



Welcome to ALL4U Emergency Assist!

The Programme offers members some peace of mind in the event of an emergency.
Call **0861 255 226**, for assistance

COMMERCIAL CLIENTS

COMPREHENSIVE ROADSIDE ASSISTANCE (ALL VEHICLES UNDER 3,5T)

Should you find yourself stranded because of a vehicle breakdown or an accident, the Call Centre will arrange one of the following services:

The Call Centre provides immediate access to a team of dedicated case managers, together with a national complement of accredited assistance Service Providers who will assist with roadside emergencies. The services are only applicable when the service is requested through the Call Centre. Parts, repairs, maintenance services and such other goods and services as indicated below are not included. The Call Centre may, depending on the circumstances, elect to incur the costs of certain items on the member's behalf and recover such costs from the member.

Please note that this product does not constitute an insurance product, and the Call Centre therefore does not in any way indemnify the member against losses, liability, expenses or damages suffered.

Flat Battery

The Call Centre will arrange to have the vehicle jump started. 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. This service will be arranged up to a 100km roundtrip (from starting point to the point of dispatch).

Keys Locked in Vehicle

The Call Centre will arrange to open the vehicle and retrieve the car keys. 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 100km roundtrip (from starting point to the point of dispatch).

Flat Tyre

The Call Centre will arrange to have the tyre changed using the client's spare tyre. In the event that there is no spare tyre, the Call Centre will arrange for the vehicle to be towed to the nearest approved repairer or fitment center. These services are offered whether the vehicle breaks down at home or on the road. This service will be arranged up to a 100km roundtrip (from starting point to the point of dispatch).

Run out of Fuel

The Call Centre will arrange for fuel to be delivered to the member. The Call Centre will supply up to 10 liters of fuel for the member's account. This service will be arranged up to a 100km roundtrip (from starting point to the point of dispatch) and is limited to 2 incidents per annum. Additional fuel can be arranged for the member's account.

Winching/Extracting Assistance

Assistance will be provided for extracting the vehicle when accidentally stuck in a ditch or other inaccessible areas, when such location is within 50 meters of a paved road or highway. This service does not include extraction when driving a vehicle off-road or on unpaved highways. Service Provider rates are charged per hour.

Mechanical and Electrical Breakdown

The Call Centre will tow a vehicle to the nearest franchised dealer (if under warranty) or to the nearest repairer. These services are offered whether your vehicle breaks down at home or on the road up to a 100km roundtrip (from the starting point to the point of dispatch).

Accident Tow

In the event of an accident, the Call Centre will arrange for the vehicle to be towed to the nearest insurance-approved motor body repairer (MBR) from the accident scene. The Service is facilitated within a 60km round-trip (from starting point to the point of dispatch). Vehicle recovery, winching and extraction is excluded from the benefit entitlement and will be charged on a member-to-pay basis.

Storage

The Call Centre will arrange for the safe storage of the vehicle overnight, public holidays or weekends where necessary. On the next working day, the vehicle will be relocated to the nearest approved dealer or repairer. Second Tows will be for the member's account (this excludes tows that are a continuation of the first tow due to a vehicle that was towed after-hours / over weekends / public holidays).

Second Tows

If a member takes direct control of the vehicle to an alternative destination (not per protocol), which results in a second tow being required, the cost will be for the members own account. This excludes tows that are a continuation of the first tow due to a vehicle being towed after-hours, over weekends or public holidays where overnight storage was required and where a second tow to deliver the vehicle to nominated destination was required.

Transmission of Urgent Messages

The Call Centre will relay messages of delay or changed arrangements to a nominated family member, employee, or business colleague at the member's request.

ROADSIDE TRIP 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:

Courtesy Transport

Where the vehicle needs to be towed to a repairer, the Call Centre will arrange for the occupants to be transported to their respective destinations. 24 Hour, Group B rental vehicle can be arranged for the client by the Call Centre. In order to secure the booking on behalf of the client, the client needs to have a valid driver's licence and credit card.

Should the beneficiary choose the car rental option and continue his or her journey while the vehicle is being repaired, the call center will arrange 24-hour, group-B car hire to collect the vehicle after the repairs are completed. The cost of fuel will be for the beneficiary's account.

OR

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 for the driver of the vehicle at one of our preferred providers in the area.

TERMS AND CONDITIONS

- Services will only be rendered to validated members.
- Each service will be managed on an individual basis and is highly dependent on traffic, weather and the correct information being received.
Roadside assistance services are only available if the breakdown or accident occurs in South Africa, Lesotho, or Swaziland. The Call Centre will not refund breakdown or accident assistance charges for incidents that occur in any other country.
- The service only extends to the towing of one vehicle and not a trailer, boat, or caravan (Trailers and caravans will be towed if they are covered on the policy). Multiple tows (e.g., where the member requires the vehicle, trailer, boat or caravan to be towed) will be arranged for the member's own account.
- Second Tows will be for the member's account (this excludes tows that are a continuation of the First Tow due to a vehicle that was towed after-hours / over weekends / public holidays) subject to the member taking direct control of the vehicle to an alternative destination which results in a second tow being required.
- Mechanical Breakdown services are offered whether the vehicle breaks down at home, the office or on the road.
- Battery replacement costs are for the member's account.
- Limited to the South African territory only.
- The additional per kilometer rate is subject to change in accordance with fuel price fluctuations.
- Case management fees may apply for services rendered outside of the scope of our services
- All services must be authorised, arranged and managed by the Call Centre. Any costs incurred through arrangements made by the member without prior authorisation from the Call Centre fall outside of the benefit entitlement.
- In the event of a mechanical or electrical breakdown, the vehicle is to be towed to the closest franchised dealer or repair center from the scene of the breakdown per the specified limits.
- A member will only be entitled to courtesy transport and overnight accommodation benefits if the vehicle was towed by the service provider and when the member is more than 100km away from his/her permanent place of residence/office.
- An Accident shall be defined as damage to one or more body panels (which will require repair in a body shop) because of a collision with another vehicle or object. An accident shall also include instances where the engine catches fire, or where impact with a pothole, kerb or pavement result in damage to the suspension, wheels or undercarriage (and not necessarily the body panels), and where it is clear to the member and the service provider that the damage is of an insurable risk nature, irrespective of whether the car is insured. In instances of doubt the service provider shall arbitrate on this latter definition. In the event of the accident being caused by mechanical failure, and in essence where the vehicle under these descriptions is non-drivable, the incident will be considered to be an accident.
- In the event of an accident, the vehicle is to be towed to the closest nominated destination from the scene of the accident.

- The member will be liable for any costs related to the breaking of window glass should there be no other way to gain access to the vehicle to tow.

Roadside Assistance Exclusions:

- Vehicles not in a roadworthy condition.
- If the total mass of the vehicle exceeds 3500kgs (including the load on board) a more suitable towing vehicle will be needed and as such the member or driver will be liable for additional tow cost attributed to the towing. This is payable to the Service Provider at the time of incident.
- Recreational Vehicles (RVs), camping trailers, travel trailers, or any vehicles in tow.
- Service for any trailer which must be separated from the truck tractor.
- Service to vehicles with expired safety inspection sticker(s), license plate sticker(s), and/or emission sticker(s) where such stickers are required by law.
- Vehicles located at storage facilities.
- Cost of parts, replacement keys, replacement tyres, batteries, fluids, lubricants, cost of installation of products, materials, toll fees, and any additional labour relating to towing.
- Any fees relating to the dismount/mounting of a drive shaft.
- Dolly wheels where vehicles are stuck in park and need to be towed.
- Tyre repair.
- Tyre replacement at any location other than a roadside disablement site.
- Cost of the replacement tyres and its installation.
- Any and all taxes, tolls or fines.
- Non-emergency towing or other non-emergency service including but not limited to mounting or removing of any tyres, snow tyres, off-road tyres, chains, or similar items.
- Shoveling snow from around a vehicle.
- Service when a vehicle is snowbound in unploughed areas such as snowbanks, snowbound driveways, or curb side parking.
- Damage or disablement due to flood, fire, or vandalism.
- Vehicles located at a place of repair.
- Service on a vehicle that is not in a safe condition to be towed or serviced or that may result in damage to the vehicle if towed or serviced.
- Towing done by a Service Provider not appointed by the call center as well as the subsequent storage and release fees accumulated due to this "non-directed" tow.
- Towing or extraction as a result of a collision or accident. (Unless otherwise stated)
- Towing or service on roads not regularly maintained, such as sand beaches, open fields, forests, and areas designated as not passable due to construction, etc.
- Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law as well as the subsequent storage and release fees that may have accumulated at the "non-directed" destination.
- Pound upliftments as a result of towing directed by a law enforcement officer.
- Towing for the purpose of disposal (e.g., salvage facility).
- Towing of a vehicle off a boat dock or marina unless such facilities are used for intermodal and ocean freight purposes.
- Transportation for the member to the vehicle for a service or from the vehicle to another destination after the service has been rendered.
- Towing between repairer repairers for non-directed vehicles (where the call center was not contacted initially to arrange services) or for convenience.
- Services may not be requested from a dealer or repair facility.
- Service will not be rendered in the event of emergencies resulting from the use of intoxicants or narcotics, or the use of the vehicle in the commission of a crime.
- Repeated service calls for a vehicle in need of routine maintenance or repair.
- Services received independently without prior authorization.

- Vehicle recovery, winching and extraction is excluded from the benefit entitlement and will be charged on a member-to-pay basis.

The Service Provider does not refund:

- Labour, overtime or cellular-phone charges, toll-gate fees, call-out fees, weekend levies, storage charges, hitching/salvage/recovery (defined as an insurable risk related to accessing the vehicle) fees and the cost of spare parts.
- Repair charges
- Charges for assistance rendered by a private person or any Service Provider unless that Service Provider is appointed by the Call Centre.
- Charges for assistance required due to participation in a motorised sporting event.

MEDICAL ASSIST ACCESS

The following benefits are on an access only basis. These services include:

- Emergency telephonic advice and information – 24/7
- Referrals to medical practitioners and facilities
- Liaison with next of kin to keep them informed

In addition to the general medical advice service, medical operators will guide a person through a medical crisis situation involving the member. The member will receive emergency advice or have the necessary support organised, by utilising the 24-hour Contact Centre.

This service includes referrals to Crisis lines in case of:

- Poison Hotline – In House
- Suicide Hotline – Lifeline
- Rape and HIV Counselling
- Family, Domestic and Child Abuse
- Bereavement Counselling

For the member's medical aid or own account:

- Emergency medical response to the scene of an incident
- Emergency medical transportation to the nearest appropriate medical facility

Please note: Medical Assistance is only valid for emergencies within the borders of South Africa.

EMERGENCY OFFICE ASSISTANCE (IF SELECTED)

The Call Centre provides immediate access to a team of dedicated case managers, together with a national complement of accredited assistance Service Providers who will assist with office emergencies. The services are only applicable when the service is requested through the Call Centre. Parts, repairs, maintenance services and such other goods and services as indicated below are not included. The Call Centre may, depending on the circumstances, elect to incur the costs of certain items on the member's behalf and recover such costs from the member.

Please note that this product does not constitute an insurance product, and the Call Centre therefore does not in any way indemnify the member against losses, liability, expenses or damages suffered.

The Office Assistance programme provides assistance to the member when they are involved in an Office Emergency. An Office Emergency means any sudden, unexpected and/or unforeseen event at the member's office requiring the immediate and/or urgent services of a domestic tradesman to limit/ minimize or prevent further damage to the office.

This service is restricted to office emergencies and only applies to the member's **eligible premises/Office premises**, within the Republic of South Africa and used for business purposes where specified, including outbuildings. The member will be assisted with up to 3 incidents per annum.

Emergency Services Notification and Call-out

At the request of the members, our Assist Call Centre will relay a notification of emergencies to the Police, Traffic, Fire Brigade, Ambulance, Security or any other emergency Service Provider.

***Please note that each service will be managed on an individual basis and is highly dependent on traffic, weather and correct information received i.e. address or area of incident.**

Services Rendered

The Office Assistance programme shall entail the Call Centre arranging the following emergency services to members:

1. Plumbers
2. Glaziers
3. Electricians
4. Locksmiths
5. Tree Felling
6. Beekeepers
7. Pest Controllers - Borer Beetle | Thatch Lice | Dust Mites | Cockroaches | Fleas | Fish Moths | Ants | Ticks | Bedbugs | Rodents – ONLY.

The services exclude maintenance (of any kind), and the costs of any materials required, which is for the member's account.

Plumbers

Assistance shall be provided by the Call Centre to members in circumstances where they have requested access to the service where the emergency is any of the following:

- Visible burst water connections and pipes
- Blocked drains, toilets, baths and sinks, causing further damage to the office
- Emergency Geyser overflow, valves (Latco and pressure release) causing loss of hot water and pressure-release problems

Exclusions

- Jacuzzi, swimming pools and borehole pumps
- Leak detection inspections
- Repairs not complying with regulated specifications such as SABS and others
- Leaking taps /toilets
- Replacement of a burst geyser, septic tanks and water supply interruptions to the office
- Any assistance required on the municipality owned property
- The costs of any materials provided by the plumber are excluded and are for the member's own account

Glaziers

- This is a 24-hour help line, offering assistance where a glazier is dispatched to ensure that damaged building glass can be professionally replaced
- Broken or badly cracked windowpanes which could result in access to the office

Exclusions

- No materials are included, and this is for the member's account (e.g. the actual glass etc. is for the member's account)

Electrician

Assistance shall be provided by the Call Centre to members in circumstances where they have requested access to the service where the emergency is any of the following:

- Distribution boards, circuits, main cables causing 100% power failure
- Earth-leakage relays causing 100% power failure
- Geyser connections, and elements, causing 100% power failure
- Plug points causing 100% power failure
- Light fittings or switches causing 100% power failure
- Lightning strikes on wiring causing 100 % power failure
- Multiple burnt connections on wiring or plug points causing 100% power failure
- Connections to all electrical motors (e.g. electric gate motor) causing 100% power failure

Exclusions:

- Electric 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
- Any assistance required on the municipality owed property
- The costs of any materials provided by the electrician are excluded and are for the member's own account.

Locksmiths:

- If keys are broken off or lost for a main entrance or exit of the office (this includes outbuildings)
- If a person is locked inside the /office or any room within the office

Exclusions

- Burglary Incidents - the Call Centre will assist the member by arranging a locksmith, but the member will be liable for the costs of such locksmith and any material provided by the locksmith
- Replacing damaged locks, padlocks and keys (The member may be assisted at their own cost)

Tree Fellers/Beekeepers and Pest Controllers

Facilitated up to the incident limits only and only within daylight hours. Please note that each case will be managed on an individual basis and is highly dependent on visibility, weather and seasonal conditions.

Additional services also included are:

Should a burglary occur, security assistance and guarding services will be provided at the member's request. *These services will be for the member's own account.*

Estimated Service Times

Urban Areas = average response time is 35 to 80 min (from time of dispatch – 40km to 100km) with the potential of extended response time on weekends only

Rural Areas = average response time is 80 – 240 min (from time of dispatch – in excess of 100km)

FINE EXPERT PORTAL

Fine Expert Portal specialises in providing a unique service that is designed to take the hassle out of dealing with traffic fines. Fine Expert Portal provides a quick, easy and painless channel to receive fine notification and getting your fines paid, with the added benefit of negotiated fine reductions for members.

Dealing with municipal and provincial traffic departments can be a complex and arduous process, therefore we use our extensive legal and administrative expertise to simplify the entire process and take the pain away.

Benefits:

- Proactive notification of issued traffic fines.
- Easy, no fuss fines payment facility.
- Proof of payment of fines are submitted to the members for use in roadblocks should the need arise.
- Discounts on traffic fines of up to 50%.

What Services are Included?

Your membership of Fine Expert Portal entitles you to the following service(s):

- Proactive notifications of fines posted onto www.paycity.co.za and other fines databases that allow automated integration.
- Any discount negotiated on fines will be for the benefit of the member.
- No queues or admin burden in dealing with Traffic Departments.

How does Fine Expert Portal work?

- Register on the Fines Expert Portal or call the Call Centre for assistance
- Queries are handled via Support Tickets on the portal or [the call centre](#).
- Within 1-2 weeks fines issued* on your South African ID number posted onto the various fines databases is loaded onto your profile and you receive SMS's and / or email notifications
- The member can view the fines details on the member portal and use the easy online payment facility to quickly pay your fines.
- Where we negotiate discounts on your behalf you only the discounted amount and the full discount is for your benefit.
- When new fines are issued on your South African ID number you will receive email and SMS notifications.

Who is entitled to use Fine Expert Portal?

An eligible and registered member of Fine Expert Portal.

Terms and Conditions

- *Fines are said to be "issued" once they are posted fines databases used by Issuing Authorities.
- Other fines that are not posted onto fines databases can be dealt with by Fine Expert Portal but Fine Expert Portal must be notified of these by the member before the service can commence.
- Fines notifications will only be sent to the member proactively if they are posted on a fines database that allows integration.
- The service is limited to traffic fines issued within the Republic of South Africa.
- The service is limited to the main member.
- The discount level is highly dependent on the type and age of the infringement as well as the issuing authority.
- Membership must be fully paid up at the time of the fine being issued.

- At the time of the fine, members must comply with all the legal and regulatory requirements of the Roads Acts of South Africa and other such relevant legislation.
- Fine Expert Portal does not guarantee the performance of the traffic department.
- Fine Expert Portal service does not include AARTO de-merit points reductions.
- Services and rates only apply to privately owned vehicles.
- Representation of No Admission (“NAG”) offences are excluded from the standard Fine Expert service. Fine Expert will notify a member about NAG’s, but the member will have to approach the relevant authority directly to deal with these. In cases where Fine Expert is able to assist with NAG’s a surcharge will apply which will be communicated to the member for approval prior to proceeding.

VEHICLE LICENCE DISC EXPERT PORTAL

Vehicle Licence Disc Expert Portal specialises in supporting members with a no hassle way of renewing their South African vehicle Licence discs.

The fact is that all vehicle owners must renew their vehicle licence discs every year. The problem is that there is no reliable, proactive renewal notification and these processes are extremely frustrating and time consuming. The processes can also be costly due to penalties and / or fines for late payment or driving without a valid vehicle licence disc.

Dealing with financial institutions, government departments and parastatals such as Traffic Departments can be a complex and arduous process, therefore we use our extensive legal and administrative expertise to simplify the entire process and really take the pain away.

Your membership of Vehicle Licence Disc Expert Portal entitles you to the following service(s):

- Vehicle Licence Disc Expert Portal members have access to a unique service that is designed to take the hassle out of vehicle licence disc renewals.
- Vehicle Licence Disc Expert Portal will work with members to provide a convenient, quick, easy and painless channel to get their vehicle licence discs renewed.

What are the Benefits?

- **Relief** – no queues and admin in dealing with the Traffic Department or Post Office.
- **Recoveries** – we protect the members’ pockets by making sure that they will never have to pay any penalty fees or fines for expired vehicle license discs.
- **Representation** – our expert team provides full administrative support for all licence renewal issues.

How does Vehicle Licence Disc Expert Portal work?

1. Registered members can capture their vehicle licence disc details and current expiry dates.
2. 6 weeks prior to the expiry of the licence disc the member receives a notification of the expiry provided the member is still covered.
3. The detail of the licence discs that is about to expire is viewable on the member portal including the renewal cost.
4. Member pays the licence disc renewal cost via credit card or secure instant ETF at least 30 calendar days prior to the expiry of the existing disc and captures the deliver address for the renewed disc.
5. Vehicle Licence Disc Expert Portal has the disc renewed and delivered to the captured address at the member’s cost / no cost to the member.

What are the Service Level Commitments?

Vehicle Licence Disc Expert Portal will renew the vehicle license disc and have it delivered before the current disc expires (provided payment was received at least 30 calendar days prior to the expiry of the existing disc).

Terms & Conditions

- Not all Issuing Authorities operate in the same manner and the above process is based on how most Issuing Authorities operate in the Main Centres in South Africa. Should the process enforced by an Issuing Authorities vary from the above, the member will be informed accordingly during the vehicle licence disc renewal process.
- Renewal of Vehicle Licence discs that have already expired do not form part of the service and additional fees will be payable should Vehicle Licence Disc Expert Portal be requested to assist with the renewal of these.
- Members remain responsible for settling traffic fines which could result in Vehicle Licence Disc Expert Portal not being able to renew the vehicle licence disc.
- Vehicle Licence Disc Expert Portal reserves the right to adjust the service offering should changes in the Issuing Authorities requirements have a material impact of the commercial model.
- Expiry notifications may be sent earlier, and payment required earlier at times where issuing authorities are in backlog in order to ensure disc are renewed and delivered in time before existing disc expires.
- The standard SLA will not apply for disc renewals that have already expired or are within 4 – 5 weeks of expiry.
- Services and rates only apply to privately owned vehicles

POTHOLE EXPERT PORTAL PLUS CALL CENTRE

Pothole Expert specialises in claiming funds for our members from road agencies for damage to their vehicles because of Potholes.

In most cases, road agencies make the claims process challenging and frustrating to understand. We get the best possible settlements on your claim from the 3rd Parties responsible as quickly and as painlessly as possible.

Dealing with government departments and parastatals, such as road agencies, can be a complex and difficult process, therefore we use our extensive legal and administrative expertise to simplify the entire process and take the pain away. Our team of experts have an average of 15 years administrative and legal experience in handling claims.

Our team helps beneficiaries complete all paperwork involved in their claim to get the maximum amount possible as efficiently as possible.

What Services are Included?

In the event of a claim, your membership of Pothole Expert entitles you to the following:

- No limit on recovery i.e. recovery is for all damaged caused by or because of a pothole.
- No excess payable.
- Telephonic assistance and advice explaining what is necessary to prepare a claim.
- Arrange for an initial assessment with a qualified and experienced assessor should it be required.
- Case Management of the claim.
- All Administration required for the presentation of a “bona fide” claim as determined and arranged by Pothole Expert.
- Up to 100% pay-out of all successful claims (Pothole Expert does not retain any part of the settlement paid by the roads agency)

How does Pothole Expert work?

1. Beneficiary is pre-registered on the member portal and receives a welcome SMS and / or email.
2. Should the beneficiary suffer damage as result of pothole he / she logs the claim on the member portal or call the Call Centre for assistance
3. Once the beneficiary uploaded all the required documents and other claim requirements on the member portal, Pothole Expert evaluates the merits of the claim and gives a view as to the worth of proceeding with their claim.
4. In the case where the merits of a claim are deemed non-valid, Pothole Expert sends a letter of explanation to the beneficiary explaining the exact reasons for this.
5. Upon the Validity of the beneficiary's claim, Pothole Expert arranges all the necessary consultations and opinions that – in a claim manager view – the member requires for his/her claim.
6. Pothole Expert attends to all reasonable queries upon request for further particulars that might be required in pursuit of settlement of the claim.
7. Pothole Expert assists the beneficiary with all the necessary administrative support and documentation preparation for their submission.
8. Pothole Expert follows up with the relevant roads agency to obtain the compensation required.
9. Throughout the entire claims process the beneficiary can track the claims progress on the members portal.
10. The beneficiary will need to provide at least the following information for Pothole Expert to submit the claim:
 - ID Document
 - Valid Driving Licence
 - The Registration Details of the Vehicle
 - Exact GPS Co-ordinates of the pothole location
 - SAPS affidavit describing the incident
 - Photograph of damage caused by the pothole
 - Three written quotes for repair from reputable tyre / wheel shops or, if the vehicle has already been repaired, the final invoice for the repairs as well as proof of payment
 - If the vehicle is insured, a letter from the Insurance Company stating that the damage was not claimed from them.
 - If the vehicle is not insured, a police affidavit stating that there is no insurance cover on the vehicle damage.

Note that the requirements may vary according to the particular road agency, and we may request additional information. This includes Road Agency Specific Claim Forms that will be supplied to you for completion once the claim has been registered with Pothole Expert.

Who is entitled to make a claim?

A valid beneficiary of Pothole Expert at the time of initiating a claim.

What are the Limits of Service?

- Service is limited to vehicle damage because of a pothole on a road within the borders of the Republic of South Africa.
- Pothole Expert cannot guarantee that the road agency or municipality will accept liability for the pothole damage and pay for the damage.

No service will be provided:

- If the member has already claimed or is in the process of claiming for the damage from their Insurance Company.
- The incident is not reported to us within 5 (five) working days of the incident.

- Where the assessor does not substantiate the merits of the case; if the beneficiary does not agree, or there is material conflict between the beneficiary's assessment and that of the assessor, then the case will be referred to the Pothole Expert Arbitration Panel. The decision of the Pothole Expert Arbitration Panel will be final and binding on all the parties. The Pothole Expert Arbitration Panel will consist of an admitted attorney, as well as a tyre expert from a leading tyre retailer. Pothole Expert will not be responsible for any costs incurred in referring the beneficiary's case to the Panel.
- Any costs incurred from the beneficiary being approached by an outside party, without written consent from Pothole Expert will not be covered.
- The beneficiary is always free to get outside second opinions but the costs of these will not be borne by Pothole Expert unless prior approval has been secured in writing.
- Membership must be fully paid up at the time of the incident.
- At the time of the incident the beneficiary must comply with all the legal and regulatory requirements of the Roads Acts of South Africa and other such relevant legislation.
- Pothole Expert does not guarantee recovery from the relevant roads agency but will endeavour to obtain the best possible settlement for the beneficiary.

What are the Service Level Commitments?

The claim is activated once the beneficiary has registered it with Pothole Expert. Thereafter, there will be a 5 - 20 working day turnaround period from the time that all supporting documentation has been received to get an initial response from the relevant road agency. Please note that it can take from 6 weeks to 6 months to get an outcome on the claim.