



MiWay Business Insurance

## Emergency Assistance

08 600 767 64 (08 600 SOS Mi)

MiWay offers emergency assistance 24 hours a day, 7 days a week - providing peace of mind. Simply contact the emergency assistance phone line.

**miway** •CO-ZO

Licensed non-life insurer & FSP 33970.  
Standard rates and Ts & Cs apply.

## Business Property Emergency Assistance

Emergency Assistance is automatically included if Office Contents or Buildings are covered with MiWay Business Insurance.

An emergency is any sudden, unexpected event at the Business Property. These are events that require the immediate and/or urgent services of a tradesman or repairer to ensure the safety of the occupants at the Business Property or to limit/minimise further damage.

What is covered	Limits
Locksmith, electrician, builder, plumber, glazier, bee keeper and tree feller	Call-out + 1 hour labour
Security	Call-out + 12 hour shift

The costs for materials, parts and additional labour are not included. Emergency Assistance will, at the policyholder's request, relay emergency notification to police, ambulance, fire brigade or any other emergency services.

## MiWay's Roadside Assistance (vehicles under 3500kg)

Roadside Assistance automatically applies to each vehicle noted on the Coversheet.

A roadside emergency is any sudden, unexpected event involving an insured vehicle away from the business. These are events that require the immediate and/or urgent assistance to ensure the safety of the vehicle's occupants or to limit/minimise or prevent loss/further damage to the vehicle.

Assistance is limited to the amount of cover as reflected on the Coversheet per policy year for each vehicle.

There is cover for the following vehicle emergencies anywhere in the Republic of South Africa:

What is covered	Limits
Breakdown (excluding accidents) and tow to a service provider or place of safekeeping	Tow-in cost. The initial tow cost is covered, to the maximum as stated on the Coversheet. ✘ The cost of additional towing is not covered.
Safe storage for vehicle	Up to 48 hours. Extensions will apply on long weekends.
Flat tyre, flat battery, keys locked in vehicle and mud recoveries	Call-out + 1 hour labour
Run out-of-fuel	Call-out ✘ Cost of fuel is not covered and is for the policyholder's own account
<b>If stranded more than 100 km from the noted risk address of the vehicle in question</b>	
Alternative transportation for driver and approved passengers to same destination (taxi, car rental)	Up to 10% of the cover limit as stated on the Coversheet

The costs for materials, parts and additional labour are not included. MiWay's Roadside Assistance is available to the policyholder even if the annual limits are exceeded, however any costs incurred for the services rendered by a service provider in such cases are for the policyholder's own account.

## **MiWay's Roadside Assistance (vehicles over 3500kg)**

Roadside Assistance automatically applies to each vehicle noted on the Coversheet.

A roadside emergency is any sudden, unexpected event involving an insured vehicle away from the business. These are events that require the immediate and/or urgent assistance to ensure the safety of the vehicle's occupants or to limit/minimise or prevent loss/further damage to the vehicle.

Assistance is limited to the amount of cover as reflected on the Coversheet per policy year for each vehicle. There is cover for the following vehicle emergencies anywhere in the Republic of South Africa.

What is covered	Limits
Safe storage for vehicle	Up to 48 hours. Extensions will apply on long weekends.
Flat tyre, flat battery, keys locked in vehicle and mud recoveries	Call-out + 1 hour labour
Run out-of-fuel	Call-out <b>✘</b> Cost of fuel is not covered and is for the policyholder's own account
If stranded more than 100 km from the noted risk address of the vehicle in question	
Alternative transportation for driver and approved passengers to same destination (taxi, car rental)	Up to 10% of the cover limit as stated on the Coversheet

Towing costs following a mechanical or electrical breakdown are not covered under roadside assistance. This is covered separately under Mechanical Breakdown for vehicles over 3500kgs up to the limit shown on your Coversheet.

The costs for materials, parts and additional labour are not included. MiWay's Roadside Assistance cover is available to the policyholder even if the annual limits are exceeded, however any costs incurred for the services rendered by a service provider in such cases are for the policyholder's own account.

## MiWay's Mechanical Breakdown Tow (vehicles over 3500kgs)

MiWay's Mechanical Breakdown Tow applies to all vehicles over 3500kgs where the cover is noted on the coversheet.

What is covered	Limits
Breakdown (excluding accidents): Tow to the nearest repairer up to the cover limit and subject to the excess shown on the Coversheet.	Tow in cost. The initial tow cost is covered, to the maximum as stated on the Coversheet. <b>✘</b> The cost of additional towing is not covered

The tow must be arranged through the MiHelp Call Centre.

The costs for materials, parts and additional labour are not included. MiWay's Mechanical Breakdown Tow cover is available to the policyholder even if the annual limits are exceeded, however any costs incurred for the services rendered by a service provider in such cases are for the policyholder's own account.

## MiWay's Emergency Assistance for Special Purpose Vehicles

Emergency Assistance automatically applies to each Special Purpose Vehicle (SPV) noted on the Coversheet.

An emergency is any sudden, unexpected event involving an insured SPV away from the business premises. These are events that require the immediate and/or urgent assistance to ensure the safety of the operator/driver or to limit/minimise or prevent loss/further damage to the SPV.

Assistance is limited to the amount of cover as reflected on the Coversheet per policy year for each SPV. There is cover for the following emergencies anywhere in the Republic of South Africa.

What is covered	Limits
Breakdown (excluding accidents):	Call-out + 1 hour labour
Flat tyre, flat battery and mud recoveries	Call-out + 1 hour labour
Run out-of-fuel	Call-out ✘ Cost of fuel is not covered and is for the policyholder's own account

The costs for materials, parts and additional labour are not included. MiWay's Emergency Assistance is available to the policyholder even if the annual limits are exceeded, however any costs incurred for the services rendered by a service provider in such cases are for the policyholder's own account.

## **Medical Access**

If the driver of the vehicle or operator on an SPV is involved in a Medical Emergency, MiWay's Emergency Assistance will provide the following services. However, all costs incurred are for the policyholder's own account.

### **Medical Advice and Information Hotline**

Medical personnel, including paramedics, nurses and doctors, are available 24 hours a day to provide general medical information and advice. This is an advisory service only, as an accurate diagnosis cannot be provided telephonically.

### **Emergency Medical Advice and Assistance Hotline**

In addition to the general advice service, one call to the same number will trigger the assistance by medical operators who will guide the caller through a medical crisis situation, provide emergency advice and organise required support utilising the 24-hour Alarm Centre Doctor. The service includes: rape, family and domestic abuse, trauma, child abuse, bereavement, HIV, suicide and poison hotline.

### **Emergency Medical Response to the scene of a Medical Emergency**

An appropriate road and/or air response, whichever is the most medically appropriate and within the area, will be undertaken utilising an ambulance, a rapid response vehicle or a helicopter immediately to the scene of the medical emergency where appropriate lifesaving support will be provided to the driver and where relevant he/she will be stabilised before transfer is provided to the closest, appropriate medical facility.

### **Medical Transportation**

Should the driver of the insured vehicle or operator of the insured SPV be involved in a Medical Emergency, Emergency Medical Transportation will be arranged, if required, by road and/or by air ambulance, under appropriate medical supervision to the nearest medical facility capable of providing adequate care.

### **Inter-Hospital Transfer**

The driver of the insured vehicle, operator of the insured SPV or member of the policyholder will be transported by road or air ambulance, whichever is most medically appropriate in the opinion of the attending doctor, one way to a more suitable or appropriate medical facility for managing his/her condition.

### **Medical Repatriation**

In the event of hospitalisation, more than 100km from the policyholder's risk address, MiWay's Emergency Assistance will arrange for the driver's repatriation to a hospital closer to the policyholder's risk address, if possible.

### **In-Hospital Medical Monitoring**

MiWay's Emergency Assistance will monitor the medical condition of the driver for the duration of his/her hospitalisation if more than 100km from the policyholder's risk address. Should it be required, MiWay's Emergency Assistance will keep a nominated family member or business colleague informed of his/her medical progress.

### **Compassionate Visit**

Should the driver be hospitalised more than 100km from the policyholder's risk address for a period exceeding 5 consecutive days, MiWay's Emergency Assistance will arrange for the transportation of a close relative to visit him/her.

### **Repatriation of Mortal Remains**

In the event of the driver's death more than 100km from the policyholder's risk address, MiWay's Emergency Assistance will assist with the necessary formalities involved in transporting his/her mortal remains to a location in the policyholder's risk address area.



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