

**EMERGENCY ASSISTANCE SERVICES FOR CROSS COUNTRY MOTOR POLICY:
STANDARD TERMS AND CONDITIONS OF MEMBERSHIP**

MOTOR - ULTIMATE EXPLORER (4X4; 4X2; SUV & MOTOR HOMES)

The value-added services as detailed below are managed and administered by Cims South Africa (Pty) Ltd in conjunction with preferred specialist service providers in terms of contract number 02/2000/034. Renasa Insurance Company Limited (herein referred to as the Company) are in no way linked to this facility and are in no way responsible for participating in the delivery of services or payment of any benefits under the value-added services table as detailed below.

SUMMARY TABLE

Benefit	Territory limitation	Value of Services	Beneficiary (Who can access / enjoy the benefit?)
1. Medical Assistance Helpline	South Africa, Lesotho, Swaziland, Namibia, Botswana, Zimbabwe and Mozambique	Unlimited	Principal Policyholder, spouse and dependent children under the age of 18 (residing with the principal policyholder) and / or driver of the Insured Vehicle plus all authorised occupants of the Insured Vehicle who were occupants of the vehicle at the time of the incident which would be an average of 3 passengers with a maximum of 7 persons.
2. Medical Emergency Evacuation Service	South Africa	Unlimited	
	Lesotho, Swaziland, Namibia, Botswana, Zimbabwe and Mozambique.	R250,000 per Insured Person per Insured Event Limited to R1,500,000 per Insured Event per Vehicle*	
3. R5 000 Non-Refundable Hospital Admission Guarantee	South Africa Only	R5 000 per beneficiary per incident	
4. International Personal Accident & Medical Expenses Insurance			
- Emergency Evacuation & Emergency Medical Expenses	Angola, Malawi, Zambia, Tanzania, Kenya and Uganda	<u>Emergency Medical Expenses</u> R500 per Insured Person per day subject to a maximum of 180 days per Insured Person Per Insured Event <u>Emergency Evacuation & Emergency Medical Expenses</u> Limited to R1, 000, 000 per Insured Person per Insured Event Limited to R5, 000, 000 per Insured Event per vehicle	Principal Policyholder, spouse and dependent children under the age of 18 (residing with the principal policyholder) and / or driver of the Insured Vehicle plus all authorised occupants of the Insured Vehicle who were occupants of the vehicle at the time of the incident which would be an average of 3 passengers with a maximum of 7 persons.
- Personal Accident and Disability	Angola, Malawi, Zambia, Tanzania, Kenya, Uganda	R100,000 per Insured Person per Accident, subject to the maximum amount not exceeding the maximum allowable as stated in the Insurance Act in respect of	Principal policyholder resident in South Africa who is insured under the CCIC Motor Insurance Scheme and his or her family and all authorized occupants of the Insured motor vehicle who were

Benefit	Territory limitation	Value of Services	Beneficiary (Who can access / enjoy the benefit?)
		minors in respect of the Death benefit only	occupants of the motor vehicle at the point of departure.
5. Trauma Assistance Helpline	South Africa Only	Limited to R5 000 per Beneficiary per year	Principal Policyholder, spouse and dependent children under the age of 18 (residing with the principal policyholder) and / or driver of the Insured Vehicle plus all authorised occupants of the Insured Vehicle who were occupants of the vehicle at the time of the incident which would be an average of 3 passengers with a maximum of 7 persons.
6. Legal Assistance Helpline	South Africa Only	Unlimited telephonic access Up to R10 000 in legal services / consultation fees collectively per membership per year with a R100 excess per case	Principal Policyholder, spouse and dependent children under the age of 18 (residing with the principal policyholder) and / or driver of the Insured Vehicle plus all authorised occupants of the Insured Vehicle who were occupants of the vehicle at the time of the incident which would be an average of 3 passengers with a maximum of 7 persons.
7. Emergency Roadside Assistance	South Africa Only	Please refer to detailed Services Table on page 8 & 9	The authorised driver of the Cross Country insured vehicle in respect of:
8. Accident Manager			
9. Vehicle Repatriation following an Accident or Breakdown beyond the borders of South Africa	Angola, Malawi, Zambia, Tanzania, Kenya, Uganda, Namibia, Lesotho, Botswana, Swaziland, Zimbabwe and Mozambique	The limit for the Insured Vehicle is R50,000 per incident	The Cross Country insured vehicle as stipulated on the policy schedule And where applicable: The Caravan and or Trailer being towed by the Cross Country insured vehicle, where the cause of the Breakdown is the vehicle towing the Caravan and/or Trailer
10. Traffic Assistance	South Africa Only	Unlimited telephonic access	

TERMS & CONDITIONS

- 1.1. The benefits provided for under the Cross Country Assistance Programme are service related benefits and not insured benefits, with the exception of the Insured Benefits as detailed under International Personal Accident & Medical Expenses Cover.
- 1.2. Therefore, all benefits must be delivered in the form of a service whereby the Beneficiary must contact the 24 hour Contact Centre in the 1st instance on:
 - **0800 005 688 Toll Free Number, or**
 - **+27 (0) 11 966 5004 landline number (when dialling in from outside of South Africa)**
- 1.3. In the event that the Cross Country Assistance Contact Centre is NOT contacted in the 1st instance – any and all costs incurred by the Beneficiary will be for the Beneficiary's own account. No reimbursements will be considered.
- 1.4. The only time an ex-gratia request will be considered will be in the following instances, and will be adjudicated per case based on merit:
 - 1.4.1. In the event of a Medical Emergency, whereby a Beneficiary was unconscious at the time of the Emergency and arrangements were made on his / her behalf. Proof of such will be required such as Ambulance Case Report / Hospital Admittance documents within 72 hours of incident.
 - 1.4.2. In the event that a Beneficiary was unable to get through to the Assistance Contact Centre, such requests must confirm from which telephone number the Beneficiary dialled the 24 Hour Contact Centre. The Contact Centre is able to trace such calls based on the number and will be able to verify such claim. If the Contact Centre is unable to trace the call made at the time of the emergency, proof of such call will be required such as a Cell Phone account.
 - 1.4.3. In the event that a Beneficiary has received an invoice incorrectly from the Service Provider, despite having followed correct procedure, such invoices can be forwarded to Cims for consideration. Cims will verify the case reference number with the applicable Contact Centre accordingly and settle the invoice directly with the Service Provider.

2. DISCLAIMER

- 2.1. The Cross Country Assistance services are available to all valid Cross Country Policyholders who have selected to include the Cross Country Assistance Programme in their monthly premium payment. In cases where by you have not selected membership to the Cross Country Assistance Programme, all costs related to services will be for your own account.
- 2.2. At the time of assistance request, you will be asked for your ID Number, Vehicle Registration and Policy Number in order to validate your membership. Should we be unable to validate your membership, we will provide the required services for your account. As soon as validation can be performed, we will reimburse you the costs incurred up to the benefit limits specified.
- 2.3. The Medical, Legal, Roadside Assistance & Towing Service Providers appointed by the Contact Centre are independent contractors. Although every effort is made to monitor the service providers, the responsibility for any loss, damage, defective workmanship, unforeseen, unexpected or unpredictable incidents that occur during the carrying out of any direct or indirect services to the member remains with the appointed Service Provider.
- 2.4. Should you appoint your own Service Provider without obtaining authorisation directly from the Cross Country Assistance Contact Centre on 0800 005 688 or +27 (0) 11 966 5004 , all costs incurred will be for your own account.

2.5. Cross Country Assistance will not assist with any complaint or dispute resolution for any Service Provider appointed directly by the Beneficiary. This includes, but is not limited to any damages caused, items lost or stolen, release fees incurred or your vehicle being dropped off at an incorrect destination. The responsibility will remain with you and the Service Provider you have appointed and thereby contracted directly with. Absolutely no reimbursements for services will be considered from the Cross Country Assistance programme.

3. SERVICES

3.1. MEDICAL ASSISTANCE HELPLINE

Territory : South Africa, Lesotho, Swaziland, Namibia, Botswana, Zimbabwe and Mozambique.

The Medical Assistance Helpline offers telephonic advice from a team of medically qualified staff 24 hours a day, 365 days a year without the patient having to leave home. The medical staff have access to a computerised and comprehensive medical information system.

The medical staff are expert in this telephonic form of medical care which necessitates being able to obtain as much information as possible from the caller who is often in a difficult and panic-stricken situation, making accurate assessments, giving the correct advice and ensuring that the appropriate level of emergency response is summonsed quickly.

This is an advisory service only. A telephonic conversation cannot guarantee an accurate medical assessment or diagnosis.

3.2. MEDICAL EMERGENCY EVACUATION SERVICE

Territory: The Republic of South Africa, Namibia, Lesotho, Botswana, Swaziland, Zimbabwe and Mozambique.

A 24-hour medical emergency response service that will assist the Beneficiary in the event of a medical emergency within the Territory as defined, up to the limits specified in the Benefit Table below:

MEDICAL EMERGENCY EVACUATION SERVICE BENEFIT TABLE	
DESCRIPTION	FINANCIAL LIMIT
In South Africa	Unlimited
In Namibia, Lesotho, Botswana, Swaziland, Zimbabwe and Mozambique	R250,000 per Insured Person per Insured Event Limited to R1,500,000 per Insured Event per Vehicle*

*Medical Emergency Evacuation and related cost in respect of Neighbouring Countries (Namibia, Lesotho, Botswana, Swaziland, Zimbabwe and Mozambique) is **UNDERWRITTEN BY LOMBARD INSURANCE COMPANY LIMITED AND MANAGED BY ABELARD UNDERWRITING AGENCY**. Please refer to the Lombard Insurance Policy **A01814** for full terms and conditions.

Note:

- **Period of insurance is 30 consecutive days after leaving the Republic of South Africa**
- **Cover only applies to beneficiaries under 75 years of age**

By dialling the toll-free number 0800 005 688 or +27 (0) 11 966 5004 in a medical emergency, the Beneficiary will be able to access:

- 24 Hour, 365 Days a Year emergency contact centre, manned by medically qualified staff
- In the instance of a life threatening medical emergency, the provision of emergency medical road

- or air transportation, whichever is the most appropriate and available, to transport the Beneficiary to the nearest and most suitable Medical Facility where appropriate medical care is available and all cost related to medical care during such transportation
- Free Emergency Medical Assistance Contact Centre, where medical personnel can guide the Beneficiary through a medical crisis situation.
 - Free telephonic medical advice for minor ailments (Medical Assistance Helpline)
 - Inter-hospital transfer
 - All inter-hospital transfers to be authorised and approved at the sole discretion of the Emergency Medical Contact Centre in conjunction with the treating Doctor.
 - The inter-hospital transfers are only available in cases whereby further in-hospital treatment is required, and only in cases whereby the initial Emergency Medical Evacuation was arranged via the Cross Country Assistance Contact Centre
 - Medical Referral - national database of medical doctors, medical facilities, pharmacies etc. are available to assist the member
 - Access to a Poisons Database
 - Travel companion for stranded minors with medical supervision if needed, where the primary caregivers are taken to hospital by the Emergency Medical Evacuation team sent out by the Cross Country Assistance Contact Centre.

Exclusions:

- a. Services being rendered without the Cross Country Assistance 24 Hour Contact Centre's authorisation or intervention.
- b. Minor (i.e. non-life threatening) illness or injury which, in the sole opinion of the Emergency Medical Contact Centre personnel, can be adequately treated locally, by your family General Practitioner for example, and which do not require immediate Emergency Medical Transportation.
- c. Wilful and self-inflicted injury or self-induced illness, as well as insanity, alcoholism, drug or substance abuse or self-exposure to needless peril (except in an attempt to save human life).
- d. Professional Sport or sport undertaken on a national or provincial competitive basis.
- e. Your commission of, or Your attempt to commit, an unlawful act.
- f. Your active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection nor for any consequence or loss which is a direct result of nuclear reaction or radiation.
- g. Repatriation of mortal remains services whereby the patient passes away as a result of a medical emergency.

3.3. R5 000 NON-REFUNDABLE HOSPITAL ADMISSION GUARANTEE

Territory : South Africa only

The Hospital Admission Guarantee, an automatic and further benefit of the Medical Emergency Evacuation Service within South Africa.

In case of an accidental, unforeseen, life threatening medical emergency resulting in hospitalisation, where required by the admitting hospital, we will provide a non-refundable hospital admission guarantee directly to the admitting hospital up to a maximum of **R5 000** per Beneficiary per incident.

Terms & Conditions:

- a. The admitting hospital must contact the 24-hour contact centre to request this guarantee. The Cross Country Assistance 24 Hour Contact Centre will provide a hospital admission guarantee directly to the hospital's admission department for hospitalisation on the day of admittance up to a maximum of R5 000 per Beneficiary per incident
- b. This is not a cash benefit claimable by the Beneficiary
- c. The Guaranteed Hospital Admission does not pay for any casualty room, medication or any in-hospital expenses

- d. The Beneficiary cannot claim re-imburement for the R5,000 deposit guarantee if such expenses are covered by their medical aid
- e. Should the hospital's requirement for an admission guarantee exceed the R5,000, and the Beneficiary cannot pay the balance of the guarantee, we will provide for an inter-hospital transfer to the closest alternative Medical Facility, at no cost to the Beneficiary.

3.4. INTERNATIONAL PERSONAL ACCIDENT AND MEDICAL EXPENSES INSURANCE

3.4.1. **Emergency Evacuation**
Territory: Angola, Malawi, Zambia, Tanzania, Kenya and Uganda.

Excluding: The Republic of South Africa, Namibia, Lesotho, Botswana, Swaziland, Zimbabwe and Mozambique. (Please refer to point 3.2 above which provides Emergency Evacuation cover for Republic of RSA, Namibia, Lesotho, Botswana, Swaziland, Zimbabwe and Mozambique)

3.4.2. **Emergency Medical Expenses, Personal Accident and Disability**
Territory: Angola, Malawi, Zambia, Tanzania, Kenya, Uganda, Namibia, Lesotho, Botswana, Swaziland, Zimbabwe and Mozambique

Excluding the Republic of South Africa.

Note:

- **Period of insurance is 30 consecutive days after leaving the Republic of South Africa**
- **Cover only applies to beneficiaries under 75 years of age**

INTERNATIONAL PERSONAL ACCIDENT AND MEDICAL EXPENSES & EVACUATION BENEFIT TABLE		
DESCRIPTION		FINANCIAL LIMIT
Medical Expenses & Evacuation	Medical Expenses	R1 000 000 per Insured Person per Insured Event
	Daily Hospital Benefit	R500 per Insured Person per day subject to a maximum of 180 days Per Insured Person per Insured Event
	LIMIT PER VEHICLE	R5 000 000 per Insured Event
Personal Accident & Disability Cover	Accidental Death and Permanent Disability	R100 000 per Insured Person per Accident, subject to the maximum amount not exceeding the maximum allowable as stated in the Insurance Act in respect of minors, in respect of the Death benefit only

The International Personal Accident and Medical Expenses & Evacuation Benefit is **UNDERWRITTEN BY LOMBARD INSURANCE COMPANY AND MANAGED BY ABELARD UNDERWRITING AGENCY**. Please refer to the Lombard Insurance Policy A02501 for full terms and conditions.

3.5. **TRAUMA ASSISTANCE HELPLINE**

Territory : South Africa only

Many South African's find themselves traumatized as a result of an unexpected, sometimes violent event which often has debilitating effects on the individual having experienced a hijacking, robbery, rape, murder, domestic violence, etc.

The Trauma Assistance Helpline provides Beneficiaries with 24-hour telephonic access to experienced Trauma Counsellors who provide the necessary debriefing and critical support required by the individual to ensure emotional recovery:

- Telephonic counselling for the individual who has experienced a critical traumatic incident.
- Telephonic counselling for the family member who's loved one has been traumatised and who needs to know how to cope with the adjustment in behaviour and emotions.
- Should the Counsellor feel that telephonic advice and support is insufficient, and the Beneficiary requires a face-to-face consultation, the Counsellor will arrange face-to-face counselling with a Trauma Counsellor.
- The face-to-face trauma counselling sessions are limited to R5 000 in value per Beneficiary per year.
- The face-to-face trauma counselling service provided will always be at the Trauma Counsellor's discretion and only available when arranged by our Trauma Counsellors.
- The intention of the benefit is to provide support in the case of Trauma Counselling, therefore Mental Disorders (depression; anxiety; schizophrenia; dementia, etc) cannot be considered within the service provided.

3.6. **LEGAL ASSISTANCE HELPLINE**

Territory : South Africa only

The Legal Assistance Helpline will be offered to the Beneficiary by accessing through the 24 Hour Cross Country Assistance Contact Centre. The Beneficiary have unlimited telephonic access to qualified and registered legal staff, equipped to provide the following assistance:

- Personal legal advice as to how one should handle legal proceedings;
- National network of attorneys providing advice on home, vehicle and personal issues;
- Quality telephonic information with regard to legal rights and how to enforce it;
- Bail assistance;
- A consultation can be arranged with an attorney should the matter not be resolved by the Legal Advisor for which the first R10 000 will be paid per membership per year collectively with a R100 excess per case;
- Furnishing of standard wills;
- Assistance and documentation with "self-help services" e.g. small claims court, unopposed divorces, registration of closed corporations.
- Referrals to appropriate and approved legal practitioners;
- Providing the interpretation of legal options;
- Legal Advisory Panel of specialists, consisting of advocates, attorneys, legal academics and various consultants;
- Includes proforma documents.

3.7. **EMERGENCY ROADSIDE ASSISTANCE**

Territory : South Africa only

General Terms & Conditions:

- a. Qualifying vehicles for the Roadside Assistance Services are 4X4, 4X2, SUV's with a Gross Vehicle Mass (GVM) of no more than 3,5 tons and Motor Homes with a Gross Vehicle Mass (GVM) of no more than 5 tons, which can be legally used on South African Public Roads.

- b. If the vehicle is loaded, we will not be held responsible for the load or vehicle contents. We may require that you make arrangements to remove the vehicle load and contents before the Towing Service Provider will uplift / tow the vehicle. Any costs incurred in this respect will be for the Beneficiary's account.
- c. It remains the Beneficiary's responsibility to provide the Contact Centre with the correct location of your vehicle and any specific details such as vehicle stuck in gear, wheels locked; etc in order to arrange for the appropriate and correct assistance. Incorrect or incomplete information may cause a delay in the provision of services and could result in additional costs for your account.
- d. Should the Roadside Assistance benefit limit be exceeded, all additional costs will be for the Beneficiary's account, and payable directly to the Service Provider providing the assistance, as confirmed by the 24 Hour Cross Country Assistance Contact Centre.
- e. The approved Service Provider will be dispatched by the 24 Hour Cross Country Assistance Contact Centre to provide assistance. The Service Provider undertakes to meet the delay time provided by the Contact Centre to reach the Beneficiary. However should the Service Provider be detained or delayed due to circumstances outside of their control, the Beneficiary disclaims the Programme and all third party Service Providers from any loss of income due to time delay, all violent attacks or theft attempts on the Beneficiary or their vehicle whilst waiting for the Service Provider to arrive.
- f. The Beneficiary undertakes to remain with the vehicle until the Service Provider arrives to provide assistance. Should the Beneficiary leave the vehicle unattended, the Service Provider will not uplift the vehicle nor provide assistance, and a call out fee will be charged to the Beneficiary. In addition, the Beneficiary disclaims the programme, and all third party Service Providers for any damages and/or theft from or to the unattended vehicle.
- g. All call out fees due to a Beneficiary cancelling the service will be deducted from the available limit on the Services Table.
- h. Should the Beneficiary decide to make their own arrangements for Roadside Assistance, directly with a Roadside Assistance or Towing Service Provider, the Beneficiary will be responsible for all costs associated with such services, and which will not be refunded or reimbursed by the Cross Country Assistance Programme. Furthermore, the Beneficiary will contract with the Service Provider at their own risk and any claims in respect of damages / theft / loss / injury / etc will be between the Beneficiary and their appointed Service Provider directly.
- i. The Programme reserves the right to decline service requests:
 - in areas which are unreachable by a standard towing vehicle by a tar or gravel road;
 - in dangerous areas due to war; riot; civil disturbance; etc.
- j. In the case of towing the vehicle, within reason, the 24 Hour Cross Country Assistance Contact Centre may ask that the Beneficiary travel with the Towing Service Provider to the nearest town where alternative travel / lift arrangements can be made. The Towing Service Providers cannot allow the Beneficiary and/or passengers to travel in the vehicle being towed.

Cross Country Assistance will provide the Beneficiary with the following services for the Insured Vehicle as a result of involvement in a Roadside Emergency in line with the limits as set out in the Service Table below:

3.7.1. **Roadside Assistance**

We will arrange for assistance and pay the call-out fee and 1 hour labour, where the cause of the problem is one of the following:

- **A Flat Tyre:** We will arrange and pay to have the insured vehicle's spare tyre put onto the vehicle.
- **Flat Battery:** We will arrange and pay to have the insured vehicle started where possible.
- **Keys locked in vehicle:** If the Beneficiary is stranded as a result of his / her keys being locked inside the insured vehicle, we will telephonically assist the Beneficiary as best we can, providing him / her with possible service providers who might be able to assist him / her in retrieving the vehicle's keys. Any costs incurred in this regard will be borne by the Beneficiary. In the event of the Beneficiary being unable to successfully retrieve the keys, we will arrange to tow the insured vehicle to the nearest approved dealer or competent repairer subject to the limits confirmed in the Service Table.
- **Run out of fuel:** We will assist the Beneficiary by arranging for 10 or 20 litres of fuel to be delivered to the Beneficiary, however, the cost of the fuel is for the Beneficiary's account at the prevailing fuel prices.

It remains the Beneficiary's responsibility to clearly specify the type of fuel required when requesting assistance from the 24 Hour Cross Country Assistance Contact Centre and to double check this at the time when fuel is delivered, to ensure that the correct fuel is put into the insured vehicle.

3.7.2. **Towing Service:**

3.7.2.1. Mechanical / Electrical Breakdown

Where the cause of the problem is a mechanical / electrical breakdown, we will arrange and pay for the insured vehicle to be towed to the most convenient approved dealer or competent repairer for the Beneficiary subject to the limits on the Roadside Assistance Service Table below.

Where the mechanical / electrical breakdown has occurred outside a 100 km radius of your normal place of residence, resulting in an overnight delay, we will provide you with one of the following benefits, **subject to the limits in the service table:**

- **Overnight Hotel Accommodation: or**
We will arrange and pay towards overnight hotel accommodation for the occupants of the vehicle (up to a maximum of 6 people).
- **Car Rental:**
If the circumstances of the breakdown entitle the Policyholder to the hotel accommodation benefit but he / she would prefer to continue with his / her journey immediately, we will arrange and pay for a Group A or B Rental car to enable him / her to reach his / her destination, subject to him / her owning a valid credit card and qualifying for a rental vehicle in terms of the car rental company's general terms and conditions.

The costs incurred will be confined to 24 hour car rental charges; delivery and collection of the hire vehicle and the vehicle must be surrendered on arrival at the Policyholder's destination.

- **Transmission of Urgent Messages:**
We will relay messages of delay or changed arrangements to a nominated family member or business colleague at the Policyholder's request.
- **Vehicle Storage:**
If required due to overnight delay as a result of the vehicle's breakdown, we will arrange and pay for the overnight safe storage of the vehicle subject to the limit of the Roadside Assistance Service Table below.

3.7.2.2. Recovery of vehicles

Where the insured vehicle is rendered non-drivable and requires assistance with a recovery from a 4X4 course or off-road trail, or the vehicle is stuck in mud etc, the 24 Hour Cross Country Assistance Contact Centre can refer the Beneficiary to possible Service Providers who can assist with a recovery, however ALL costs associated with the recovery will be for the Beneficiary's account.

ROADSIDE ASSISTANCE SERVICE TABLE

DESCRIPTION	BENEFIT / LIMIT
Roadside Assistance	
Flat Tyre	Call-out + 1 hour labour
Flat Battery	Call-out + 1 hour labour
Run out of fuel	Call-out (Cost of fuel for Beneficiary's account)
Keys Locked In Vehicle	Telephonic referral only All costs are for the Beneficiary's account
Mechanical / Electrical Breakdown Towing	To the most convenient approved dealer or competent repairer for the Beneficiary <ul style="list-style-type: none"> • Limited to 2 incidents per annum • Maximum limit of R5 000 per vehicle per annum
In cases where the Mechanical / Electrical Breakdown has occurred more that 100km radius from home:	
– Hotel Accommodation, or Car Rental	Up to R 1 000 per incident (and not per person)
– Safe Storage	Up to R 500 per incident (and not per person)

3.7.2.3. Accident

In the event of a collision with a vehicle / person / stationary object / pothole/ animal, we will provide the necessary Accident Towing Assistance to the closest Insurer Approved Auto Body Repairer or storage facility at no cost to the Beneficiary, subject to a claim being submitted with Cross Country for damages to the vehicle. Cross Country Insurance Consultants will settle the towing fees at the negotiated rates with the approved Towing Service Provider(s).

Important note: When in an Accident

There are many unscrupulous towing operators who will do their best to convince you to allow them to tow your vehicle after having been involved in an accident.

When in an accident, it is your responsibility to immediately contact the 24 Hour Cross Country Assistance Contact Centre to ensure that an approved and reputable Towing Service Provider tows your vehicle.

At no point will a Towing Service Provider have the authority to contact and make arrangements with the 24 Hour Cross Country Assistance Contact Centre on behalf of the Beneficiary.

The 24 Hour Cross Country Assistance Contact Centre will provide you with a Reference Number via SMS and the approved Towing Service Provider will have the same corresponding Reference Number sent through to them. No reference numbers, no towing.

Car hire:

Where an accident has occurred, whereby the Beneficiary qualifies for car rental, the Beneficiary should contact his / her Cross Country Insurance Broker during office hours to make the necessary arrangements for car hire.

DESCRIPTION	BENEFIT / LIMIT
Accident Towing	Subject to the Beneficiary following the Cross Country Assistance Protocol of contacting the Cross Country Assistance 24 Hour Contact Centre in the first instance for authorisation, and the submission of a motor vehicle accident claim with Cross Country: The cost of the towing and where necessary, the recovery will be paid for by the insurer up to the limit as specified in the Cross Country Policy Schedule

3.8. ACCIDENT MANAGER
Territory : South Africa

Accident Manager is available to all vehicles as defined in the Cross Country Policy Wording involved in an accident within South Africa.

All necessary arrangements such as towing of vehicles, despatching of ambulances, etc will be managed on behalf of the Beneficiary.

Accident Manager will:

- advise the Beneficiary to notify the SA Police of the accident and obtain the following information at the scene of the accident : Record the collision; eye-witness details; third party contact and insurance details.
- immediately arrange for an approved and contracted Towing Service Provider to remove the vehicle and / or trailer and /or vessel and Cross Country will be responsible for payment, up to the limit stated in the Cross Country Policy Schedule.
- upon request, provide assistance by calling the Police or Traffic Authority should there be any injuries and immediately, if need be, despatch an ambulance.
- upon request, inform the Beneficiary's family or employer of the accident and relay messages on request of the Beneficiary.

3.9. VEHICLE REPATRIATION FOLLOWING AN ACCIDENT OR BREAKDOWN BEYOND THE BORDERS OF SOUTH AFRICA

Cross Country covers the repatriation costs following an accident or breakdown of the insured vehicle beyond the borders of South Africa. The limit for the Insured Vehicle is R50,000.

Terms & Conditions:

- a. The decision on whether to proceed with a repatriation of the vehicle is in the sole discretion of Cross Country and the Insurer.
- b. Should Cross Country provide authorisation for a cross border repatriation of the insured vehicle back to South Africa, please take careful note of the following:
 - Should the quotation amount fall within the limit as insured by Cross Country, there will be no excess or additional amount payable by the Beneficiary.
 - Should the quotation be more than the limit as insured by Cross Country, the Beneficiary will be responsible for the payment of the difference before the cross border vehicle repatriation can commence.
 - Once the quotation has been approved, the Cross Country Assistance Call Centre will advise the Policyholder as to when the Towing Service Provider will arrive to uplift the Vehicle. The Policyholder is to be available to provide the keys as well as all necessary documentation to move the vehicle back to South Africa which will include, but not be limited to:
 - Vehicle Registration Papers
 - Letter providing the insured vehicle owner's authorisation for the Towing Service Provider to move the vehicle across the border back into South Africa
 - Copies of owner's Passport and ID Document
 - The Beneficiary will be responsible for completing the Towing Service Provider Inventory List and signing of the respective invoice.
 - Should the Beneficiary decide to leave the vehicle in the care of a third party, and continue on their journey or return to South Africa, this is done at the sole risk of the Beneficiary. Cross Country and appointed Service Providers will not be held liable for any loss, damage, missing items or contents should the Beneficiary abandon the vehicle or leave the vehicle with a third party. Cross Country and appointed Service Providers will also not be liable for any additional fees as arranged between the Beneficiary and the third party.
 - Understanding the above, should the Beneficiary proceed to make the decision to leave the insured Vehicle in the care of a third party, please advise the 24 Hour Cross Country Assistance Contact Centre, and provide the Contact Centre with contact information for the third party. Please leave required documentation (Vehicle Registration Papers; Authorisation Letter to move the vehicle and copies of owner's Passport and ID Document) and vehicle keys with the Third Party.

- Should the Beneficiary decide to make their own arrangements for the repatriation of the insured vehicle, directly with a Towing Service Provider, the Beneficiary will be responsible for all costs associated with such services, and which will not be refunded or reimbursed by the Cross Country Assistance Programme. Furthermore, the Beneficiary will contract with the Service Provider at their own risk and any claims in respect of damages / theft / loss / injury / etc will be between the Beneficiary and their appointed Service Provider directly.
- In the event of Force Majeure, Cross Country appointed Service Providers reserve the right to suspend services until such a time as the requested service can be delivered safely and without impediment. Force Majeure shall mean a cause or event that is not reasonably foreseeable including acts of God, fires, floods, extreme weather conditions, explosions, riots, wars, hurricane, sabotage, terrorism, vandalism, restraint of government, governmental acts, injunctions, labour strikes, that prevents the appointed Service Providers from responding and providing the services required. In the case of Force Majeure, the Cross Country Assistance Call Centre will remain in contact with the Beneficiary, to provide updates as to the situation and the recommended course of action.

3.10. **TRAFFIC ASSISTANCE**

Territory : South Africa only

Traffic Assist provides a total management service concerning traffic related matters during office hours only.

Traffic Assist has established relationships with various traffic departments which ensures that the Policyholder will receive a superior service. All Traffic Assist services are fully compliant with all relevant national, provincial and municipal laws.

Services :

- **Outstanding Traffic Fine Information** - Traffic Assist provides the Policyholder with details of their outstanding traffic fines as issued by the various traffic authorities. We are able to conduct searches efficiently and advise the Policyholder promptly.
- **Traffic Fine Payment Assistance** – We assist the Policyholder in settling fines by way of verifying photos and fines, forwarding traffic court representations and a payment courier service.
- **Vehicle Licensing and Registrations** - Information and advice service.