

Solving your emergency quickly and efficiently



Albatros Assist

Authorized Financial Services Provider
FSP No: 14517

ADVANCED HOUSEHOLD / OFFICE ASSISTANCE

CALL In future this number will change to
0861-24-24-77 | **010-271-3136**



In the event of a home emergency, the client can contact the contact centre to request a suitable tradesman.

This is an assistance service providing essential services that may be required in an emergency within the principal house and adjoining buildings of the client.

The service is available 24 hours a day, 7 days a week.

General

- The nature of the service may require a problem detection process where successive possible causes need to be eliminated to find the root cause of the problem;
- The client recognises that the service provider/s will attempt to identify the problem through a process of elimination;
- This may require several interactions with the service provider/s to find the source and solution of the problem;
- Each interaction with the service provider/s will be deducted from the client's benefits insofar as the interaction was reasonable with regards to the problem as determined by the contact centre;
- The client, alternatively, any person authorised by the client, shall be at home at the time of service and assistance so that the client or the authorised person may assist the service provider with inter alia signing the documentation required by the service provider, assisting the service provider to determine root cause of the problem;
- Where the client signs any documentation upon the completion of the service, it shall be deemed that the client is satisfied with the service rendered by the service provider;
- In the event that neither the client nor an authorised representative acting on behalf of the client can be at home as required above, the client or the client's authorised representative may authorise the contact centre and service providers to continue with the requested

service where the contact centre and service provider will not be liable for any damages of any nature;

- The authorised person shall be required to sign the necessary documentation required by the service provider where the client is absent from home – the client shall ensure that the authorised person is competent to sign documentation and shall be bound to any such documents;
- If the household contents applicable to the relevant services described hereunder are still under warranty, the contact centre reserves the right to refer the assistance to the warranty provider. Where the contact centre has provided assistance for household contents under warranty, the client shall absolve the contact centre from any warranty disputes;
- The client must settle any shortfall between the actual cost and the allowance included in the individual Benefits with the relevant service provider;
- The household benefits only apply if the contact centre arranged assistance;

The benefit

The maximum cover per claim, faults per shown in the table below are applicable. All values depicted include value added tax.

PRODUCT	MAXIMUM COVER PER CLAIM	NO. OF FAULTS PER CLAIM
Electrical & Plumbing	R2 000	4
Appliance, Motor, Electronics & Locksmiths		1
Relocation	R1 000	1
Other	R1 000	1

The benefit will be subject to an overall limit as follows:
R3 000 per policy per benefit period;



The Service

This comprehensive benefit provides you with the assistance for day-to-day household or office repairs with the following:

ELECTRICAL	MOTORS	APPLIANCES	OTHER
Faulty lights	Gates	Microwave ovens	Tree felling
Faulty plugs	Swimming pools	Stoves	Beekeepers
Geyser thermostats	Jacuzzis	Fridges	Handyman
Geyser elements	Garage doors	Freezers	Rubble/rubbish removal
Power failures	PLUMBING	Washing machines	Carpet/upholstery cleaning
Distribution boards	Blocked drains	Tumble dryers	Fumigation
Earth leakage relays	Leaks	Dishwashers	Gutter cleaning
Stove plates / elements	Tap washers	Air conditioners	Window Washing
General house wiring	Toilet rubbers	ELECTRONICS	RELOCATION
Main cables	Geyser valves	Televisions	Moving company
Light switches	Burst pipes	DVD players	Cleaning services
Burnt plug points	Blocked baths, sinks & taps	Hi-fi's	Carpet cleaners
Lightning wiring	Shower outlets	VCR's	Handyman
Faulty circuits	Water connections	LOCKSMITHS	Security guard / consultant
	Municipal connections	Unlocking of doors	Rubble/rubbish removal
		Replacement of lock	DSTV/TV installations

Electrical

The following emergencies are covered:

- Faulty lights & fittings – where the fault is tripping all the electricity in the main house;
- Faulty plugs – where the fault is tripping all the electricity in the main house;
- Faulty circuits/distribution boards – where the fault is tripping all the electricity in the main house;
- Power failures – excludes municipal problems;
- Earth leakage relays;
- Geyser elements and thermostats;
- Stove plate elements and switches;
- General house wiring;
- Main cables;
- Light switches;
- Burnt plug point;
- Lighting wiring;

The benefit herein described shall have the following applicable exclusions:

- Repairs to obtain compliance certificates and the issuing of compliance certificates;
- Upgrading of infrastructure;
- Non-compliant installations as per the relevant regulations;
- Fault finding / electrical detection;
- Jacuzzi, swimming pool or borehole pumps;
- Air conditioners and commercial refrigeration;
- Changing or replacement of light bulbs;
- Repair or replacement of specialized lighting or lighting fittings (for example neon lights, low voltage lights and the like).
- Repair or replacement of intercom or mircom systems.
- Repairs or replacements of under floor heating;
- Refitting or replacing of tiles;
- Municipal power failures;
- Municipal connections;
- Any damage as a result of a power surge or lightning.

Plumbing

The following emergencies are covered:

- Water leaks i.e. taps and toilets;
- Geyser valves & elements;
- Blocked and overflowing toilets;
- Blocked baths, sinks and taps;
- Blocked drains, that can be resolved with the use of a standard 4 metre drain rod;
- Leaking pipes;
- Shower outlets;
- Water connections;

The Benefit herein described shall have the following applicable exclusions:

- Repairs to obtain compliance certificates and the issuing of compliance certificates;
- Upgrading of infrastructure;
- Cleaning septic tanks / french drains;
- Lifting or refitting tiles or paving;
- Use of drain machine or other specialised equipment;
- Water leak detection;
- Municipal connections;
- Non-compliant installations as per the relevant regulations;
- Blockage due to cement, collapsed pipes, extensive tree roots, or other foreign objects, which cannot be opened by standard drain equipment;
- Any blocked drains which cannot be accessed due to non-compliant installation (e.g. drain access not correctly catered for).
- Replacement/re-routing of pipes;
- Replacement of taps;
- Solar systems;
- Specialized or imported sanitary ware;
- Underground water fault detection;
- Burst geyser(s) including any consequential losses – whether direct or indirect.

Appliances

This Benefit is applicable to emergency repairs for white goods only, thus, microwave ovens, washing machines, stoves, fridge, freezer, dish washer, tumble dryer.

The client warrants that they are the lawful owner of the appliance claimed for, alternatively, they have an unconditional right to use the appliance and indemnifies the contact centre, company and / or service provider against any claim of damage, injury or loss howsoever arising from a third party as a result of a service being rendered in respect of their appliances.

The Benefit herein described shall have the following applicable exclusions:

- Where the item is irreparable;
- Any appliance over the age of 10 years;
- Where the appliance is under the manufacturer's warranty – repairs by a third-party service provider will render the manufacturer's warranty null & void;
- Appliances used for commercial / industrial purposes or for hire;
- Repairs to external framework of the appliance;
- Cleaning, repair or replacement of filters, light bulbs, glass shelving or auxiliary items;



- Servicing of any nature.
- Ice makers.
- Gas refills.
- Handheld appliances;
- Any item that has not been adequately maintained.

Locksmiths

- The client is covered for the unlocking of doors and the replacement of locks;
- The client warrants that they are authorized to enter the premises;
- The contact centre does not cover the cost of the key or remote-control replacements;
- The locksmith's services may cause the client damage whereby the client acknowledges that the general indemnification applies to such damages;
- The benefit herein described shall have the following applicable exclusions:
 - Replacement of keys, house keys, office keys, safe keys or any other type of key, and locks.

Electronics

- This benefit is applicable to emergency repairs for televisions, DVD players, speakers / sound systems.
- The client warrants that they are the lawful owner of the electronic equipment claimed for, alternatively, they have an unconditional right to use the electronic equipment and indemnifies the contact centre, company and / or service provider against any claim of damage, injury or loss howsoever arising from a third party as a result of a service being rendered in respect of their appliances.
- The benefit herein described shall have the following applicable exclusions:
 - Where the item is irreparable;
 - Any electronic equipment over the age of 5 years;
 - Where the appliance is under the manufacturer's warranty – repairs by a third-party service provider will render the manufacturer's warranty null & void;
 - Electronics used for commercial / industrial purposes or for hire;
 - Repairs to external framework of the appliance;
 - Any item that has not been adequately maintained;
 - Handheld electronic equipment;
 - Any other electronic equipment not stated above.

Referral Service

The client has full access to the contact centre service provider database on a case by case basis;

Should the contact centre help for services not stated above, all expenses incurred will be for the clients account.

General Exclusions Applicable to Benefit

The contact centre nor the company will not be liable for:

- Any event that would be insurance related where the client could claim from the insurance company;
- Loss or damage caused by fire, lightning, storm, water, malicious or accidental damage, theft or any risks covered in terms of a standard multi-peril or personal lines / commercial insurance policy;
- Compensation for consequential damage of any nature;
- Repair or replacement of any breakdown to items or any part thereof covered by the manufacturers / installer's warranty / guarantee or the National Home Builders Registration Council's Warranty scheme;
- Upgrading of infrastructure;
- Damage occurring in connection with or resulting from aesthetic defects such as cracks, scratches or dents insofar as they do not adversely affect the normal operation of the insured property;
- Breakdown of items or parts recalled or to be recalled by the manufacturer/installer.
- Any damage the client may incur as a result of the service provider's conduct in rendering their service.
- This is a repair product and does not cover replacement of appliances, geysers, motors or any other item.
- The company will not be liable for any claims not reported to the contact centre or where we have not appointed the service provider.



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Underwriter: Customer Loyalty Consultants (Pty) Ltd, an Authorised Financial Services Provider FSP No.: 26908

Insurer: GENRIC Insurance Company Limited, an Authorised Financial Services Provider and Registered Short Term Insurer FSP No.: 43638