

# MiHelp

**08 600 767 64**

**(08 600 SOS Mi)**

MiWay offers emergency assistance when I need it, 24 hours a day, 7 days a week - leaving me with peace of mind by simply contacting the emergency assistance phone line.

## What is an emergency?

- A home emergency is any sudden, unexpected event at my home. These are events that require the immediate and/or urgent services of a domestic tradesman or repairer to ensure the safety of the occupants at my home or to limit/minimise further damage to my home.
- A roadside emergency is any sudden, unexpected event away from my home. These are events that require the immediate and/or urgent assistance to ensure the safety of my vehicle's occupants or to limit/minimise or prevent loss/further damage to my vehicle.

## MiHelp Home Assistance

Home assistance is automatically included if I have MiHome Stuff or MiPlace covered with MiWay. I am limited to R2 000 per year on each address noted on my Coversheet.

What is covered	Limits
Locksmith, electrician, builder, plumber, glazier, bee keeper and tree feller	Call-out + 1 hour labour
Assistance with repair of home appliances (excluding audio and computer equipment)	Call-out + 1 hour labour
Lost bank card notification	Notification of relevant authority
Security	Call-out + 12 hour shift

The costs for materials, parts and additional labour are not included.

MiHelp will at my request, relay emergency notification to police, ambulance, fire brigade or any other emergency services.

### MiWay Contact Details

Physical address: 48 Sterling Road, Samrand Business Park, Kosmosdal Ext 12, Centurion, 0157

Postal address: PostNet Suite #382, Private Bag X121, Halfway House, 1685

Telephone: 0860 64 64 64

Email: [info@miway.co.za](mailto:info@miway.co.za)

Website: [www.miway.co.za](http://www.miway.co.za)

An Authorised Financial Services Provider (Licence No. 33970).

## MiHelp Roadside Assistance

Roadside assistance automatically applies to each vehicle (with a mass less than 3 500 kg) where MiHelp is noted to be included on my Coversheet. I am limited to R4 000 or a maximum number of 3 incidents per year on each vehicle. I am covered for the following vehicle emergencies anywhere in South Africa.

What is covered	Limits
Breakdown (excluding accidents): tow to a service provider or place of safekeeping, whichever is the nearest	Tow in cost. The initial tow cost is covered. (The cost of additional towing is not covered)
Safe storage for vehicle	Up to R500
Flat tyre, flat battery, keys locked in vehicle	Call-out + 1 hour labour
Run out of fuel	1 Call-out per rolling year. (Cost of fuel for my own account)
If I am stranded more than 100km from my home	
Hotel accommodation or alternative transportation (taxi, car rental)	Up to R500
Repatriation of my vehicle	Up to R1 000

The costs for materials, parts and additional labour are not included. MiHelp is still available to me even if my annual limits are exceeded; any costs incurred for the services rendered by a service provider are for my own account.

## MiHelp+

Emergency Alert service is automatically available on each vehicle where MiHelp+ is noted as included on my Coversheet. The impact sensor on the device installed in the risk vehicle will alert the MiWay 24/7 emergency call centre should it detect an impact. Should the impact be severe or critical a MiHelp agent will contact me on the number noted on my policy. Should I not be reachable, an ambulance will be dispatched to the location of the risk vehicle.

MiHelp+ covers the cost of the ambulance services should I not have sufficient medical cover in place.

## WeDrive

I have 6 FREE WeDrive trips per year on my policy provided I have a vehicle on cover where Roadside Assistance is noted to be included on my Coversheet. Any person driving the risk vehicle may utilize this service.

WeDrive is a home-drive service, which sees to it that I am driven home safely in my own car after a night out on the town. The service is currently available in the following cities: Johannesburg, Pretoria, Cape Town, Durban, Bloemfontein, Nelspruit, George, Port Elizabeth and East London.

To book a WeDrive trip, I simply need to call MiHelp on 08600 767 64 at least 2 hours before I need to be collected. For collections at peak times I need to make a booking at least 48 hours in advance. These include weekends, public holidays (the night before and on the day) and, in some instances, major public events that happen within the covered areas.

I need to ensure that calls for collection are made before 01h00. The earliest pick up will be done at 05h30 and the last will be at 03h00.

Two WeDrive drivers will be dispatched to the risk vehicle's location at the agreed time, and will call me once they've arrived. For a complete set of FAQs on this service, I should visit [www.miway.co.za/wedrive](http://www.miway.co.za/wedrive).

## **MiHelp Medical Access**

If I am involved in a Medical Emergency, MiHelp will provide the following services. However, all costs incurred are for my 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 a telephonic conversation does not permit an accurate diagnosis.

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

In addition to the general medical advice service, one call to the same number will trigger the MiHelp medical operators who will guide me through a medical crisis situation, provide me with emergency advice and organise for me to receive the support I need 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 life-saving support will be provided to me and where relevant, I will be stabilised before transfer is provided to the closest, appropriate medical facility.

### **Medical Transportation**

In the event of my involvement in a Medical Emergency, MiHelp will arrange for Emergency Medical Transportation, 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**

I 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 my condition.

### **Medical Repatriation**

In the event of my hospitalisation outside of my hometown (greater than 100km from my place of residence), MiHelp will arrange for my repatriation to a hospital in or near my hometown.

### **Escorted Return of Minors**

In the event of my minor children being stranded as a result of my hospitalisation, MiHelp will arrange for their transportation, under supervision where necessary, into the care of a person nominated by me.

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

MiHelp will monitor my medical condition for the duration of my hospitalisation outside of my hometown. Should I require it, MiHelp will keep a nominated family member or business colleague informed of my medical progress.

### **Compassionate Visit**

Should I be hospitalised outside my hometown for a period exceeding 5 consecutive days, MiHelp will arrange for the transportation of a close relative to visit me.

### **Repatriation of Mortal Remains**

In the event of my death outside of my hometown (greater than 100km from place of residence), MiHelp will assist with the necessary formalities involved in transporting my mortal remains to a location in my hometown.