



😂 ROADSIDE ASSISTANCE

In the event of a roadside emergency, you will have access to the following services (up to R650 per incident or R 1 300 annually):

- Flat battery: Jump start assistance provided (replacement of battery will be your responsibility).
- Flat tyre: Assistance with changing the tyre.
- Keys locked in vehicle: Unlocking service only.
- Fuel assistance: Limited to five litres per incident.
- Transmission of urgent messages.
- Locksmiths: Dispatched in the event of vehicle or home key lockouts, up to R900 per incident or R1,800 annually.



MACHIN SERVICES

In the event of the following situations, you will have access to a tow-in service that will transport your vehicle to the nearest repair center, panel beater, or approved dealership (if your vehicle is under warranty):

- Mechanical breakdown: Covered up to R1.100.
- Electrical breakdown: Covered up to R1,100.
- · Accident damage: Cost covered for towing to the nearest approved panel beater, up to a limit of **R3,750**.



COURTESY TRANSPORT

In the event that your vehicle needs to be towed to a repairer, we will make arrangements to provide transportation for the occupants of the vehicle.

- Up to a maximum of two people will be eligible for courtesy transport.
- The transportation service will cover a nominated destination within a 100km radius of your usual place of residence.



HOTEL ACCOMMODATION

- In the event of a breakdown occurring outside a 100km radius from your usual place of residence, resulting in an overnight delay, we will make arrangements for hotel accommodation. The hotel accommodation will be arranged for up to a maximum of four people, who are occupants of the vehicle.
- The coverage for hotel accommodation is valued at up to R1.000.





CAR RENTAL

If the circumstances of the incident qualify you for the hotel accommodation benefit but you prefer to continue your journey immediately, we will arrange a rental car for you to reach your destination.

- The eligibility for a rental vehicle is subject to meeting the car rental company's general terms and conditions.
- The costs covered will be limited to rental charges and delivery and collection of the rented vehicle.
- Upon reaching your destination, you must return the rental car. You will be covered for up to R500 for the rental, subject to availability.





VEHICLE REPATRIATION

In the event that your vehicle requires professional repairs and is left at a repair facility, we provide coverage for the following options:

- For standard car rental: We shall reimburse up to R500 for a 24-hour car rental while your vehicle is being repaired.
- For collecting the repaired vehicle: We shall provide up to R500 towards the cost of a flight ticket to allow you to retrieve your vehicle after it has been repaired.
- Alternatively, if your vehicle has been towed to a dealership closer to your residence, we will supplement the additional tow costs by providing coverage for car rental expenses.

Here are the general terms and conditions applicable to the aforementioned service categories (Roadside Assistance, Tow-in, Courtesy transport, Hotel Accommodation, Car Rental & Vehicle Repatriation):

- Limited to two incidents per service category, per annum.
- MUA Road Assist coverage excludes vehicles weighing over 3,500kg.
- Your vehicle must be in roadworthy condition to qualify for coverage.
- Any costs incurred without prior authorisation from the service provider will not be reimbursed.
- Road Assistance is available in South Africa, Lesotho, and Swaziland. It is also available in Namibia. Mozambique, Botswana, and Zimbabwe, but the availability of service providers in these countries cannot be guaranteed.



INTELLIGENT PANIC

Never face a panic situation alone! Intelligent Panic offers you and your loved ones round-the-clock access to a dedicated crisis manager who will assist you during emergencies.

You will always have support in times of crisis!

Need emergency medical advice over the phone? Urgently seeking a doctor or an ambulance? Involved in an accident or feeling lost and vulnerable? Intelligent Panic is there for you when you need it most.

No more memorizing emergency numbers!

With Intelligent Panic, you won't need to remember another emergency contact. We provide access to all necessary emergency services, your security company, medical information, and other valuable contacts.

Access multiple emergency support services with a single button on your cell phone.

To access Intelligent Panic, simply register with our contact center and designate a specific number on your cell phone as your panic button. In an emergency, just press that number, and we take care of the rest.

Your crisis manager will promptly call you back and coordinate the most appropriate support you require.

They will remain in telephone contact with you until your crisis situation is resolved.



TRAUMA ASSIST

Trauma is characterised as a severe emotional shock and distress caused by an extremely upsetting event, which can take many different forms. It is common for individuals to encounter a traumatic experience at least once in their lifetime, and trauma counselling is a supportive intervention that aids in processing the associated emotions. The objective of this product is to provide assistance to you and your family in restoring your lives and transitioning from a state of being a 'victim' to becoming a 'victor.' As part of this offering, you will have access to a 24-hour emergency hotline that will connect you with a professional trauma counsellor.

The trauma counsellor can provide the following services:

 Access to a comprehensive range of trauma counselling services and related support following the traumatic experience.

- The trauma counsellor can coordinate local emergency assistance services and arrange for emergency transportation to the nearest and most suitable medical facility.
- Counselling provided by a registered trauma-trained counsellor, occupational therapist, or psychologist.
- The therapist will work with you and your family in a practical manner, aiming to assist you in returning to a normal life as quickly as possible.
- Referrals to psychological or psychiatric consultations are available, if necessary.
- · Coverage extends to the insured member, their spouse, and all children under 21 years of age.
- The coverage is limited to R6,000 per year for the insured individual, with a maximum limit of R12,000 per year for the entire family. Arrange the nearest local emergency assistance service as well as provide emergency transport to the nearest, most appropriate medical facility.





CRIME VICTIM ASSIST

24-hour crisis management service to support you in the event of a hi-jacking

- In the event that your cell phone is stolen during a hi-jacking, we'll provide you with a cell phone loaded with pre-paid airtime to the value of R200
- If your vehicle is stolen during a hi-jacking, we'll provide you with standard car hire for 48 hours to keep you mobile.
- If your credit or debit cards are stolen during a hi-jacking, we'll provide you with a pre-loaded debit card up to thevalue of R500 to assist you in the interim.
- If your keys are stolen during a hi-jacking, we'll send a locksmith to your home to assist you with your locks, up to the value of R1,000 per annum.
- If you have been hi-jacked at your place of residence, we'll place a dedicated security guard at your home for 24 hours.
- We shall provide application forms from Home Affairs if yourID book, passport or driver's license was stolen or lost in theincident.
- We shall provide investigation services to the value of R25,000 to assist with identifying the perpetrators of the incident and recovery of your possessions.



The value-added services are non-financial services and products which do not fall within the ambit of the Financial Advisory and Intermediary Services Act, 37 of 2002 and does not enjoy the same regulatory protection as FinancialServices and Products.



MUA Road Assist is a comprehensive mobility and convenience service for clients on the go.

Call **0861 000 682** to access any of the MUA Road Assist benefits as described in this leaflet.

In the unlikely event of difficulty using the 0861 number above please dial 076 715 8967 for assistance.



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Insuring the Individual

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