

# help

0860 200 002

alternative no. 083 789 9932



## Thank you for joining the Help assistance programme – exclusively designed for clients of Echelon Private Client Insurance.

For a nominal contribution each month, Echelon policyholders can be assured of a range of services to assist in an emergency – whether on the road, at home or while pursuing an outdoor sports activity.

Echelon Help offers 2 options, with services accessed via 0860 200 002:

- Help Core
- Help Plus

### Help Plus Benefits include:

- Help at Home
- Help on the Road
- Trauma & Assault Support
- Medical Support
- Home James
- Accident Towing (Insurable Risk Benefit)
- Security Guards (Insurable Risk Benefit)
- Geyser & Pipe Services (Insurable Risk Benefit)
- Extended 4x4 (Insurable Risk Benefit)

### Help Core Benefits include:

- Help at Home
- Help on the Road
- Trauma & Assault Support
- Accident Towing (Insurable Risk Benefit)
- Security Guards (Insurable Risk Benefit)
- Geyser & Pipe Services (Insurable Risk Benefit)
- Extended 4x4 (Insurable Risk Benefit)

**Please Note:** In the unlikely event of the above number being inaccessible, please contact 083 789 9932

## HELP AT HOME

**Available 24/7/365**

We will provide assistance to you for a home emergency. In the event of a home emergency which causes breakage of fixtures and fittings, we will arrange an appropriate repairer to attend to the problem at your residential address (call out fee and one hour labour is covered, thereafter normal rates apply).

### Help at Home includes the following emergency services:

- plumbers
- glaziers
- electricians
- locksmiths
- tree felling
- bee keepers and pest controllers
- appliances (you will be assisted but on a beneficiary-to-pay basis only)
- security guards
  - we will provide assistance to you, for a break in at your home or any event that requires the immediate services of a security guard to prevent further damage to your home
  - cover is limited to 72 hours
  - this benefit can be extended by Echelon during working hours

**Please Note:** A home emergency is defined as any sudden, unexpected or unforeseen event at your home that is potentially life threatening or may result in further damage to your property requiring the immediate services of a tradesman.



## Mobile Notification Services

As a beneficiary you will receive an SMS notifying you of the update on your active case.

## Emergency Services Notification and Call-out

At your request our Help Call Centre will relay a notification of emergencies to the Police, Traffic, Fire Brigade, Ambulance, Security or any other emergency service provider.

**Please Note:** For full details of cover, please contact Echelon for a copy of the product wording.

*We reserve the right to review this cover option if your building and/or contents cover is not insured with Echelon*

## HELP ON THE ROAD

### You have access to the following services in the event of a roadside emergency (limited to R500 per incident)

- flat battery – jump start only (replacement of battery for your own account)
- flat tyre (help to change a tyre)
- keys locked in vehicle (unlocking only)
- fuel assistance (limited to 5 litres per incident)
- minor roadside running repairs (electrical, coil, immobilizer etc)
- transmitting of urgent messages on your behalf

### A tow-in service is available in the event of:

- mechanical and electrical breakdown – each covered up to R600
- transmitting of urgent messages to friends, colleagues or family members

**Please Note:** Tow-in following mechanical and electrical breakdown cover is extended up to R3 000 if your vehicle is insured with Echelon.

### For breakdowns more than 100kms from home (provided towing is arranged via the Help Call Centre):

- overnight accommodation for you and 4 passengers – covered up to R500  
Or
- 24 hour, Group B car rental – covered up to R500 (subject to availability and the driver being in possession of a valid credit card and driver's licence)
- In the event of your vehicle being left behind for repairs, we will pay up to R500 for either a 24 hour, Group B car rental (subject to availability and the driver being in possession of a valid credit card and driver's licence), or an airplane ticket to collect the vehicle after repairs.

**Please Note:** An overall limit of R5 000 per policy per annum is applicable. This cover excludes all vehicles over 3500kg.

*Regrettably, you will not be entitled to service if the vehicle is not in a roadworthy condition. All arrangements must be made through Echelon Help. Any costs incurred as a result of arrangements that are not made by Echelon Help, will not be reimbursed. This component of assistance is only available in South Africa, Lesotho and Swaziland.*

*We reserve the right to review this cover option if your motor vehicle/s is not insured with Echelon*



## EMERGENCY, TRAUMA AND ASSAULT SUPPORT

This is a 24 hour Emergency Assistance Helpline applicable to emergencies in South Africa which:

- arranges the nearest local emergency assistance service as well as provides emergency transport to the nearest appropriate medical facility to you
- offers referrals for psychiatric consultations
- covers R5 000 per insured person with a maximum of R10 000 per family per occurrence in respect of psychiatric consultations

This service includes referrals to the following crisis lines:

- poison hotline
- suicide hotline
- family and domestic abuse
- bereavement counselling
- rape and HIV exposure

*Please Note: If face to face debriefing is required, the Help Call Centre will re-direct you to the nearest trauma centre. The cost of this counselling will be for your own account*

## MEDICAL SUPPORT

### Emergency Medical Services

An appropriate response will be undertaken with a response vehicle dispatched immediately to the scene of a medical emergency, where appropriate lifesaving support will be provided, and where relevant, the patient will be stabilised before transfer is provided to the closest appropriate medical facility.

### Medical Transportation and Evacuation

In the event of a medical emergency, the Echelon call centre will arrange for emergency medical transport to the nearest medical facility capable of providing adequate care. Medical considerations, the degree of urgency, your state and fitness to travel and other considerations, including, but not limited to, airport availability, weather conditions and distance to be covered (as assessed by the doctor and support staff) will determine whether transport will be provided by private medically equipped aircraft, helicopter, regular scheduled flight, rail or road.

### Medical Information Line

Medical personnel, including paramedics, nurses and doctors, are available 24 hours a day to provide general medical information and advice. This is an information service, as a telephonic conversation does not permit an accurate diagnosis. In addition, inter-hospital transfer, medical repatriation, escorted return of minors and compassionate visits are included.

*Please Note: This cover is only valid within the borders of South Africa. There is a limit of R25 000 per incident per annum.*

## PANIC SOS

Panic SOS provides you with 24/7 access to a crisis manager. It is a breakthrough in mobile emergency assistance using the latest location based services. Panic SOS is a service incorporating a call centre linked to your cellphone assigned contact. Panic SOS has access to every conceivable emergency service. By holding a pre-assigned number on your cellphone for 3 seconds, a panic message is sent to the Help Call Centre. When you send a Panic SOS, a message will appear on your phone reading "An alert will be sent to Panic SOS. An operator will contact you shortly". Once activated, a crisis manager calls back immediately and attends to your emergency.



### To activate this service:

- Contact your broker to ensure that your cell phone number/s are noted on your Echelon policy record
- notify your broker to register your cellphone number with Echelon
- save \*120\*880\*4851# to a contact on your cellphone
- assign this contact to a speed dial number of your choice
- to use the service, press your speed dial number for 3 seconds

## HOME JAMES

### Home Drive

This service is designed to encourage clients to drive responsibly, following a social event. Statistics show that drinking and driving account for a large percentage of accidents on our roads. We will ensure that you and your vehicle insured with us, arrive home safely.

### Convenience Drive

This service is designed to assist you when you require a driver's assistance to get you from point A to point B, in one of the Home James vehicles. As long as you have a policy with Echelon, you are entitled to use this benefit.

Whether you are running between meetings, need an airport transfer, your child collected from school or to be collected from the dealership when your car is in for a service or accident repair, you can rely on Home James to be at your service, for your convenience.

### This service is available within a 50km radius of the following centres:

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

### Home and Convenience Drive include the following benefits:

- 6 trips per policy per annum limited to 50 kms per trip
- any additional kilometres travelled will be for your own account.
- if you require additional trips, the help call centre will facilitate the booking for your own account. For these trips, the help call centre will receive a discount on the full fare fee, as follows:
  - 1st Trip = R 140 per 30km (additional charge for extra km's still apply)
  - 2nd Trip and more = R240 per 30km (additional charge for extra km's still apply)
  - Additional fees will be charged to your credit card
- automated SMS communication services - to directly contact your driver
- up to 4 additional passengers can be transported to one booked address at no cost, provided the entire trip is 50km and not longer than 1 hour
- all drivers are in possession of a public driver's permit, carry a cellphone and dress professionally

### Bookings can be arranged:

- pre-bookings are preferred (highly preferred for Convenience Drive)
- should be arranged prior to 20h00 each day up to 2h00
- public holidays and large scale events – pre-bookings must be made before 17h00 the day prior

### Cancellation Fees

- you will have 15 minutes to meet your driver once you have been notified that they have arrived.
- after 15 minutes, you will be notified that the driver will be leaving, and your trip will be forfeited out of your annual entitlement
- if you have exceeded your annual entitlement, cancellation fees will apply

**Please Note:** You must ensure that you have adequate insurance in place on your vehicle to include the service provider's drivers.

We reserve the right to review this benefit option if your motor vehicle/s is not insured with Echelon



## EXTENDED 4 X4 COVER – OUTSIDE OF SOUTH AFRICA (CONTACT NO. 083 789 9932)

This is a cross border assistance service applicable only to clients with Extended 4x4 cover on their vehicle insured with Echelon.

### Roadside Assistance

#### Tow-in

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

- Mechanical & Electrical breakdown – all costs will be for the client's account and reimbursed up to the policy limit upon submission of a claim to Echelon.
- Accident damage – all cost will be for the client's account and reimbursed up to the policy limit upon submission of a claim to Echelon.
- Dispatch of Technical Assistance to assist at roadside if required.

#### Hotel Accommodation

Where the breakdown has occurred outside of South Africa, resulting in an overnight delay, we will arrange hotel accommodation for the occupants of the vehicle at the client's cost up to the Echelon policy limit and reimbursed upon submission of a claim to Echelon.

***Please note:** Extended 4x4 is an Echelon policy benefit which is subject to your vehicle being insured with Echelon, and Echelon policy terms and conditions. This benefit is designed to be read in conjunction with the Extended 4x4 endorsement of your Echelon insurance policy.*



## INSURABLE RISK SERVICES

### Accident Towing

A tow-in service to the nearest Echelon preferred panelshop or Echelon approved storage facility, is available in the event of:

- accident damage – cost covered up to the Echelon policy limit

**Please Note:** Accident Tow-in is an Echelon policy benefit which is subject to your vehicle being insured with Echelon, and Echelon policy terms and conditions. This benefit falls outside of the Help Assistance programme.

### Geyser & Pipe Services

As a value added service, our Help Call Centre will assist you with repair or replacement of your geyser or pipes, in the event of loss or damage. We will provide assistance to you, for pipe and geyser related incidents that are not attributable to wear and tear

**Please Note:** Geyser & Pipe cover is an Echelon policy benefit which is subject to your building being insured with Echelon, and Echelon policy terms and conditions. This benefit falls outside of the Help Assistance programme. Should all arrangements be made through Echelon Help, we will waive the standard policy excess applicable in terms of the building section.

AT ANOTHER LEVEL



**echelon**  
• private client insurance

Echelon Private Client Solutions (Pty) Ltd is an authorised financial service provider (licence number 40613)