

Benefits**4**Me



BENEFITS4ME

ROAD PREMIUM MEMBERSHIP

WELCOME TO YOUR **BENEFITS4ME** MEMBERSHIP

Your Benefits4Me Membership offers you peace of mind in the event of an emergency and gives you access to value-added services when you need it most.

To get the most out of your Benefits4Me Road Premium Membership, read the product wording terms and conditions contained in this brochure.

Benefits  **Me**



MEMBER BENEFITS

Benefits4Me Road Premium

Roadside Assistance	4
Medical Assist Access	9
Legal Assist Access	10

ROADSIDE ASSISTANCE



Your membership entitles you to a total of 4 Roadside Assistance incidents per annum which includes 1 Accident incident. Each incident thereafter will be for your own account.

Your annual benefits will apply for a calendar year (January - December), for example subscriptions purchased in April would still be entitled to the full benefit up until December of that calendar year.

Your benefit and subscription run in different cycles and not in the same period. Your annual subscription runs for a 12-month period. Therefore, subscription purchases made in April 2022 will run until April 2023, benefit limits renew at the beginning of each calendar year.

Once your annual subscription expires, you may cancel at any time given one calendar months' notice. If one calendar months' notice is not given, your subscription will continue on a month-to-month basis.

Service Description

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 40km 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 member's account. This service will be arranged up to a 40km roundtrip (from starting point to the point of dispatch).

Flat Tyre

The Call Centre will arrange to have the tyre changed using the member's spare tyre. If there is no spare tyre, the Call Centre will arrange for the vehicle to be towed to the nearest approved repairer or fitment centre.

These services are offered whether the vehicle breaks down at home or on the road. This service will be arranged up to a 40km 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 litres of fuel for the member's account. This service will be arranged up to a 40km roundtrip (from starting point to the point of dispatch).

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 metres 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 40km roundtrip (from starting point to the point of dispatch).

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, this is not based on an insurance product so the individual could also be driving from their office on business, that should not exclude them from having the office location 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 member by the Call Centre. To secure the booking on behalf of the member, the member needs to have a valid driver's licence and credit card.

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

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 your nominated 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).

ROADSIDE ASSISTANCE TERMS AND CONDITIONS

- For the purposes of these terms and conditions, the "company" is One Loyalty Rewards Pty Ltd, and "Member" is the person who purchased the bundle of products on the Benefits4Me website. The "Call Centre" is the call centre

appointed by the company to render the services as part of the membership.

- The towing of the vehicle by the company will be deemed to have been affected on the Terms and Conditions here in contained, based on payment made by the member to the company notwithstanding that the member may not have signed these Terms and Conditions.
- The member agrees that the company may tow their vehicle to the location provided by the member and if no such location is provided, to an address deemed suitable by the call centre appointed by the company and approved by the member.
- Should the member exceed the benefit limits stipulated, the member undertakes to pay the company's usual charges for such services as indicated by the call centre at the time.
- The member agrees that they will be liable for the storage costs of storing the vehicle daily at the call centre appointed by the company's usual rates, which are available upon request, from the day after the vehicle is towed to the above-mentioned location until the vehicle is removed by the member from such location.
- The member may not raise any claim, dispute, or counterclaim as a reason for deferring payment and the member may not withhold any payment set-off any claim or counterclaim that it may wish to raise against the sum invoiced by the company.
- The member warrants that they are the owner of the vehicle for which the membership was purchased or that the member has the necessary authority, as the agent of the owner, to enter into this agreement and hereby indemnifies the company against any claim of any nature made by any party arising out of or related to the conclusion of this agreement and the vehicle towed.
- The vehicle will be towed at the sole risk

of the member who purchased the membership.

- The member hereby exempts the company from and indemnifies the company against all liability of whatsoever nature, arising directly or indirectly from the towing and/or storage of the vehicle.
- This exemption and indemnity includes, but is not restricted to, any liability for direct and/or consequential loss or damages for personal injury, or damages arising from the loss of the vehicle (or any items contained in the vehicle), the failure to deliver the vehicle adequately or at all, or from or to the correct address, or from any other cause arising, whether any such liability, loss or damage is caused by or arises from breach of contract, negligence or gross negligence, on the part of the company, its servants, agents or employees, or otherwise.
- The member is responsible to remove all valuables from the vehicle before it is towed.
- The company shall only provide refunds for services that have been authorised by us in advance and in accordance with your membership benefit entitlement and limits indicated.

LIMITATION OF LIABILITY AND INDEMNITY

- To the fullest extent permitted by law neither we nor our service providers will be liable for any loss or damage suffered because of any services we or our services providers render or fail to render.
- Services will only be rendered to validated and paid-up members. If services are rendered and your membership is not fully paid up, we reserve the right to bill you directly for the full cost incurred.
- Each service will be managed on an individual basis and is highly dependent on traffic, weather and 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 personal vehicle and not a trailer, boat, or caravan. Multiple tows (e.g., where you need a trailer, boat or caravan towed) will be for the member's 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).
- 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 South African territory only
- The additional per kilometre rate is subject to change in accordance with fuel price fluctuations.
- 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 centre from the scene of the breakdown per the limits specified.
- 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 100 km 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) be cause 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 or not 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-driveable, the incident will be an 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.

Exclusions:

- Accident Towing
- 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.
- Where specialised recovery or salvage equipment is needed, the cost of equipment and labour will be for your account.
- If you cancel a tow after we have dispatched a tow vehicle, this will count as an assistance in terms of your Membership entitlement.

- If your vehicle is loaded, we are not responsible for the load and may require you to remove the load before rendering any service
- Taxicabs and limousines, Recreational Vehicles (RV's), 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), licence 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/ amounting of a drive shaft.
- Tyre repair.
- Tyre replacement at any location other than a roadside disablement site.
- Cost of the replacement tyres and its installation.
- 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.
- Shovelling snow from around a vehicle.
- Service when a vehicle is snowbound in unploughed areas such as snow banks, 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 any towing operator other than a towing operator appointed by the call centre and is a licensed Service Provider.
- Vehicle storage charges
- Second tow for the same disablement.
- Towing or extraction because 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, impoundments, abandonment, illegal parking, or other violations of law.
- 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 inter-modal 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.
- 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.
- Repair charges.
- Charges for assistance rendered by a private person or any Service Provider unless that Service Provider is appointed by the Call Centre.

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.
- 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 and Domestic Abuse
- 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.

Terms and Conditions

- The service is available to all paid-up members.
- We provide no warranties in relation to the advice we provide. Any advice or information provided is used and accepted at your own risk. To the fullest extent permitted by law One Loyalty Rewards will not be liable for any loss or damage suffered because of any advice provided or not provided.



LEGAL ASSIST



Legal Advice Service is a powerful, dynamic product through that, provides a comprehensive legal assistance service to the individual and his/her immediate family.

24-hour Legal Assistance

Legal Advice service is a broad-based legal assistance service provided to the public. Qualified lawyers and legal consultants as well as academics provide the service.

The service comprises:

- A 24-hours telephonic legal advice line.
- A legal document service; and
- A direct legal consultation service.

Advice

Members and their immediate family have on-going access to a 24-hour legal advisory service on any aspect of the law such as criminal law, family law, insurance law, child law, labour law, motor law, etc. The member and his immediate family are entitled to utilize the advice service as frequently as required provided that the assistance shall be furnished to the member directly and only on legal matters pertaining to the member and in his or her personal capacity.

Free standard legal documents

If a member requires a purchase/sale, lease agreement, power of attorney, will, 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.

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.

After the 30-minute consultation the member can then decide whether or not to continue with that specific lawyer's services at a fee structure agreed to between himself and the lawyer. Such fees will be for the member's account. The free 30-minute consultation service is available at a lawyer that is situated within the magisterial district where the member resides. This consultation facility is limited to one consultation per matter.

Legal Assist Terms and Conditions

- The service is available to all paid-up Members and their immediate family.
- The service is available for real-life legal queries only and does not cover academic questions, such as but not limited to assistance with a student's assignment.
- We do not carry out any negotiations with third parties on your behalf.

- We provide no warranties in relation to the advice we provide. Any advice or information provided is used and accepted at your own risk. To the fullest extent permitted by law One Loyalty Rewards will not be liable for any loss or damage suffered because of any advice provided or not provided.

Limitation of Liability and Indemnity

To the fullest extent permitted by law neither we nor our service providers will be liable for any loss or damage suffered because of any services we or our services providers render or fail to render.

Without prejudice to any other remedy available to us, you indemnify us and our service providers against any loss or damage suffered by us and/or our service providers because of you and/or any person receiving a service from us through you breaching any of our terms and conditions. This benefit may be accepted by our service providers at any time.

The provision of the membership is subject to a fair use policy. If we decide, in our absolute discretion, that you are not using

the membership fairly we reserve the right to cancel your membership.

Member Entitlement

Your annual benefits will apply for a calendar year (January - December), for example subscriptions purchased in April would still be entitled to the full benefit up until December of that calendar year. Benefit and subscription run in different cycles and not in the same period.

Your annual subscription runs for a 12-month period, for example subscription purchases made in April 2022 will run until April 2023, benefit limits renew at the beginning of each calendar year.

Once your annual subscription expires, you may cancel at any time given one calendar months' notice. If one calendar months' notice is not given, your subscription will continue on a month-to-month basis.

Benefits **4** Me

Email: info@benefits4me.co.za
Website: www.benefits4me.co.za

BUY NOW

[Click here to read the full Terms and Conditions](#)



A division of One Loyalty Rewards (Pty) Ltd