



Welcome to the SW Domestic Assist Programme!

The Programme offers you some peace of mind in the event of an emergency.
To access your SW Domestic Assist Benefits please call **0861 888 866**.

Services available 24/7/365

- **Emergency Roadside Assistance and access to Medical Assistance**
- **Emergency Home Assistance**

Services available Monday – Friday (during working hours 8am-5pm excluding Public & School Holidays)

- **Vehicle Licence Disc Expert Call Centre**
- **Pothole Expert**

[COMPREHENSIVE ROADSIDE ASSISTANCE \(ALL VEHICLES UNDER 3,5T\)](#)

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.

Should you find yourself 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. If the problem can't be resolved at the scene, additional costs of towing or repairs are not included as part of the services and are for the client's account. This service will be arranged up to a 100km roundtrip.

Flat Tyre

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

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 metres of a paved road or highway. This service does not include extraction when driving a vehicle off-road or on unpaved highways. Service Provider rates are charged per hour.

Mechanical and Electrical Breakdown

The Call Centre will tow the vehicle 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 to be towed to the nearest insurance approved motor body repairer (MBR) from the accident scene. The Service is facilitated within a 100km roundtrip (from starting point to the point of dispatch).

Storage

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

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.

EXTENDED ROADSIDE TRIP INTERRUPTION SERVICES

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

Courtesy Transport

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

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

OR

Hotel Accommodation

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

ROADSIDE ASSISTANCE TERMS AND CONDITIONS

- Services will only be rendered to validated members.
- Each service will be managed on an individual basis and is highly dependent on traffic, weather and correct information being received
- Each service will be managed on an individual basis and is highly dependent on traffic, weather and correct information being received.
- Roadside assistance services are only available in the event that the breakdown or accident occurs in South Africa, Lesotho or Swaziland. The Call Centre will not refund breakdown or accident assistance charges for incidents that occur in any other country.
- The service only extends to the towing of one vehicle and not a trailer, boat or caravan. Multiple tows (e.g., where you need a trailer, boat or caravan towed) will be for the member's account. Second Tows will be for the member's account (this excludes tows that are a continuation of the first tow due to a vehicle that was towed after-hours / over weekends / public holidays).
- Mechanical Breakdown services are offered whether the vehicle breaks down at home, the office or on the road.
- Battery replacement costs are for the member's account
 - Limited to South African territory only

- The additional per kilometre rate is subject to change in accordance with fuel price fluctuations.
- All services must be authorised, arranged and managed by the Call Centre. Any costs incurred through arrangements made by the member without prior authorisation from the Call Centre fall outside of the benefit entitlement.
- In the event of a mechanical or electrical breakdown, the vehicle is to be towed to the closest franchised dealer or repair centre from the scene of the breakdown per the limits specified.
- A member will only be entitled to courtesy transport and overnight accommodation benefits if the vehicle was towed by the Service Provider and when the member is more than 100 km away from his/her permanent place of residence/office.
- 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-driveable, the incident will be considered to be an accident.
- In the event of an accident, the vehicle is to be towed to the closest insurance approved motor body repairer (MBR) from the scene of the accident per the limits specified.
- The member will be liable for any costs related to the breaking of window glass should there be no other way to gain access to the vehicle to tow.

Exclusions:

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

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

The Service Provider does not refund:

- Labour, overtime or cellular-phone charges, toll-gate fees, call-out fees, weekend levies, storage charges, hitching/salvage/recovery (defined as an insurable risk related to accessing the vehicle) fees and the cost of spare parts.
- Repair charges
- Charges for assistance rendered by a private person or any Service Provider unless that Service Provider is appointed by the Call Centre.
- Charges for assistance required due to participation in a motorised-sporting event.

MEDICAL ASSIST ACCESS

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

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

In addition to the general medical advice service, medical operators will guide a person through a medical crisis 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.

EMERGENCY HOME ASSISTANCE

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

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

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

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

Emergency Services Notification and Call-out

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

***Please note that each service will be managed on an individual basis and is highly dependent on traffic, weather and correct information received i.e. address or area of incident.**

Services Rendered

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

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

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

Plumbers

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

- Visible burst water connections and pipes
- Blocked drains, toilets, baths and sinks, causing further damage to the home.
- Emergency Geyser overflow, valves (Latco and pressure release) causing loss of hot water and pressure-release problems

Exclusions

- Jacuzzi, swimming pools and borehole pumps
- Leak detection inspections
- Repairs not complying with regulated specifications such as SABS and others
- Leaking taps / toilets
- Replacement of a burst geyser, septic tanks and water supply interruptions to permanent residence
- Any assistance required on the municipality owned property
- The costs of any materials provided by the plumber are excluded and are for the member's own account

Glaziers

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

Exclusions

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

Electrician

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

- Distribution boards, circuits, main cables causing 100% power failure
- Earth-leakage relays causing 100% power failure
- Geyser connections, and elements, causing 100% power failure
- Plug points causing 100% power failure
- Light fittings or switches causing 100% power failure
- Lightning strikes on wiring causing 100 % power failure
- Multiple burnt connections on wiring or plug points causing 100% power failure
- Connections to all electrical motors (e.g. electric gate motor) causing 100% power failure

Exclusions:

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

Locksmiths:

- If keys are broken off or lost for a main entrance or exit of the house (this includes outbuildings)
- If a person is locked inside the house or any room within the house

Exclusions

- Burglary Incidents - the Call Centre will assist the member by arranging a locksmith, but the member will be liable for the costs of such locksmith and any material provided by the locksmith
- Office premises
- Replacing of damaged locks, padlocks and keys (The member may be assisted at their own cost)

Tree Fellers/Beekeepers and Pest Controllers

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

Additional services also included are:

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

Estimated Service Times

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

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

VEHICLE LICENCE DISC EXPERT CALL CENTRE

Vehicle Licence Disc Expert Call Centre specialises in supporting members with a no hassle way of renewing their South African vehicle Licence discs. The fact is that all vehicle owners must renew their vehicle licence discs every year.

Dealing with financial institutions, government departments and parastatals such as Traffic Departments can be a complex and arduous process, therefore we use our extensive legal and administrative expertise to simplify the entire process and really take the pain away.

Your membership of Vehicle Licence Disc Expert Call Centre entitles you to the following service(s):

- Vehicle Licence Disc Expert Call Centre members have access to a unique service that is designed to take the hassle out of vehicle licence disc renewals.
- Vehicle Licence Disc Expert Call Centre will work with members to provide a convenient, quick, easy and painless channel to get their vehicle licence discs renewed.

What are the benefits?

- **Relief** - no queues and admin in dealing with the Traffic Department or Post Office.
- **Representation** - our expert team provides full administrative support for all licence renewal issues.

How does Vehicle Licence Disc Expert Call Centre work?

1. Client supplies One Loyalty with the following information for all covered members:
 - First Name
 - Last Name
 - ID number
 - Mobile number
 - Email address
 - List of covered vehicles' registration numbers
2. 6 weeks prior to the expiry of the licence disc the member phones the call centre.
3. Vehicle Licence Disc Expert Call Centre provides the member with a quotation for the licence renewal cost.
4. Should the member choose to use Vehicle Licence Disc Expert Call Centre to renew their licence disc they pay the licence renewal cost via a secure link at least 30 calendar days before the expiry of the existing licence disc.
5. Once the new disc is printed Vehicle Licence Disc Expert Call Centre can have the licence disc delivered to the member at his or her cost / no additional cost.
6. Please note that for Vehicle Licence Disc Expert Call Centre to renew the vehicle licence disc on behalf of the member, the member must have been FICA'd in the jurisdictional area he / she resides. Vehicle Licence Disc Expert Call Centre cannot FICA a member on his / her behalf; it can only be done by the member in person.

What are the Service Level Commitments?

Vehicle Licence Disc Expert Call Centre will renew the vehicle license disc and have it delivered before the current disc expires (provided payment was received at least 30 calendar days prior to the expiry of the existing disc).

Terms & Conditions

- Not all Issuing Authorities operate in the same manner and the above process is based on how most Issuing Authorities operate in the Main Centres in South Africa. Should the process enforced by an Issuing Authorities vary from the above, the member will be informed accordingly during the vehicle licence disc renewal process.
- Renewal of Vehicle Licence discs that have already expired do not form part of the service and additional fees will be payable should Vehicle Licence Disc Expert Call Centre be requested to assist with the renewal of these.
- Members remain responsible for settling traffic fines which could result in Vehicle Licence Disc Expert Call Centre not being able to renew the vehicle licence disc.
- Vehicle Licence Disc Expert Call Centre reserves the right to adjust the service offering should changes in the Issuing Authorities requirements have a material impact of the commercial model.
- Expiry notifications may be sent earlier and payment required earlier at times where issuing authorities are in backlog in order to ensure disc are renewed and delivered in time before existing disc expires.
- The standard SLA will not apply for disc renewals that have already expired or are within 4 - 5 weeks of expiry.
- Services and rates only apply to privately owned vehicles.

POTHOLE EXPERT

Pothole Expert specialises in claiming funds for our members from road agencies for damage to their vehicles as a result of 'Potholes'.

In most cases, road agencies make the claims process challenging and frustrating to understand. We get the best possible settlements on your claim from the 3rd Parties responsible as quickly and as painlessly as possible.

Dealing with government departments and parastatals, such as road agencies, can be a complex and difficult process, therefore we use our extensive legal and administrative expertise to simplify the entire process and really take the pain away. Our team of experts have an average of 15 years administrative and legal experience in handling claims.

Our team helps members complete all paperwork involved in their claim to get the maximum amount possible as efficiently as possible.

What Services are Included?

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

- No limit on recovery i.e. recovery is for all damaged caused by or because of a pothole.
- No excess payable.
- Telephonic assistance and advice explaining what is necessary to prepare a claim.

- Arrange for an initial assessment with a qualified and experienced assessor should it be required.
- Case Management of the claim.
- All Administration required for the presentation of a “bona fide” claim as determined and arranged by Pothole Expert.
- Up to 100% pay-out of all successful claims (Pothole Expert does not retain any part of the settlement paid by the roads agency).

How does Pothole Expert work?

1. Client supplies a database with the following data fields to One Loyalty:
 - First Name
 - Last Name
 - Valid South African ID Number
2. Should the beneficiary suffer damage as result of pothole he / she logs the claim via the Call Centre for assistance
3. Once the beneficiary supplied all the required documents and other claim requirements, Pothole Expert evaluates the merits of the claim and gives a view as to the worth of proceeding with their claim.
4. In the case where the merits of a claim are deemed non-valid, Pothole Expert sends a letter of explanation to the beneficiary explaining the exact reasons for this.
5. Upon the Validity of the beneficiary’s claim, Pothole Expert arranges all the necessary consultations and opinions that – in a claim manager view – the member requires for his/her claim.
6. Pothole Expert attends to all reasonable queries upon request for further particulars that might be required in pursuit of settlement of the claim.
7. Pothole Expert assists the beneficiary with all the necessary administrative support and documentation preparation for their submission.
8. Pothole Expert follows up with the relevant roads agency to obtain the compensation required.
9. The beneficiary will need to provide at least the following information for Pothole Expert to submit the claim:
 - ID Document
 - Valid Driving Licence
 - The Registration Details of the Vehicle
 - Exact GPS Co-ordinates of the pothole location
 - SAPS affidavit describing the incident
 - Photograph of damage caused by the pothole
 - Three written quotes for repair from reputable tyre / wheel shops or, if the vehicle has already been repaired, the final invoice for the repairs as well as proof of payment
 - If the vehicle is insured, a letter from the Insurance Company stating that the damage was not claimed from them.
 - If the vehicle is not insured, a police affidavit stating that there is no insurance cover on the vehicle damage.

Note that the requirements may vary according to the particular road agency, and we may request additional information. This includes Road Agency Specific Claim Forms that will be supplied to you for

completion once the claim has been registered with Pothole Expert.

Who is entitled to make a claim?

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

What are the Limits of Service?

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

No service will be provided:

- If the member has already claimed or is in the process of claiming for the damage from their Insurance Company.
- The incident is not reported to us within 5 (five) working days of the incident.
- Where the assessor does not substantiate the merits of the case; if the beneficiary does not agree, or there is material conflict between the beneficiary's assessment and that of the assessor, then the case will be referred to the Pothole Expert Arbitration Panel. The decision of the Pothole Expert Arbitration Panel will be final and binding on all the parties. The Pothole Expert Arbitration Panel will consist of an admitted attorney, as well as a tyre expert from a leading tyre retailer. Pothole Expert will not be responsible for any costs incurred in referring the beneficiary's case to the Panel.
- Any costs incurred from the beneficiary being approached by an outside party, without written consent from Pothole Expert will not be covered.
- The beneficiary is always free to get outside second opinions but the costs of these will not be borne by Pothole Expert unless prior approval has been secured in writing.
- Membership must be fully paid up at the time of the incident.
- At the time of the incident the beneficiary must comply with all the legal and regulatory requirements of the Roads Acts of South Africa and other such relevant legislation.
- Pothole Expert does not guarantee recovery from the relevant roads agency but will endeavour to obtain the best possible settlement for the beneficiary.

What are the Service Level Commitments?

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

SW BROKERS PROGRESSIVE WEB APP

- Seamless access to value-added services including detailed information of the product and benefit entitlement.
- Secure registration process with One Time Pin sent to your mobile number.
- Additional cover can be requested or a request can be lodged to remove risk items.
- A built-in panic button to push in case of an emergency. The panic button will send an alert into the call centre to "call you back" and arrange immediate assistance.
- You will be able to lodge a claim for various claim types:
 - Home and Building Content

- Geyser
 - Motor Theft
 - Motor Accident
 - Glass Damage
 - Personal items (e.g. Jewellery, Cell Phone and Keys.)
 - Damaged or Lost Goods
- Vehicle and Motorcycle Pre-inspection – You will be able to take photos of the vehicle/bike licence disc and capture the relevant details e.g. make, model and derivative as well as capturing the driver's licence to capture the driver's details. The full pre-inspection detail will be date and time stamped.
 - Home Pre-inspection – You will be able to take photos of the household items, per room and capture item values. The full pre-inspection detail will be sent through to SW Brokers offices via email to assess.
 - Digital signatures are provided for to ensure that you can sign a claim form, pre-inspection forms and/or others as required.
 - You will be able to recommend and refer friends to SW Brokers.
 - The SW Assist PWA offers a fast web experience on your computer or any mobile device. You can install the PWA on mobile devices for faster access and additional functionality.
 - Real-time view of policy schedules through live API integration. (**Coming Soon**)