

Stepp



# TrustJourney

HYBRID ASSIST

# Welcome to Hybrid Assist

Companies receive great discounts and special offers from a wide range of top quality service providers.

Benefits are immediately available - all you have to do is call Stepp Assist on:



Emergency No: 086 127 8377  
(0861 2 Stepp)



Alternative Emergency No: 083 307 1214



<https://www.stepp.co.za>



<https://www.facebook.com/steppinsure>



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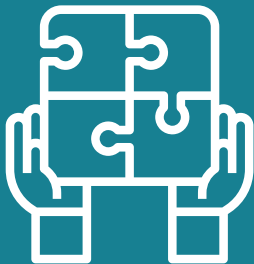


## Hybrid Assist



# Assistance Products & Services:

- ROADSIDE & ACCIDENT ASSISTANCE
- CRIME VICTIM ASSIST
- HOME ASSIST
- INTELLIGENT PANIC
- HOME SAFE CHAFFEUR
- TRAUMA & TREATMENT CHAUFFEUR
- OFFICE ASSIST
- EMERGENCY MEDICAL ASSIST (ACESS ONLY)
- LEGAL ASSIST





## 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 a change of tyre)
- Keys locked in a vehicle (unlocking only)
- Fuel assistance (limited to five litres per incident)
- Minor roadside-running repairs (electrical, coil, immobilizer, etc.)
- Transmission of urgent messages

## Tow-in

Tow-in service to the nearest approved dealership  
(if under warranty), repair centre, or panel beater in the event of:

- Mechanical breakdown – covered up to R750
- Electrical breakdown – covered up to R750
- Accident damage – cost covered to the nearest approved panel beater up to a limit of R1850

## 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.

**OVERALL LIMIT OF R5 000 PER ANNUM PER POLICY.**

# ROADSIDE & ACCIDENT ASSIST

## 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 R500.

OR

## Car Rental

If the circumstances of the problem entitle 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.

## 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.

\*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 authorization shall not be reimbursed. Assistance is only available in South Africa, Lesotho and Swaziland.



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## **CRIME VICTIM 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:**

- The necessary response vehicle will be dispatched immediately to the scene of a medical emergency where appropriate lifesaving support will be provided to the member/s and where relevant, the member/s will be stabilized before a transfer is provided to the closest appropriate medical facility, up to R50 000 per annum.
- We will ensure Guaranteed Hospital Admission to a private hospital in the event of a farm attack, up to the value of R100 000 per incident.
- In the case of your cell phone being stolen in a hi-jacking, we will provide you with a cell phone loaded with prepaid airtime to the value of R200.
- In the case of your vehicle being hi-jacked, we will provide you with a suitable vehicle for their special needs, for 48 hours to keep you mobile.





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- In the case of your credit card being stolen, we will provide you with a pre-loaded debit card up to the value of R1000 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 your home being invaded, or you being hi-jacked at your place of residence, we will place a security guard at your residence for 3 days (72 hours) after the invasion has taken place
- We can arrange for trauma counselling up to R10 000 per family per annum





## HOME ASSIST

### **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 member's account. Maintenance-related issues are not covered.

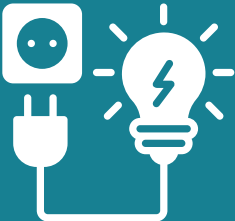
A home emergency is defined as an event that is potentially life threatening or could possibly cause structural or further damage to your property.

**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.

## EMERGENCY TERMS & CONDITIONS


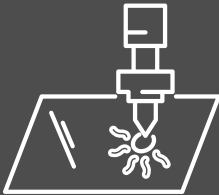
TYPE OF EMERGENCY:	WHAT IS COVERED:	WHAT IS NOT COVERED
<div>ELECTRICAL</div> <div></div>	DISTRIBUTION BOARDS, CIRCUITS,MAIN CABLES,CAUSING FAILURE	ELECTRICAL GATES & DOORS
	EARTH-LEAKAGE RELAYS CAUSING POWER FAILURE	JACUZZI, SWIMMING POOL, & BOREHOLE PUMPS
	GEYSER CONNECTIONS, THERMOSTATS AND ELEMENTS	AIR CONDITIONERS & COMMERCIAL REFRIGERATION
	MULTIPLE PLUG POINTS CAUSING POWER FAILURES	REPAIRS NOT COMPLYING WITH REGULATED SPECIFICATIONS SUCH AS SABS AND OTHERS
	LIGHTING STRIKES ON WIRING CAUSING POWER FAILURES	ALL ELECTRICAL MOTORS (ELECTRIC GATE MOTORS ETC)
	MULTIPLE BURNT CONNECTIONS ON WIRING OR PLUG POINTS CAUSING POWER FAILURE	WHITE APPLIANCES (STOVE, REFRIGERATOR, DISHWASHER ETC)
	GENERAL HOUSING WIRING	
	CONNECTIONS TO ALL ELECTRICAL MOTORS CAUSING POWER FAILURE	
	MUNICIPAL CONNECTIONS INSIDE THE PROPERTY CAUSING POWER FAILURE	



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TYPE OF EMERGENCY:	WHAT IS COVERED:	WHAT IS NOT COVERED
<p><b>PLUMBING</b></p> 	<p>BURST WATER CONNECTIONS AND PIPES THAT ARE CAUSING FURTHER STRUCTURAL DAMAGE</p>	<p>CONCEALED PIPES ARE NOT COVERED. SPECIALIST ARE NOT COVERED E.G LEAK DETECTORS</p>
	<p>OVERFLOWING BLOCKED DRAINS (INTERNAL &amp; EXTERNAL) THAT CAN CAUSE FURTHER STRUCTURAL DAMAGE</p>	<p>SPECIALIST ARE NOT COVERED E.G DRAIN SPECIALIST LIKE ROTO-ROOTER &amp; DRAIN SURGEON</p>
	<p>GEYSER PROBLEMS (NOT HOT WATER- DEPENDENT ON CASE CIRCUMSTANCES, WATER PRESSURE, OVERFLOWING GEYSER</p>	<p>REPAIRS NOT COMPLYING WITH REGULATED SPECIFICATIONS SUCH AS SABS &amp; OTHERS. REPLACEMENT OF BURST GEYSER</p>
		<p>JACUZZI'S, SWIMMING POOLS &amp; BOREHOLES</p> <p>LEAKING TAP THAT TURNS INTO A BASIN OR SHOWER</p>

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<u>TYPE OF EMERGENCY:</u>	<u>WHAT IS COVERED:</u>	<u>WHAT IS NOT COVERED</u>
<b>LOCKSMITH</b> 	IF KEYS ARE BROKEN OFF OR LOST FOR A MAIN ENTRANCE OR EXIT OF THE HOUSE	OUTBUILDINGS & GARAGES
	IF A CHILD IS LOCKED INSIDE THE HOUSE OR ANY ROOM WITHIN THE HOUSE	PADLOCKS
<b>GLAZIERS</b> 	ANY GLASS THAT HAS BEEN DAMAGED OR BROKEN AND IS CAUSING A SECURITY RISK TO YOUR PREMISES	MIRRORS OR ANY SPECIALIZED GLASS

PS. ANY OTHER CASES WE WILL BE ABLE TO ASSIST THE CLIENT BUT THEY WILL BE LIABLE FOR ALL THE COSTS

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## 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 – you will never have to remember another emergency number again. 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 – WE take charge! Your crisis manager will call you back on your cell phone and help you through your crisis – whatever that may be. 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.





## **HOME SAFE CHAUFFEUR**

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

### **BENEFITS ARE AS FOLLOW:**

- 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 have 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.

## **CHAUFFEUR SERVICES (OPTIONAL COVER)**

The Home Safe Chauffeur is an option available on Hybrid policies for 6 trips annually or 12 trips annually and will be priced per vehicle. The Home Safe Chauffeur trips can be exchanged for Trauma & Treatment Chauffeur Trips.

## WHAT ARE THE TERMS & 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 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 before booked collection time – Rnil
- One hour before booked collection time – one incident will be eliminated







## **CHAUFFEUR SERVICES CONTINUE: TRAUMA & TREATMENT CHAUFFEUR (OPTIONAL COVER)**

This product is designed to get you from and to home after any trauma or treatment session should you not have available transport.

### **Benefits are as follow:**

- All drivers have a public driver's permit, carry a cellphone, and dress professionally. The drivers all speak English
- You are entitled to use this service as an exchange for a Home Safe Chauffeur trip. These trips form part of the Home Safe Chauffeur trips limitation. Each incident is capped at R500 rand, any costs incurred over and above this will be for the client's account
- This benefit will also apply to transport the insured from a medical facility (post-cancer treatment) to their house of residence.

### **Terms & Conditions:**

- Bookings can be arranged between the following hours:

• <b>Mondays to Thursdays</b>	<b>06:00 – 20:00</b>
• <b>Fridays</b>	<b>06:00 – 20:00</b>
• <b>Saturdays</b>	<b>06:00 – 20:00</b>
• <b>Sundays</b>	<b>06:00 – 20:00</b>

- The service is available within a 50km radius of city centres in Johannesburg, Pretoria, Durban and Cape Town.
- 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 – R0
- One hour prior to booked collection time – one incident will be eliminated



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## OFFICE ASSIST

### **Fixtures, Fittings and Services**

In the event of an office emergency as a result of breakage of fixtures and fittings, we will arrange for an appropriate repairer (electrician, plumber, locksmith, glazier etc.) 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 member's account.

An office emergency is defined as an event that is potentially life threatening or could possibly cause structural damage to a 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.





## EMERGENCY MEDICAL SERVICES(ACCESS ONLY)

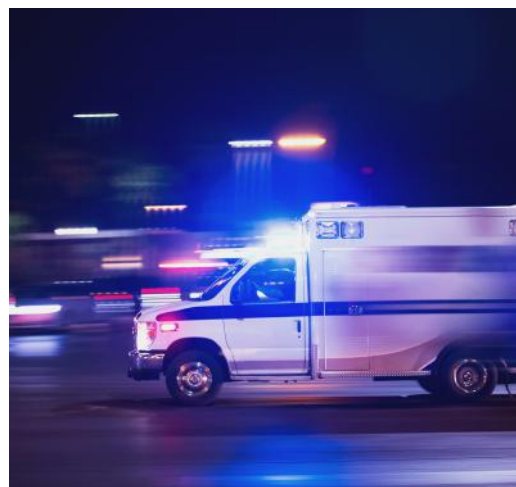
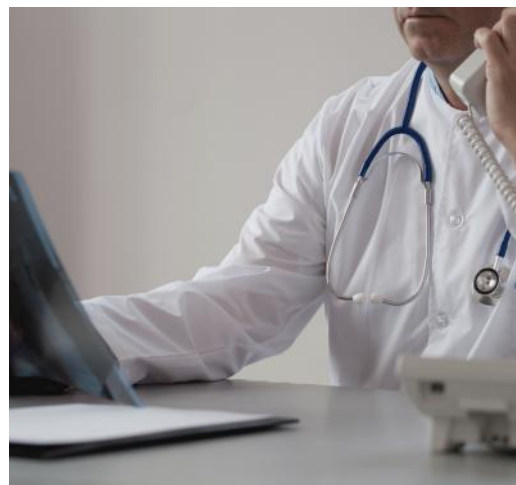
**The following benefits are advisory services only:**

- Medical advice and information
- Emergency telephonic advice and information, 24-hours, seven days a week
- Referrals to crisis lines
- Referrals to medical practitioners and facilities

**The following benefits are on an access basis only:  
(all costs are for your account)**

- Emergency medical response to the scene of an incident
- Emergency medical transportation to the nearest appropriate medical facility
- Inter-hospital transfer
- Medical repatriation
- Escorted return of minors
- Compassionate visits
- Repatriation of mortal remains

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## LEGAL ASSIST

### **24-hour Legal Advice**

Assist members and their immediate family have ongoing access to a 24-hour legal advisory service on any aspect of the law such as criminal law, family law, constitutional law, child law, labour law, Driver Protect, etc.

### **30-Minute Free Consultation**

This service involves a free initial 30-minute consultation should any matter require legal action. The member will then be referred to a lawyer who forms part of our national network for a direct free 30-minute consultation.

### **Free Standard Legal Documents**

If a member requires a purchase, sale, lease, or prenuptial agreement, employment contracts, etc.

We will provide these free at his or her request. The member will also be advised on the application of each of these documents and the procedures and principles that apply.

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AN AUTHORISED FINANCIAL SERVICES PROVIDER