



ROADSIDE ASSIST

In the event of a vehicle breakdown or accident, our Call Centre is ready to assist with roadside emergencies. With a national network of accredited Service Providers and dedicated case managers, help is just a call away. Services are available exclusively when arranged through the Call Centre. Please note that parts, repairs, maintenance, and other goods or services are excluded.

SITUATION	WHERE?	WHAT ROADSIDE ASSISTANCE DOES	WHO PAYS?
Accident	South Africa and all neighbouring countries within the MUA policy territorial limits	Coordinates and dispatches towing and recovery to a place of safety.	MUA Policy (subject to the policy terms and conditions).
Mechanical or Electrical Breakdown (including flat tyre, battery failure, etc.)	South Africa, Lesotho, Botswana and Eswatini	Coordinates and dispatches assistance and towing in accordance with the Roadside Assistance benefit.	Roadside Assistance Benefit , subject to the benefit limits and exclusions. (R1,480 per event, limited to 2 events per annum). Repairs, parts, maintenance and similar costs are not covered .
Mechanical or Electrical Breakdown (including flat tyre, battery failure, etc.)	Other neighbouring countries (e.g. Namibia, Zimbabwe, Mozambique)	Coordinates and facilitates assistance and towing where available.	The insured pays all costs. Roadside Assistance only arranges the service.



BREAKDOWN ASSIST SERVICE

- **Flat battery**

The Call Centre will arrange to have the vehicle jump started. Limited to a 1-hour labour and call out to a value of R785 per incident. If the Call Centre cannot resolve the problem at the scene, the vehicle will be towed by an appointed Service Provider to the nearest most appropriate place of repair or safety. Towing limited to **R1,480 per incident**.

- **Keys Locked in Vehicle**

The Call Centre will arrange to open the vehicle and retrieve the car keys. Limited to a 1-hour labour and call out to a value of R900 per incident. If the problem can't be resolved at the scene, additional costs of towing or repairs are not included as part of the services and are for the client's account. This service will be arranged up to a 40km roundtrip (from starting point to the point of dispatch). Towing limited to **R1,480 per incident**.

- **Flat Tyre**

The Call Centre arranges to change the tyre using the spare, covering up to 1 hour of labour from starting point to the point of dispatch and a call-out fee of R785 per incident. If no spare tyre is available, the vehicle is towed to the nearest approved repairer or fitment center. Towing services include up to a 40km roundtrip and are limited to **R1,480 per incident**.

- **Fuel Assistance**

Fuel delivery is arranged, covering up to 1 hour of labour and a call-out fee of R785 per incident. Up to 10 liters of fuel is provided for the client's account, with additional fuel available at extra cost. Services are limited to 2 incidents per year, within a 40km roundtrip, and up to R1,480 per incident.



TOW-IN SERVICES

By arranging an accident tow through the assist services call center, you can rely on insurer-approved service providers to transport your vehicle to the nearest repair center, panel beater, or approved dealership. This ensures the process aligns with your insurance cover and avoid additional costs for the insured's account.

- **Accident Tow**

Towing is arranged from the accident scene to the nearest insurance-approved motor body repairer (MBR) or storage facility, up to a 40km roundtrip. Vehicle recovery, winching, and extraction are excluded and will form part of a valid insurance claim.

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 and Electrical Breakdown**

Towing is arranged to the nearest franchised dealer (if under warranty) or repairer, covering up to a 40km roundtrip from the starting point. Limited to **R1,480 per incident**, whether the vehicle breaks down at home or on the road.

- **Storage**

Safe vehicle storage is arranged overnight, on public holidays, or over weekends when necessary. The vehicle will be relocated to the nearest approved dealer or repairer on the next working day. Second tows are at the member's expense unless they are a continuation of the first tow due to after-hours or holiday storage.

- **Transmission of Urgent Messages**

Urgent messages regarding delays or changed arrangements can be relayed to a nominated family member, colleague, or employee upon request.



ROADTRIP INTERRUPTION SERVICES

Should the member find themselves stranded 100km or more from home or office because of a vehicle breakdown or an accident, the Call Centre will arrange one of the following services:

HOTEL ACCOMMODATION

In the event of a breakdown or accident that results in overnight delay, the call centre will arrange for one night's hotel accommodation in the area for the occupants of the vehicle. Limited to R1,000.

CAR HIRE

If the circumstances of the incident qualify you for the hotel accommodation benefit but you prefer to continue your journey immediately, transportation will be arranged for the occupants to their respective destinations by arranging car hire. Limited to R1,000. Should you choose the car-rental option and continue the journey while the vehicle is being repaired, the call center will arrange car hire to collect the vehicle after the repairs are complete. The cost of fuel will be for own account. Limited to R1,000.



Should you find yourself stranded within 100km radius from your home or office because of a vehicle breakdown or an accident, the Call Centre will arrange one of the following service:

COURTESY TRANSPORT

In the event of a breakdown or accident, our Call Centre will arrange for your vehicle to be towed to your nominated destination and provide a courtesy vehicle to transport you to your preferred location, up to a limit of R1,000. This service also includes automated SMS updates with driver details for added convenience.

- **Destination Limit:** Transport is available within a 100km radius per incident. Additional kilometers are charged at a set per-kilometer rate.
- **Passenger Transport:** Complimentary transport for up to three passengers, provided the trip is within 100km, lasts no longer than one hour, and all passengers are dropped off at a single, pre-booked address.
- **Additional Stops:** Unplanned or extra drop-offs can be arranged for R50 per stop, subject to pre-approval and coordination with the Call Centre.

GENERAL TERMS & CONDITIONS

- **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.





ACCIDENT ASSIST SERVICE



EMERGENCY MEDICAL SERVICES (EMS)

The Call Centre offers 24/7 access to a team of nurses and paramedics, supported by a network of accredited medical service providers, to assist in medical emergencies. Valid within South Africa only.



MEDICAL ADVICE

The Call Centre provides guidance during medical crises and offers emergency advice, including referrals to crisis lines, doctors, clinics, and hospitals in your area.

ADVICE INCLUDES INFORMATION ON:

Prescription Medication	Contra-indication of medicines	Fevers	Blurred Vision
Insomnia	Headaches/ Migraines	Stomach aches	Antibiotics
Why not to take expired medication	Treatment of abrasions	Telephonic CPR	Earaches
Allergies	Women's / Men's Health	Supplements	Cramps

TRANSPORTATION TO:

Closest Medical facilities	GPs within the client's area	Closest Medical Transport	Health Specialists
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EMERGENCY MEDICAL TRANSPORTATION

For medical emergencies, the Call Centre will arrange appropriate transportation to the nearest facility capable of providing care. Depending on the situation, transportation may include road or air ambulance (subject to weather and flight plans).



CALL FORWARDING SERVICE

In emergencies, the Call Centre facilitates direct contact with caretakers or transfers calls to essential services like Police or Fire Departments, ensuring swift action when needed.

Valid within South Africa only.



PANIC SOS

Turn your cell phone into a 24/7 emergency assistance tool for road and medical emergencies.

How It Works:

- **Quick Activation:** Save the dedicated USSD string *120*880*4914# as a speed dial. Press the SOS Panic button in an emergency, and the Call Centre will call back within 90 seconds to assess your needs. Your location details are instantly shared with our system for rapid assistance. The Call Centre deploys appropriate responders, such as police, emergency services, or private security, and contacts family or friends with your permission.
- **If no response:** The Call Centre calls back 3 times at 60-second intervals. A voice message and SMS are sent with further instructions, including alternative contact details. Next-of-kin or designated contacts are reached to assist in locating and supporting you.

The Call Centre ensures total care and manages the situation until resolved.



TRAUMA COUNSELLING

Qualified Professional Nurses and Counsellors are available to provide telephonic debriefing as well as face-to-face counselling.

Telephonic debriefing is conducted by qualified counsellors. Should the counsellor determine a need for additional face-to-face counselling, the member will be directed to an appropriate Trauma Counsellor for a free session, within the network, nearest to the customer's work or home address.

Once the member has been referred, he/she will be assisted in scheduling an appointment or, should the customer prefer, the contact details for the center will be provided in order to make their own arrangements. In the event of the latter, the counselling/trauma center will be notified of a possible counselling session to be scheduled.

COVERAGE LIMITATIONS

- Limited to **R6,000** per annum for the insured individual.
- Maximum limit of **R12,000** per annum for the entire family.



LISTENUP COMPANION PLATFORM

All MUA Assist Services include 24/7 confidential one-on-one WhatsApp support for mental health and conflict resolution.

Instantly connect with a team of professionals for real support from real people.



24-HOUR CONFIDENTIAL SUPPORT	24 hours a day, 7 days a week, 365 days a year
MULTI-PLATFORM CAPABILITY	WhatsApp is widely used as an end-to-end encrypted, confidential, easily accessible multi-platform from various devices.
SECURE MESSAGING PLATFORM	Safe and highly confidential one-on-one space to share and ask for help.
PROFESSIONAL CONTAINMENT	Containing conversation and support with practical tips and tools.

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

In the unlikely event of difficulty using the **0861** number above
please dial **083 789 0410** or **010 019 3217** for assistance.