

orchid
risk services

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Roadside & Accident Assistance

Roadside Assistance

Members have access to the following services in the event of a roadside emergency (limited up to R500 per incident):

- Flat battery - jump start only (replacement of battery for the member's account)
- Flat tyre (help with change of tyre)
- Keys locked in vehicle (unlocking only)
- Fuel assistance (limited to five liters per incident)
- Minor roadside-running repairs (electrical, coil, immobilizer etc.)
- Transmission of urgent messages

Tow-in

Tow-in service to the nearest approved dealership (if under warranty), repair centre or panel beater in the event of:

- Mechanical breakdown - covered up to R750
- Electrical breakdown - covered up to R750
- Accident damage - cost covered to the nearest approved panel beater up to a limit of R2 000

Courtesy Transport

Where the vehicle needs to be towed to a repairer, we will arrange for the occupants of the vehicle (up to a maximum of two persons) to be transported to a nominated destination where the breakdown has occurred within a 40 km radius of your normal place of residence.

Hotel Accommodation

Where the breakdown has occurred outside a radius of 100 km from your normal place of residence, resulting in an overnight delay, we will arrange hotel accommodation for the occupants of the vehicle (up to a maximum of four people). Cover up to R500.

Car Rental

If the circumstances of the problem entitles you to the hotel accommodation benefit but you would prefer to continue with your journey immediately, we will arrange for a rental car to enable you to reach your destination, subject to your qualifying for a rental vehicle in terms of the car rental companies general terms and conditions. The costs incurred will be confined to rental charges; delivery and collection of the hire vehicle, and the car must be surrendered on arrival at your destination. Cover up to R500 and subject to availability.

Vehicle Repatriation

In the event of a member's vehicle being left for repairs, we will pay up to R500 for 24-hour, Group-B car rental or a flight ticket to collect the vehicle after repairs. Alternatively, should the vehicle have been towed to a dealership closer to the member's place of residence, we will supplement the additional tow costs with the costs of car rental.

Overall limit of R5 000 per annum per policy.

**Please note: This cover excludes all vehicles over 3 500kg. A member will not be entitled to service where the vehicle is not in a roadworthy condition. Any costs incurred through arrangements made by the member without prior authorisation shall not be reimbursed. Assistance is only available in South Africa, Lesotho and Swaziland.*

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Home Safe Chauffeur

This product is designed to encourage you to drive responsibly. Statistics show car incidents as a result of drinking and driving account for a large percentage of accidents on our roads, especially at night.

Benefits are as follows:

- We will ensure that you and your vehicle arrive home safely. We will dispatch a vehicle with two drivers (where possible) and drive you home in your own car
- All drivers are in possession of a public driver's permit, carry a cellphone and dress professionally. The drivers all speak English
- You are entitled to use this service 6 times per annum. Each incident is capped at R500 rand, any costs incurred over and above this will be for the client's account

What are the terms and conditions?

- Bookings can be arranged between the following hours:

Mondays to Thursdays	17:00 - 01:00
Fridays	15:00 - 03:00
Saturdays	16:00 - 02:00
Sundays	16:00 - midnight
- The service is available within a 50km radius of city centres in Johannesburg, Pretoria, Durban, Cape Town, Nelspruit, Polokwane, Kimberley, Port Elizabeth, East London, George, Bloemfontein and Pietermaritzburg.
- Ad hoc or last minute requests will be accommodated by the Service Provider on a best-effort basis with a maximum expected delay of 90 minutes. This Service is subject to the availability of a standby team at the time of the request
- Pre-bookings for public holidays need to be made before 17:00 on the day before the public holiday.
- At the specified time and location, the call centre will notify you that the pick-up driver has arrived at which time you will have 15 minutes to meet the driver. After the 15 minutes, the call centre will notify you that the pick-up driver will be leaving and the trip will be cancelled.
- Cancellation and rescheduling fees:
 - o Two hours prior to booked collection time - Rnil
 - o One hour prior to booked collection time - one incident will be eliminated

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Home Assist

Fixtures, Fittings and Services

In the event of a home emergency, we will arrange for an appropriate repairer (electrician, plumber, locksmith and glazier) to address the problem at one nominated address (call-out fee and first hour labour is covered, thereafter normal rates apply). Please note that all parts and materials used are excluded and will be for the members account. Maintenance related issues are not covered.

A home emergency is defined as an event that is potentially life threatening or could possibly cause structural or further damage to your property. Overall limit of 3 incidents or up to R2 000 per annum per policy.

Emergency Services Notification and Call out

We will, at your request, relay notification of emergencies to the police, traffic, fire brigade, ambulance, security or any other emergency service provider.

Type of Emergency	What is covered	What is not covered
Electrical	<ul style="list-style-type: none"> Distribution boards, circuits, main cables causing power failure Earth-leakage relays causing power failure Geysers connections, thermostats and elements Multiple plug points causing power failures Lighting strikes on wiring causing power failures Multiple burnt connections on wiring or plug points causing power failure General House Wiring Connections to all electrical motors causing power failure Municipal connections inside the property causing power failure 	<ul style="list-style-type: none"> Electrical 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 (electric gate motors etc) White Appliances (Stove, Refrigerator, Dishwasher etc)
Plumbing	<ul style="list-style-type: none"> Burst water connections and pipes that are causing further structural damage Overflowing blocked drains (internal & external) that can cause further structural damage Geysers Problems (No hot water – dependent on case circumstances, water pressure, overflowing geyser) 	<ul style="list-style-type: none"> Concealed pipes are not covered. Specialist are not covered e.g Leak Detectors Specialist are not covered e.g Drain specialist like Roto-Rooter & Drain Surgeon Repairs not complying with regulated specifications such as SABS and others. Replacement of a burst geyser Jacuzzis, swimming pools and boreholes Leaking tap that runs into a basin or shower Outbuildings and garages
Locksmith	<ul style="list-style-type: none"> If keys are broken off or lost for a main entrance or exit of the house If a child is locked inside the house or any room within the house 	<ul style="list-style-type: none"> Padlocks
Glaziers	<ul style="list-style-type: none"> Any glass that has been damaged or broken and is causing a security risk to your premises 	<ul style="list-style-type: none"> Mirrors or any specialised glass

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info@orchidrisk.co.za

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