

# Welcome to Hybrid Help

A guide to the exclusive product suite that is  
available to Hybrid clients

**0861 727 527**



**HYBRID**  
Risk Management



# ROADSIDE & ACCIDENT ASSISTANCE



## Roadside Assistance

Members have access to the following services in the event of a roadside emergency (limited up to R750 per incident):

- Flat battery - jump start only (replacement of battery for the member's account)
- Flat tyre (help with change of tyre)
- Keys locked in vehicle (unlocking only)
- Fuel assistance (limited to five liters per incident)
- Minor roadside-running repairs (electrical, coil, immobilizer etc.)
- Transmission of urgent messages

## Tow-in

Tow-in service: the full reasonable costs of the tow in to the nearest approved dealership (if under warranty), repair centre or panel beater will be covered, if an approved tow-in service was arranged by the assistant services

## Courtesy Transport

Where the vehicle needs to be towed to a repairer, we will arrange for the occupants of the vehicle (up to a maximum of two persons) to be transported to a nominated destination where the breakdown has occurred within a 40 km radius of your normal place of residence.

## Hotel Accommodation

Where the breakdown has occurred outside a radius of 100 km from your normal place of residence, resulting in an overnight delay, we will arrange hotel accommodation for the occupants of the vehicle (up to a maximum of four people). Cover up to R1000 per person per night.

## Car Rental

If the circumstances of the problem entitles you to the hotel accommodation benefit but you would prefer to continue with your journey immediately, we will arrange for a rental car to enable you to reach your destination, subject to your qualifying for a rental vehicle in terms of the car rental companies general terms and conditions. The costs incurred will be confined to

# Roadside Assistance

rental charges; delivery and collection of the hire vehicle, and the car must be surrendered on arrival at your destination. Cover up to R500 and subject to availability.

## Vehicle Repatriation

In the event of a member's vehicle being left for repairs, we will pay up to R500 for 24-hour, Group-B car rental or a flight ticket to collect the vehicle after repairs. Alternatively, should the vehicle have been towed to a dealership closer to the member's place of residence, we will supplement the additional tow costs with the costs of car rental.

**Overall limit of R10 000 per annum per policy.**

*\* Please note: This cover excludes all vehicles over 3 500kg. A member will not be entitled to service where the vehicle is not in a roadworthy condition. Any costs incurred through arrangements made by the member without prior authorisation shall not be reimbursed. Assistance is only available in South Africa, Lesotho and Swaziland. Assistance in Mozambique, Botswana, Zimbabwe and Namibia can only be arranged during business hours through our claims department that can be reached on 0861 727 527 and selecting the claims option*



# HOME ASSISTANCE



## **Fixtures, Fittings and Services**

In the event of a home emergency, we will arrange for an appropriate repairer (electrician, plumber, locksmith and glazier) to address the problem at one nominated address (call-out fee and first hour labour is covered, thereafter normal rates apply). Please note that all parts and materials used are excluded and will be for the members account. Maintenance related issues are not covered.

A home emergency is defined as an event that is potentially life threatening or could possibly cause structural or further damage to your property.

**Overall limit of 3 incidents or up to R2 000 per annum per policy.**

## **Emergency Services Notification and Call out**

We will, at your request, relay notification of emergencies to the police, traffic, fire brigade, ambulance, security or any other emergency service provider.

# Home Assistance

Type of Emergency	What is covered	What is not covered
Electrical	Distribution boards, circuits, main cables causing power failure	Electrical gates and doors
	Earth-leakage relays causing power failure	Air conditioners and commercial refrigeration
	Geysers connections, thermostats and elements	Repairs not complying with regulated specifications such as SABS and others
	Multiple plug points causing power failures	All electrical motors (electric gate motors etc)
	Lighting strikes on wiring causing power failures	White Appliances (Stove, Refrigerator, Dishwasher etc)
	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	
Plumbing	Burst water connections and pipes that are causing further structural damage	Concealed pipes are not covered. Specialist are not covered e.g Leak Detectors
	Overflowing blocked drains (internal & external) that can cause further structural damage	Specialist are not covered e.g Drain specialist like Roto-Rooter & Drain Surgeon
	Geysers Problems (No hot water – dependent on case circumstances, water pressure, overflowing geyser)	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	Outbuildings and garages
	If a child is locked inside the house or any room within the house	Padlocks
Glaziers	Any glass that has been damaged or broken and is causing a security risk to your premises	Mirrors or any specialised glass
We can assist with any other service, but the service provider cost will be for your own account		

# HOME SAFE CHAUFFEUR



This product is designed to encourage you to drive responsibly. Statistics show car incidents as a result of drinking and driving account for a large percentage of accidents on our roads, especially at night.

## **Benefits are as follows:**

Members have access to the following services in the event of a roadside emergency (limited up to R500 per incident):

- We will ensure that you and your vehicle arrive home safely. We will dispatch a vehicle with two drivers (where possible) and drive you home in your own car
- All drivers are in possession of a public driver's permit, carry a cellphone and dress professionally. The drivers all speak English
- You are entitled to use this service 6 times per annum. Each incident is capped at R500 rand, any costs incurred over and above this will be for the client's account

## **What are the terms and conditions?**

- Bookings can be arranged between the following hours:
  - \* Mondays to Thursdays 17:00 – 01:00
  - \* Fridays 15:00 – 03:00
  - \* Saturdays 16:00 – 02:00
  - \* Sundays 16:00 – midnight
- The service is available within a 50km radius of city centres in Johannesburg, Pretoria, Durban, Cape Town, Nelspruit, Polokwane, Kimberley, Port Elizabeth, East London, George, Bloemfontein and Pietermaritzburg.
- Ad hoc or last minute requests will be accommodated by the Service Provider on a best-effort basis with a maximum expected delay of 90 minutes. This Service is subject to the availability of a standby team at the time of the request
- Pre-bookings for public holidays need to be made before 17:00 on the day before the public holiday.
- At the specified time and location, the call centre will notify you that the pick-up driver has arrived at which time you will have 15 minutes to meet the driver. After the 15 minutes, the call centre will notify you that the pick-up driver will be leaving and the trip will be cancelled.
- Cancellation and rescheduling fees:
  - \* Two hours prior to booked collection time – Rnil
  - \* One hour prior to booked collection time – one incident will be eliminated

# EMERGENCY MEDICAL SERVICE (FULL SERVICE)



## **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, 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 medical operators who will guide you through a medical crisis situation, provide you with emergency advice and organise for you to receive the support you require.

## **Referral to Crisis Line**

Bereavement counselling, HIV counselling, Suicide counselling.

## **Referrals to Medical Practitioners and Facilities**

We will refer you to the nearest medical facility or practitioners.

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

An appropriate response will be undertaken whereby a response vehicle will be dispatched immediately to the scene of a medical emergency where appropriate life saving support will be provided to the member/s and where relevant, the member/s will be stabilised before transfer is provided to the closest appropriate medical facility.

## **Medical Transportation**

In the event of you experiencing a medical emergency, we will arrange for emergency medical transport to the nearest medical facility capable of providing adequate care. Medical considerations, the degree of urgency, your state and fitness

to travel and other considerations, including but not limited to, airport availability, weather conditions and distance to be covered, as assessed by the doctor and support staff, will determine whether transport will be provided by private, medically equipped aircraft, helicopter, regular schedule flight, rail or road.

### **Inter-hospital Transfer**

If the doctor, in consultation with the attending doctor, determines that treatment should continue at an alternate medical facility (because the necessary treatment cannot be continued at the present facility) we will arrange for transportation to the closest facility where the treatment can be continued after you have been stabilised.

### **Medical Repatriation**

In the event of your hospitalisation outside of your hometown, we will assist in arranging for your repatriation to your hometown once you have been treated.

### **Escorted Return of Minors**

In the event of your children being stranded as a result of your hospitalisation, we will arrange for their transportation, under supervision where necessary, into the care of a person nominated by you.

### **Compassionate Visits**

Should you be hospitalised outside your hometown for a period exceeding five (5) consecutive days, we will arrange for the transportation of a close relative to visit you.

*Please note: This cover is only valid within the borders of South Africa. There is an annual limit of R20 000 per policy.*





## CRIME ASSIST



This is a 24 hour crisis management product to assist you in the event of a hi-jacking or Home Invasion. We will assist with the following:

- In the case of your cellphone being stolen in a hi-jacking, we will provide you with a cellphone loaded with pre-paid airtime to the value of R100
- In the case of your vehicle being hi-jacked, we will provide you with Group B car hire for 48 hours to keep you mobile
- In the case of your credit card being stolen, 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 hi-jacking, we will send a locksmith to your house to assist you with your locks, up to the value of R1000 per annum
- In the case of you being hi-jacked at your place of residence, we will place a security guard at your house for 24 hours
- In the case of your home being invaded, we will place a security guard at your house 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 R1000 per annum.

## HYBRID APP



The Hybrid App solution is the latest development in value added insurance technology providing users with direct access to their policy benefits and 24hour assistance services at the touch of a button.

Our case managers are in contact 24hours a day via our Live Chat feature and ensures you and your family are always safe. Vital information that can save time, and costs from the scene of an accident includes location verified drivers licence data, verified vehicle data, photo's, witnesses, medical data and policy data.

Our App suite is custom built to suit the needs of emergency assistance services, reducing the time required to assist you when it matters most. The App comes with Family Assist benefits ensuring that you, and your family members can be assisted should an emergency arise.

Via our technology platforms, we provide 24hour Total Care.

## INTELLIGENT PANIC



In a panic situation, you never want to be alone! Intelligent Panic provides you and your loved ones with 24 hour access to your own experienced crisis manager – who will help you through your emergency.

You never have to remember an emergency number again! Intelligent Panic is a breakthrough in emergency support. Intelligent Panic has access to every emergency service you may need, as well as access to your own security company, medical information and other useful contacts.

### **You will never be alone in an emergency!**

The Intelligent Panic service provides you with your very own crisis manager. When you are in an emergency. Your crisis manager will call you back on your cell phone and help you through every step of your crisis.

Do you need emergency medical advice over the phone, do you need to find a doctor or an ambulance fast, have you been involved in an accident, or are you lost and feeling vulnerable? Intelligent Panic is there for you.

Access every emergency support service out there from one button on your cell phone.

To have access to Intelligent Panic, you need to register and then choose one number on your cell phone that acts as your panic button. In an emergency, just press that one number and we take charge of the rest.

Your crisis manager will call you back and access the most appropriate support that you need. Your crisis manager will be in telephone contact until your crisis situation is resolved.

# MOTORBIKE ASSISTANCE



## Roadside Assistance

Members have access to the following services in the event of a roadside emergency (limited up to R500 per incident):

- Flat battery - jump start only (replacement of battery for the member's account)
- Flat tyre (help with change of tyre)
- Fuel assistance (limited to five liters per incident)
- Minor roadside-running repairs (electrical, coil, immobilizer etc.)
- Transmission of urgent messages

## Tow-in

Tow-in service: the full reasonable costs of the tow in to the nearest approved dealership (if under warranty), repair centre or panel beater will be covered, if an approved tow-in service was arranged by the assistant services

## Courtesy Transport

Where the motorcycle needs to be towed to a repairer, we will arrange for the rider of the motorcycle to be transported to a nominated destination where the breakdown has occurred within a 100 km radius of your normal place of residence.

## Hotel Accommodation

Where the breakdown has occurred outside a radius of 100 km from your normal place of residence, resulting in an overnight delay, we will arrange hotel accommodation for the rider and passenger for 1 night. Cover up to R1000.

## Car Rental

If the circumstances of the problem entitles you to the hotel accommodation benefit but you would prefer to continue with your journey immediately, we will arrange for a rental car to enable you to reach your destination, subject to your qualifying for a rental vehicle in terms of the car rental companies general terms and conditions. The costs incurred will be confined to rental charges; delivery and collection of the hire vehicle, and the car must be surrendered on arrival at your destination. Cover up to R500 and subject to availability.

**Overall limit of R5 000 per annum per policy.**

*\*Please note: A member will not be entitled to service where the motorcycle is not in a roadworthy condition. Any costs incurred through arrangements made by the member without prior authorisation shall not be reimbursed. Assistance is only available in South Africa, Lesotho and Swaziland.*

## CAR HIRE (30 DAYS)

### 3 DAY VEHICLE REPLACEMENT



The following options are available to choose from:

Hyundai i10 or similar (MDMR)

#### GROUP A - MINI

4 Passengers  
1 Small Bag  
1 Medium Bag  
400km Fuel Tank

- 3/5 Door
- Manual
- Radio/CD
- CO2 202g/km
- Air Conditioning

VW Polo Hatch or similar (EDMR)

#### GROUP B - COMPACT

4 Passengers  
0 Small Bags  
2 Medium Bags  
500km Fuel Tank

- 5 Door
- Manual
- Air Conditioning
- Radio/CD
- Power Steering
- Airbags
- Central Locking
- ABS

Toyota Corolla Quest or similar (CDMR)

#### GROUP C - INTERMEDIATE

4 Passengers  
1 Small Bag  
3 Medium Bags  
450km Fuel Tank

- 4 Door
- Manual
- Air Conditioning
- Radio/CD
- Power Steering
- Airbags
- Central Locking
- ABS



Hyundai i20 Automatic or similar (EDAR)

Toyota Corolla Automatic or similar (CDAR)

Audi A3 Sedan or similar (IDAR)

## GROUP D – INTERMEDIATE

4 Passengers  
0 Small Bags  
2 Medium Bags  
500km Fuel Tank

- 4/5 Door
- Automatic
- Air Conditioning
- Radio/CD
- Power Steering
- Airbags
- Central Locking
- ABS

## GROUP E - STANDARD

4 Passengers  
1 Small Bags  
3 Medium Bags  
500km Fuel Tank

- 4 Door
- Automatic
- Air Conditioning
- Radio/CD
- Power Steering
- Airbags
- Central Locking
- ABS

## GROUP F - FULL SIZE

4 Passengers  
1 Small Bags  
3 Medium Bags  
500km Fuel Tank

- 4 Door
- Automatic
- Air Conditioning
- Radio/CD
- Power Steering
- Airbags
- Central Locking
- ABS



BMW 320i or similar (PDAR)

Mercedes-Benz C-Class or similar (PCAR)

Mercedes-Benz E200 or similar (LCAR)

## GROUP G - PREMIUM

4 Passengers  
1 Small Bags  
3 Medium Bags  
500km Fuel Tank

- 5 Door
- Automatic
- Air Conditioning
- Radio/CD
- Power Steering
- Airbags
- Central Locking
- ABS

## GROUP H PREMIUM

4 Passengers  
0 Small Bags  
2 Medium Bags  
700km Fuel Tank

- 5 Door
- Automatic
- Air Conditioning
- Radio/CD
- Power Steering
- Airbags
- Central Locking
- ABS

## GROUP J - LUXURY

4 Passengers  
2 Small Bags  
2 Medium Bags  
857km Tank

- 4 Door
- Automatic
- Air Conditioning
- Radio/CD
- Power Steering
- Airbags
- Central Locking
- Leather Upholstery
- ABS

Hyundai IX35 or similar (IFMR)

## GROUP K - SPECIALITY / SUV

4 Passengers  
2 Small Bags  
3 Medium Bags  
500km Tank

- 5 Door
- Manual
- Air Conditioning
- Radio/CD
- Power Steering
- Airbags
- Central Locking
- ABS

Toyota Fortuner 3.0 D-4D 4x2 Raised (PRAR) Toyota Avanza or similar (SVMR)

## GROUP I - FULL SIZE / SUV 4X2

5 Passengers  
3 Small Bags  
5 Medium Bags  
530km Tank

- 5 Door
- Automatic
- Air Conditioning
- Radio/CD
- Power Steering
- Airbags
- Central Locking
- ABS

## GROUP O - PEOPLE CARRIER 5-SEATER

5 Passengers  
3 Medium Bags

2 Small Bags  
520km Tank

- 5 Door
- Manual
- Air Conditioning
- Radio/CD
- Power Steering
- Airbags
- Central Locking
- ABS

Hyundai H1 or similar (PVMR)

## GROUP N - PEOPLE CARRIER 8-SEATER

8 Passengers  
5 Medium Bags

0 Small Bags  
500km Tank

- 4/5 Door
- Manual
- Air Conditioning
- Radio/CD
- Power Steering
- Airbags
- Central Locking
- ABS

Speciality Vehicle – Please allow 24 hours lead time

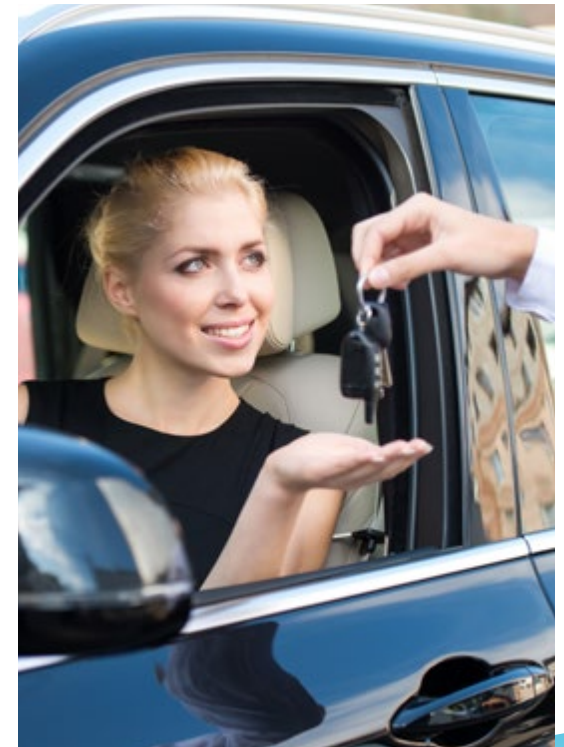
## GROUP P - INTERMEDIATE

Toyota Corolla Quest or similar with Hand Controls (CXAR)

4 Passengers  
3 Medium Bags

1 Small Bags  
450km Tank

- 4 Door
- Automatic
- Air Conditioning
- Radio/CD
- Power Steering
- Airbags
- Central Locking
- ABS



# 4X4 EXTREME ASSIST- OUTSIDE OF SOUTH AFRICA



## Limitations

- Arranges the nearest local emergency assistance service as well as provides emergency transport to the nearest, most appropriate medical facility
- Cover will only apply if Insured Persons are travelling across the borders of South Africa in the insured vehicle.
- Maximum trip duration of 90 days.
- Insured Persons up to and including 69 years.
- Cover extends to a maximum of 5 people per vehicle (1 driver and up to a maximum of 4 passengers)
- Insured Person's must activate cover before travelling

<b>Insured Event</b>			<b>Excess</b>	<b>Sum Insured</b>
1.1		Emergency Medical Expenses	R 500	R 1,000,000
1.2		Emergency Medical Repatriation Expenses	R 0	Actual Expenses
1.3		Emergency Medical Evacuation	R 0	Actual Expenses
1.4		Supplementary Travel and/or Accommodation Expenses:		
	a.	Accompanying Family Member	R 0	R 40,000
	b.	Burial Expenses	R 0	R 40,000
	c.	Return of Mortal Remains	R 0	Actual Expenses
	d.	Return of Children	R 0	R 40,000
2		Personal Accident - Death & Permanent Disability	R 0	R 100,000
<b>Accumulation Limit - Per motor vehicle</b>				<b>R5,000,000</b>

**Address:**

CLEARWATER OFFICE PARK,  
BUILDING 2, C/O CHRISTIAAN  
DE WET ROAD & MILLENIUM ROAD,  
STRUBENSVALLEY

**Phone :**

Tel: 0861 727 527

**Email :**

info@hybridrisk.co.za

**Website :**

www.hybridrisk.co.za

Hybrid Risk Management is an Authorised  
Financial Services Provider FSP no: 40615

Hybrid Risk Management is underwritten by  
Guardrisk Insurance Company Ltd

