases where you wish to travel further from this point, and capacity permits, you will be charged accordingly and payment terms will be facilitated by the designated service provider directly.
- You should not pay any gratuity to the provider rendering the service

### **Booking a trip**

- You can make use of this service by calling the 24/7 telephonic assistance service, 365 days a year.
- For Take Me Home – Book the trip at least 60 minutes before the driver is required (off peak times) and 120 minutes (during peak times).
- Europ Assistance SA may request you to provide an alternative contact number as well to ensure that the designated driver can make contact with you at the specified collection time.

### **Changing a booked pick-up location**

- If you move from the original pick-up point without notifying and confirming with the call centre, the service provider may be unable to deliver the service.
- It remains your responsibility to notify the relevant parties within a reasonable time of your intention to change the pick-up location.

### **Pick-up and drop-off points**

- When a booking is made, you will be expected to provide a specific pick-up location.
- At the specified pick-up time, the call centre will notify you that the driver has arrived, allowing you 15 minutes to meet the designated driver.
- If there is no response within 15 minutes, the call centre will notify you that the driver will be leaving and the trip will be cancelled. Cancellation terms apply.
- When collecting you at a large venue such as a casino, it is your responsibility to ensure that the pick-up location is a clearly identifiable landmark and can be easily located.

### **Additional passengers**

- The service is available to you and up to a maximum of two additional passengers, collected from a single pick-up location and transported to a single drop-off point.

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- The service will not allow for various drop-off points. Drop-off will occur at a single destination determined by you at the time of booking a trip.

### Booking and pick-up time table (only applicable to Take Me Home)

Description	Times
First pick-up	17:30
Last booking	01:00
Last pick-up	03:00

- Peak times are from Thursday evenings to Sunday mornings, including public holidays (the night before and on the day itself) and, in some instances, major public events that happen within the agreed metropolitan areas.
- Once a booking has been confirmed, the pick-up time will not be changed during peak periods. During off-peak periods, Europ Assistance SA may be able to change the time, but this will be determined at the time of the request.

### Cancellation

- Any bookings cancelled less than 60 minutes before the proposed pick-up time will be billed at the full rate, which will be deducted from your total covered incidents.
- During peak periods, the cancellation time is extended to 90 minutes.



### Identity Theft Monitor

- The benefit allows for a monthly free single bureau credit report and expert consultation during the contract period.
- You will need to call the ID Theft Assist line to access the benefit
- Operating hours: Mondays to Fridays 8:00am – 5:00pm. Should you call outside of the operating hours, an after-hours message will be played providing the Call Centre hours.



### Home Assist Contents

You are covered for the callout fee, two hour labour and up to R1000 in parts. Any cost in excess of the above, will be for your account.

### General terms and conditions

- Incidents not attended to on the instruction of a case manager from Europ Assistance South Africa will not be considered after any repair.
- The service is not available for emergency and non-emergency repairs outside of the domestic dwelling, such as on office premises and public buildings.
- If an appliance is still under warranty, it will be referred to the manufacturer for repair.
- The benefit is applicable for a 12-month period.

### EXCLUDED

- Damages to cosmetic parts (parts not influencing the operation of the appliance).
- Repairs to items damaged due to theft, rust, fire or ordinary wear and tear.
- All appliances not listed including tumble dryers and dish washers.



### Home Assist Building

This service is an access helpline and you are responsible for payment to the service provider.

### Services available to you

#### Electrical repairs

- Geyser connections, thermostats, pressure valves and elements
- Plug points
- General house wiring
- Light fittings or switches causing power failures
- Lightning strikes on wiring
- Burnt connections
- Electrical connections to all electrical motors, such as at an electric gate
- Municipal connections inside the property

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### Plumbing repairs

- Visible burst water connections and pipes
- Municipal connections inside the property
- Blocked drains, toilets, baths and sinks
- Geysers repairs

### Locksmith repairs

- Keys for the main entrance or exit to a house that either break off or get lost

### General terms and conditions

- Solar repairs that require the services of a solar specialist and cannot be attended to by a general electrician or plumber are excluded.
- Incidents not attended to on the instruction of a case manager from Europ Assistance South Africa will not be considered after any repair.
- The service is not available for emergency and non-emergency repairs outside of the domestic dwelling, such as on office premises and public buildings.
- A repair incident is considered per service category. For example, if an electrician is called out to repair a fault on the distribution board as well as an electrical connection, this is treated as one call-out.
- If an appliance is still under warranty, it will be referred to the manufacturer for repair.
- The benefit is applicable for a 12-month

period. The benefit does not accumulate, but consists of a maximum amount per incident.

- Service guarantees vary, and will be stated on the service provider's invoice.

### Electrical repairs exclude

- Any repair to an electric motor, gate and door where the cause of the malfunction is not as a result of an electrical connection.
- Jacuzzi, swimming pool or borehole pumps.
- Air conditioners and commercial refrigeration.
- Repairs not complying with regulated specifications, such as those of SABS and others.
- Geysers solar panels

### Plumbing repairs exclude

- Jacuzzis, swimming pools and boreholes.
- The use of specialised equipment for a blocked drain e.g. a drain machine.
- Leak detection inspection.
- Repairs not complying with regulated specifications, such as SABS or others.

### Locksmith repairs exclude

- Burglary incidents
- Outbuildings
- Padlocks
- Safes



### Legal Assist

Legal matters, access to legal document kits and a 30-minute free consultation.

### Services available to you

#### A 24-hours telephonic legal advice line

- The 24 hours advice line, in the first instance serves as a portal for legal enquiries.
- Upon receiving a call an advisor, based on the nature of the matter, is able to consider a number of alternatives. For example, the advisor may:
  - Deal with the matter expeditiously by providing advice and dispensing with it.
  - Inform you that the matter is of such a nature that the advisor requires an opportunity to research the law or to discuss it with a colleague who may be more knowledgeable on the topic after which, the advisor would return your call.
  - Forward a standard legal document for you to use in the matter at hand.
  - Recommend that you be attended to by an attorney who, or whose firm is a member of Europ Assistance SA's national panel of attorneys who render such services for a 30 (thirty) minute free consultation.
- The 24 hours advice line is 365 days a year service and all calls are logged for future reference should a party have a valid reason that a call be retrieved.

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- Legal Assist will ensure that a sufficient number of advisors are available to conduct the 24 hours advice line at all times.
- Equally, for the 24 hours advice line purposes, Legal Assist has the obligation and duty to have quality control measures in place to monitor whether the advice offered was current and correct.

**Document service**

- The document service includes providing you with papers or documents for routine legal needs which contain guidance charts that explain the documents’ applications. Advisors are able to forward the documents to Members without delay.

**Direct legal consultation service**

- The free 30 (thirty) minute consultation service is available to you provided it takes place at a firm that is within the magisterial district within which you reside. Upon you consenting to attend such meeting, the relevant advisor will arrange the meeting and revert back to you to confirm.

- If requested to, the panel attorney may draft a letter of demand or make one telephone call on your behalf, both of which will be free of charge.
- If, after the consultation you wish to mandate the attorney, it will be your prerogative to do so.
- You will be responsible not to exceed the 30 (thirty) minute time limit as any attorney’s costs that may accrue for the extended period will be for your own account.

Note that the Essential Pack is a “non-insurance” service and not regulated under the Financial Intermediary Services Act and does not afford the same protections in respect of those additional products or services that may apply in respect of the provision of financial products or services in terms of the Act.



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