

MUA Home Assist



FIXTURES, FITTINGS AND SERVICES

If a home emergency occurs, we will coordinate the services of a suitable professional (such as an electrician, plumber, locksmith, or glazier) to address the issue at a designated location. The call-out fee and the first hour of labour will be covered, but subsequent work will be charged at normal rates.

Any required parts and materials are excluded and will be for your own account. Additionally, maintenance-related problems are not covered. A home emergency is defined as an event that poses a potential risk to life or could result in structural or further damage to your property. There is a maximum limit of **three incidents** or up to **R2,000** per annum.



EMERGENCY SERVICES NOTIFICATION AND CALL OUT

Upon your request, we will promptly notify the appropriate emergency service providers, including the police, traffic authorities, fire brigade, ambulance services, security personnel, or any other relevant emergency service, about your emergencies.

WHAT IS COVERED

WHAT IS NOT COVERED

ELECTRICAL

- Distribution boards, circuits, main cables causing power failure.
- Earth-leakage relays causing power failure.
- Geyser connections, thermostats and elements.
- Multiple plug points causing power failures.
- Lightning strikes on wiring causing power failures.
- Multiple burnt connections on wiring or plug points causing power failure.
- General house wiring.
- Connections to all electrical motors causing power failure.
- Municipal connections inside the property causing power failure.

- Electrical 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 (electric gate motors etc.).
- White appliances (stove, refrigerator, dishwasher etc.).

PLUMBING

- Burst water connections and pipes that are causing further structural damage.
- Overflowing blocked drains (internal & external) that can cause further structural damage.
- Geyser problems (no hot water - dependent on case circumstances, water pressure, overflowing geyser).

- Concealed pipes are not covered.
- Cost of specialists are not covered (such as drain specialists or leak detectors).
- Repairs not complying with regulated specifications such as SABS and others.
- Replacement of a burst geyser.
- Jacuzzis, swimming pools and boreholes.
- Leaking tap that runs into a basin or shower.

LOCKSMITH

- If keys are broken off or lost for a main entrance or exit of the house.
- If a child is locked inside the house or any room within the house.

- Outbuildings and garages.
- Padlocks.

GLAZIERS

- Any glass that has been damaged or broken and is causing a security risk to your premises.

- Mirrors or any specialised glass.

For any other cases, we will be able to assist you, but this will be for your own account.



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 'victim.' As part of this offering, you will have access to a 24-hour emergency hot-line 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.



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.



CRIME VICTIM ASSIST

24-hour crisis management service to support you in the event of a home invasion

- In the case of your cell phone being stolen in a home invasion, we will provide you with a cell phone loaded with pre-paid airtime to the value of **R200**.
- In the case of your vehicle being stolen in a home invasion, we will provide you with a Group B car hire for **48 hours** to keep you mobile.
- In the case of your credit card being stolen in a home invasion, we will provide you with a pre-loaded debit card up to the value of **R500** to assist you in the interim.
- In the case of your keys being stolen in a home invasion, we will send a locksmith to your house to assist you with your locks, up to the value of **R1,000 per annum**.
- In the case of your home being invaded, we will place a security guard with you for **24 hours** after the invasion has taken place.
- In case of your home being invaded, we will provide hotel accommodation to the value of **R1,000 per annum**.
- We shall provide application forms from Home Affairs if your ID book, passport or driver's licence was stolen or lost in the incident.
- 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 Financial Services and Products.



MUA Home Assist is unflinchingly committed to your peace of mind in the event of an emergency.

Call **0861 000 682** to access any of the **MUA Home 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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Auto&General

MUA Insurance Acceptances (Pty) Ltd (Registration number 2008/011925/07) is an authorised Financial Services Provider (FSP No.: 37947) underwriting on behalf of Auto & General Insurance Company Limited (Registration number 1973/016880/06), a licensed non-life insurer and financial services provider (FSP No.: 16354). All benefits are only redeemable via the call centre. E&OE

MUA

Insuring the Individual

