

## FREQUENTLY ASKED QUESTIONS: DECEMBER 2015

### EMERGENCY HOME ASSISTANCE

#### **What is the Emergency Home Assistance Benefit?**

The Emergency Home Assistance benefit provides assistance to the member and the member's immediate family when there is a home emergency. A home emergency means any sudden, unexpected and/or unforeseen new event at your home requiring the immediate/urgent services of a domestic tradesman to limit/minimise or prevent further damage to the home or to prevent a sanitisation risk. A break-in therefore is not covered by the Edgars Club benefit per this definition.

This benefit is restricted to home emergencies and specifically excludes any maintenance and/or repairs that are caused by normal wear and tear and/or age and usage related breakage and/or subject to insurance claims. The benefit further only applies to the member's eligible premises/primary place of permanent residence, within the Republic of South Africa and that is used for domestic purposes, excluding outbuildings. This benefit is subject to the overall limit of three incidents per annum for the emergency services per main membership number, which includes this Emergency Home Assistance and the Emergency Roadside Assistance, as well as the category limits where applicable. The service is limited to the relevant Service Provider's call-out fee and the service provider's first hour's labour.

The Home Assistance programme provides the following emergency services to customers:

- Plumbers
- Glaziers
- Electricians
- Locksmiths
- Tree felling
- Bee keepers and pest controllers
- Appliances (member will be assisted but on a member-to-pay basis only)

**Please note that each benefit will be managed on an individual basis and is highly dependent on traffic, weather and correct information received, for instance address or area of incident.**

#### **How many times may I make use of the Emergency Home Assistance benefit?**

A maximum limit of three incidents or a maximum of R2 000 per annum, whichever limit is reached first, applies subject to the overall limit of three incidents for the Emergency Home Assistance, Emergency Roadside Assistance and Legal Assistance.

#### **Does the Emergency Home Assistance replace my insurance cover?**

No, the Edgars Club Emergency Home Assistance is a Value Added Service (VAS) that is designed to assist the member in case of a home emergency to prevent further damage to the

member's primary residence. Should you have homeowner's insurance it might be more beneficial to you to make use of a more comprehensive solution than an insurance product may deliver to you where all or most costs are normally covered by the insurance products on the South African market.

**What am I to do once I become aware of the emergency at my home?**

The first response should be to ensure safety of life and thereafter safety of property. As an example, should your home's geyser have burst and is flooding your home. The first step would be to shut the electricity supply at your home's circuit breaker and then the water supply to the geyser at the closest point to the geyser that will shut the water supply, while causing the least amount of inconvenience. You might find it necessary to shut the water supply at the main supply point or municipal supply point. Should you have problems turning the water off, and you do not have homeowner insurance cover we will gladly assist you with a plumber. Our friendly call centre agents will however always advise you of what might be your financially best options for your consideration.

**My electricity supply is interrupted to my house and nothing electrical is working, what should I do?**

We propose that you establish whether it is a more general supply problem to your area. Once you have established that it is not a general black-out or part of a load-shedding programme implemented, we propose that you establish whether your circuit breaker have been tripped. This would not qualify as an emergency in terms of the Edgars Club Emergency Home Assistance benefit.

**If all the breakers were tripped what should I do?**

We propose that you determine whether a specific appliance has been switched on that has tripped the electricity and that you start with basic fault-finding by establishing breaker connection on a one-by-one basis until the breaker has been established, in which case you determine the household appliance that is causing the power interruption to be affected and unplug that specific device from the power grid to restore power. This would normally not qualify as an Edgars Club Emergency Home Assist benefit.

**I am not sure that I am covered for an incident, what do I do?**

We propose that should you have any doubts or questions that you contact our call centre for clarification.

**What does the Emergency Home Assistance benefit cover?** The call-out fee and first hour of labour is paid for by the benefit cover.

**What does the member pay for?**

The cost of parts and additional labour will be for the member's account.

**What if it's found that the call-out is not an emergency?**

Where the incident is not considered an emergency that requires immediate attention, a referral service to a relevant Service Provider is provided and all costs will be for the member's account.

**Can the member carry over benefits not used during the preceding year?**

No, the benefit is not cumulative.

**Are there any specific exclusion(s) to the benefit?**

Yes, the following items are specifically excluded from the cover:

- Remote controls or access controls
- Normal wear and tear
- Safes and strong rooms
- Geyser elements and/or geyser thermostats
- A leaking water main – the main municipal water inlet pipe
- Boreholes and borehole pumps
- Leisure facilities such as under-floor heating, pool pumps and heaters, Jacuzzi's and water jets in a bathtub
- All appliances and white goods – this includes equipment such as satellite television decoders, internet modems, telephones, kitchen appliances and entertainment systems
- Electronic home control systems – units that control electrical manipulation of lighting, heating, entertainment systems and air-conditioning
- Security installations such as alarms, CCTV equipment, etc

**I have had a break-in and my home's front door or window has been damaged, will this qualify as an emergency?**

No, the benefit only covers specific elements and only when it is an emergency as per the above definition. Edgars Club can, however, provide an adequate service provider to assist in the reparations of the damaged access point, but the member will be liable for the cost.

**I have reached the maximum number of callouts on my Edgars Home Assist Benefit, now what?**

Edgars Club will happily assist you to provide a service provider for you, at the member's cost.

**My spouse and I have two Edgars Club cards on the same account, does this mean that we have twice the amount of benefit uses?**

No unfortunately not, the benefit limits are static to a total of three callouts, overall in one calendar year.

Plumbers

**Are there specific indicators for emergency plumbing?** Yes, the following would give

possible indication that the event is covered by the benefit:

- Internal visible burst water connections and pipes.
- Blocked drains, toilets, baths and sinks, causing further damage to the house.
- Emergency Geyser overflow, valves (Latco and pressure release) causing possible damage to the house.
- Specific Exclusions: Jacuzzi, swimming pools and boreholes and borehole pumps; leak detection inspections, repairs not complying with regulated specifications such as SABS and others, leaking taps, replacement of a burst geyser and/or any geyser components such as element or thermostat, etc. , septic tanks and water supply interruptions to permanent residence.

**What happens if a problem outside the house e.g. a blocked drain (such as roots in the main sewage pipeline) causes possible damage inside the house, when outside aspects are not covered, nor aspects relating to maintenance?** |Maintenance issues are a specific exclusion on the Edgars benefit, however the Edgars club can however provide an adequate service provider to assist in such a situation, but the member will be liable for the cost.

**What if my shower drain blocks up?**

No, this is not an emergency as per definition.

**What if there is no water pressure in my house?**

This is probably a problem with the municipality that would probably not constitute an emergency.

**What if my garden irrigation system ceases to function?**

This is generally classified as a maintenance issue, which the Edgars Emergency Plumbing Assist can help with, but will be at the member's own cost.

**What if my solar heating system ceases to function?**

This is generally classified as a maintenance issue, which the Edgars Emergency Plumbing Assist can help with, but will be at the member's own cost.

**What if my kitchen/bathroom tap is dripping continuously?**

This is generally classified as a maintenance issue, which the Edgars Emergency Plumbing Assist can help with, but will be at the member's own cost.

**What if my toilet cistern keeps dripping/running?**

No, this is not an emergency as per definition, but would rather be classified as a maintenance issue.

**Are there other specific exclusions on this benefit? Yes, they are as follow:**

- Jacuzzi systems – Heater/Pump
- Swimming pools – Heater/Pump
- Boreholes and borehole Pumps
- Maintenance on any plumbing systems
- Minor leaks and dripping pipes
- Repairs not complying with regulated specifications such as SABS
- Replacement of a geyser and or geyser components
- Septic tanks

### Glaziers

**What is the glazier benefit?** Glazier assistance is a 24-hour helpline, offering assistance were a service provider is dispatched to ensure that damaged building glass, which could result in **access** to the residence can be professionally replaced. The service includes transfer calls to the member's relevant 24/7 insurance helpline to facilitate a home owner's claim where applicable.

**What is covered by the benefit?** The service provider's call-out is paid for.

**What is the member liable for?** Materials (including replacement window pane, replacement window frame and locking mechanisms) and labour cost is for the client's account.

**What are some typical items that are not covered?**

Skylights

Electric windows and/or blinds

Glass balustrades

Windows that do not offer access to the home

Burglar bars and/or security glass

Vehicle windows

### Electricians

**Are there any specific indicators for an electrical emergency?** Yes, the following could be indicators:

- Distribution boards, circuits, main cables causing power failure
- Earth-leakage relays causing power failure

- Geyser connections, and elements, causing 100% power failure
- Plug points causing 100% power failure
- Light fittings or switches causing 100% power failure
- Lightning strikes on wiring causing 100 % power failure
- Multiple burnt connections on wiring or plug points causing 100% power failure
- Connections to all electrical motors (e.g. electric gate motor) causing 100% power failure

### **What does the benefit cover?**

The call out fee and first hour of labour is paid for.

### **What would the member be liable for an electrical emergency?**

The cost of parts and any additional labour will for the member's account.

### **Are there any specific exclusion for electrical emergencies?**

Yes, the following could be indicative of a non-emergency:

- Replacement of plugs or electric connections, replacing light bulbs, electric pumps; Jacuzzi, swimming pool and borehole pumps, Air conditioners and commercial refrigeration, Repairs not complying with regulated specifications such as SABS and others; All electrical motors (e.g. electric gate or garage door), Main electrical supply interruptions to permanent residence.
- All appliances and white goods – this includes equipment such as satellite television decoders, internet modems, telephones, kitchen appliances and entertainment systems.
- Electronic home control systems – units that control electrical manipulation of lighting, heating, entertainment systems and air-conditioning.
- Security installations such as alarms, CCTV equipment, etc.
- The service includes transfer calls to the member's relevant 24/7 insurance helpline to facilitate a home owner's claim where applicable, such as geyser or burst pipe claims.

### **My power keeps tripping, what should I do?**

- Always consider safety first with live electrical wires and plugs.
- Unplug suspected electrical appliances – usual culprits include toasters and kettles, but this could extend beyond these examples.
- Once all appliances have been unplugged, make use of process of elimination by plugging in each unplugged appliance to determine if it is in fact an appliance related power loss.

### **My power keeps tripping, even after all electrical appliances have been disconnected, what should I do?**

- Always consider safety first with live electrical wires and plugs.
- Switch off the house mains on the distribution-board.
- Switch off the main geyser switch on the distribution board.

- Switch off the main stove switch on the distribution board.
- Then switch on the mains again.
- Then make use of the process of elimination once again by first switching on the geyser mains – if that does not trip the power, continue by switching on the stove mains.
- This process will assist you to determine what is causing the loss of power in your home.
- Once the problem has been determined please feel free to contact the Edgars Home Assist.

**My washing machine/dishwasher has stopped working what can I do?**

- Please feel free to contact the Edgars Emergency Electrician Assist Benefit, however this instance would not be covered by the benefit.
- The service will be able to assist you in providing a relevant service provider, although the cost will be to that of the member as this does not constitute an emergency.

**My television/home entertainment system has ceased to function what can I do?**

- Always consider safety first with live electrical wires and plugs.
- Make sure that all connections to the system are in place.
- Make sure that there is power coming to the wall sockets.
- If the problem still persists, the Edgars Home Assistance can recommend a service provided to assist in this matter, although the cost will be to that of the member as this does not constitute an emergency.

**Some of my lights in my home are not working, what can I do?**

- Always consider safety first with live electrical wires and plugs.
- Ensure that all switches on the distribution board are in the “on” position.
- Replace at least one of the light bulbs to determine if the lights have simply blown or whether it is a problem with the light fixture.
- If the problem still persists, the Edgars Home Assistance can recommend a service provided to assist in this matter, although the cost will be to that of the member as this does not constitute an emergency.

**I am experiencing a 100% power loss to my home after an electrical storm, what can I do?**

- Establish whether your neighbours have power to their homes.
- If they do not, it is most likely a larger power outage affecting the entire area.
- If they do have power, check to see if there are any tripped switches on the distribution board.
- If there are not, please feel free to contact the Edgars Home Assistance call centre as we will be able to dispatch a service provider to determine the cause of the power loss.

### **I am experiencing a 100% power loss to my home, what can I do?**

- Establish whether it is a general black-out or limited to your residence.
- If they do not, it is most likely a larger power outage affecting the entire area.
- If they do have power, check to see if there are any tripped switches on the distribution board.
- If you are on prepaid electricity, please check whether or not you have any Pre-paid electricity is loaded onto your account.
- If you are on a direct Eskom connection, please contact your local Eskom office to determine whether or not there is a reason behind your power failure.
- If there are not, please feel free to contact the Edgars Home Assistance call centre as we will be able to dispatch a service provider to determine the cause of the power loss.

### **My gas line is leaking or has stopped working, what can I do?**

- Always consider safety first with leaking gas.
- We propose that you consider the following course of action if deemed appropriate and safe by you:  
Close all connections on the main gas supply immediately.

Close all gas connections to stoves, ovens, heaters and geysers immediately. Open all windows and doors to provide adequate ventilation in the home.

Do not make use of any open flames, electrical devices or heating devices before the cause of the leak has been determined.

- The Edgars Club benefit specifically excludes gas and gas related infrastructure and will not be covered by this benefit.

### Locksmiths

#### **Are there specific indicators where the locksmith benefit would be applicable?**

Yes, the following are indicators of a Emergency Home Assistance:

- If keys are broken off or lost for a main entrance or exit of the house (This specifically excludes outbuildings).
- If a person is locked inside the house or any room within the house.
- If a person is locked out of the main building of the residence.

#### **What should I do if a loved one has been locked into the home?**

Please feel free to contact the Edgars Emergency Locksmith Assist Benefit, remain calm and do not try to force entrance into the home, as this might worsen the problem or cause damage to your home.

**What if my employee or child care professional has lost their keys to my home?**

Please feel free to contact the Edgars Emergency Locksmith Assist Benefit. The service will be able to assist in procuring a new set of keys, at the cost of the member.

**My safe/wall safe/safe room/lockbox is unable to open, what can I do?**

Please feel free to contact the Edgars Emergency Locksmith Assist Benefit, as we will be able to provide a reliable service provider at the cost of the member – as it is not deemed as an emergency.

**I have locked myself out of my office or place of work, what now?**

This service is reserved specifically for the home environment and as such we will not be able to assist you in this matter.

**Are there any specific exclusion for Locksmith emergencies? Yes, they are as follow:**

- Burglary incidents (the member will be assisted either via contact with his/her 24/7 insurance helpline or alternatively at his/her own cost)
- Garages and/or garage controls
- Padlocks/deadbolts
- Replacing of damaged locks (the member will be assisted at his / her own expense)
- Business premises (Business premises – only applicable for Office Assistance)

**EMERGENCY ROADSIDE ASSISTANCE**

**What is the Emergency Roadside Assistance Benefit?**

The member and/or the member's immediate family (as defined) is covered for the following emergency benefits twice a year or limited to R5 000 value per annum whichever limit is reached first and subject to an overall limit of three incidents on all benefits per annum by the member, but excludes damaged incurred as a result of a motor vehicle collision:

- Mechanical or Electrical breakdown
- Jump-start service
- Tyre change service
- Running out of fuel service

**I have been involved in a motor vehicle collision, is this an emergency?**

A motor vehicle collision is specifically excluded from this benefit and does not constitute an emergency for the purposes of the Edgars Club.

**Does this benefit replace my insurance?**

No, we will always advise that you consider the overall financial impact and determine your best option available that might include your motor insurance. This benefit does not cover motor vehicle collisions and therefore can never replace your insurance cover.

**I own two vehicles, and I am moving or I need to get both vehicles to a predetermined destination – can I make use of the Edgars Club Emergency Roadside Assist towing service to help?**

No, as this is a service not covered by the benefit.

**My child has been driving in a friend's vehicle and have broken down – can Edgars Club Emergency Roadside Assist help in this situation?**

While the Edgars Club Emergency Roadside Assist is exclusively meant for use in vehicles owned by the member or the member's immediate family we will be able to provide a reliable service provider to assist – at the members cost.

**My leisure vehicle (Powerboat, Jet Ski, Quad Bike, Dune Buggy or Hoverboard) has broken down, what can I do?**

The Edgars Club Emergency Roadside Assist unfortunately does not facilitate a service for leisure vehicles.

**My vehicle has broken down and is standing in my garage, can I organise for a tow truck to come in the morning to take my vehicle to a repair shop?**

The member has the option to either make use of the manufacturer's emergency services or have the vehicle towed to the nearest dealer on a member to pay basis.

**I have witnessed a vehicular collision and I want to make use of my Edgars Club Emergency Roadside Assist to assist the individuals who were in the collision to have their vehicles towed.**

The use of the Edgars Club Emergency Roadside Assist is exclusively meant for use in vehicles owned by the member or the member's immediate family we will be able to provide a reliable service provider to assist – at the members cost.

**My vehicle has been broken in to and left immobile by damage to the electronics in the attempted theft, what should I do?**

The member has the option to either make use of the manufacturer's emergency services or have the vehicle towed to the nearest dealer on a member to pay basis.

**I have been in a mild fender-bender collision; will Edgars be able to assist?**

The Edgars Club Emergency Roadside Assist unfortunately does not facilitate a service for cosmetic vehicular repairs.

### Mechanical or Electrical breakdown

#### **What does Roadside Assistance pertaining to mechanical or electrical breakdown benefit cover?**

You are covered for an emergency event of a breakdown of member's or family members vehicle due to mechanical or electrical breakdown away from the member's residence (typically while en route to a destination to qualify for this benefit) for the vehicle to be towed to the nearest appropriate place of repair or the member's place of residence, whichever is the nearest, when the breakdown could give rise to further damage of the vehicle or cause injury or harm to the member. The service is available 24/7.

#### **Who qualifies for assistance for mechanical and electrical related breakdown?**

Members and their direct family, meaning husband or wife and their own and adopted children living with them. The vehicle must be registered in the name of the member or a family member.

#### **How many vehicles are covered?**

All the vehicles registered to the member and his direct family that are for private use.

#### **How many times can the service be used?**

The service can be used by the member or members of the family twice a year or to a maximum overall value of R5 000 per annum as part of the Roadside Assistance benefit limit.

#### **What happens if I have to stay over away from my house when my vehicle is not repairable within a reasonable time?**

Members who are 100km away from home and the vehicle is not repairable within a reasonable time, the member has the option of having accommodation arranged or alternatively renting a vehicle or alternative a taxi to the maximum value of R1 000 or one night's accommodation. Members making use of this facility must produce a credit card to the supplier of the service for any relevant charges not covered by this benefit.

#### **What do I as the member pay for?**

All repair cost, including labour and parts, will be for the member's account. Should the vehicle require a second tow to an alternative place of repair, this cost will be for the member's account.

#### **What is an emergency breakdown?**

An emergency breakdown constitutes a unforeseen event that causes the member's vehicle to malfunction to the point of either not functioning at all or where the member can no longer legal use the vehicle while the member is travelling away from his/her place of residence that typically

leaves the member and/or the member's family in a compromised position of safety next to the road.

**Where will my vehicle be towed to?**

The case manager's decision as to where the vehicle will be towed will be final, however this will be done in consultation with the member.

**What happens if I was involved in an accident?**

The service is not available to member in the case of an accident, however the service will arrange and case management will be done on behalf of the member, however all costs are for the member's account. The service can also contact and handover to an insurer towing service on request of the member.

Jump-start service

**What does the Jump-start service cover?**

In the case of the member's vehicle being immobilised as service will be dispatched limited to reasonable services to mobilise the vehicle, but excludes the cost of parts, components, lubricants and similar provisions.

**What happens if my vehicle cannot be jump-started?**

If the problem cannot be resolved the vehicle will be towed to the nearest place of safekeeping (dealer), but no additional towing will be covered should this be required.

**Where will my vehicle be towed to?**

The case manager's decision as to where the vehicle will be towed will be final, however this will be done in consultation with the member.

**How many times can I make use of this service?**

This product covers the member or the member's family for a maximum of two cases per annum and falls under the overall limits of the Roadside Assistance benefit.

**What happens if my vehicle is should not be jump-started?**

The member has the option to either make use of the manufacturer's emergency services or have the vehicle towed to the nearest dealer.

Tyre change service

**What does the Tyre change service cover?**

A service provider is dispatched to change a flat tyre at both roadside and non-roadsidelocations.

**What does the member pay for?**

Any costs for the repair of the tyre, parts, and wheel balancing or similar charges are excluded.

**What happens if the vehicle cannot be repaired due to a spare wheel or related equipment not be available from the member?**

In the event of the member not having a spare tyre or the required equipment, the vehicle can be towed on a member to pay basis.

**How many times can I make use of this service?**

This product covers the member or the member's family for a maximum of two cases per annum and falls under the overall limits of the Roadside Assistance benefit.

Running out of fuel

**What does the running out of fuel service cover?**

Ten litres of fuel is supplied in the event of the vehicle running out of fuel. Fuel assistance at non-roadside locations will be assisted but on a member to pay basis.

**How many times can I make use of this service?**

This product covers the member or the member's family for a maximum of two cases per annum and falls under the overall limits of the Roadside Assistance benefit.

**EMERGENCY MEDICAL ADVICE AND ASSISTANCE**

**What does the Emergency Medical advice and assistance benefit cover?**

The benefit for the member and his family covers:

- Unlimited referral and advisory benefit on medical questions and/or medical crises.
- With the Medical Response & Transport benefit our primary medical team will arrange for a primary response team to assist and stabilise you and your passenger(s), while simultaneously coordinating an Ambulance (with the correct level of care) to be dispatched to transport the injured to the nearest medical facility.
- In the event of your hospitalisation outside of your home town, it will be arranged and paid for (NHRPL rates apply) that you are repatriated to your home town, provided the repatriation is justified by our doctor.

**LEGAL ADVICE AND ASSISTANCE**

**What does the Legal advice and Assistance benefit cover?**

- Telephonic advice pertaining to a range of legal matters, such as marital, criminal, contracts, labour.
- Standard legal documents

- Thirty-minute telephonic consultation

**Are there any limits to the Legal advice and Assistance benefit?**

An annual limit to the value of R2 000.

**Are there any exceptions to the Legal advice and Assistance benefit?**

None apply

**FAMILY LIVING DOCTORS NETWORK**

**What is covered by the Family Living Doctors Network benefit cover?**

Edgars Club members are granted access to the national group of doctors, whereby appointments are made for the members and discounts granted on consultation fees.

**Are there any limits on the Family Living Doctors Network network benefit?**

None apply

**Are there any exceptions on the Family Living Doctors Network network benefit?**

None apply

**FAMILY LIVING OPTOMETRISTS NETWORK**

**What is covered by the Family Living Optometrists Network benefit cover?**

Edgars Club members are granted access to the national group of optometrists, whereby appointments are made for the members and discounts granted on fees.

**Are there any limits on the Family Living Optometrists Network benefit?**

None apply

**Are there any exceptions on the Family Living Optometrists Network benefit?**

None apply

**FAMILY LIVING PHARMACY NETWORK**

**What is covered by the Pharmacy network benefit cover?**

Edgars Club members are granted access to the national group of pharmacies and discounts granted on professional fees per script.

*As of October 2016, VIP Concierge, Tutor Assist, Computer Assist and repatriation of mortal remains benefits are no longer valid. That's the bad news, the good news is that from October 1 2016 Edgars Club has added exciting new partners to the fold. [View all new benefit partners here](#)*