



**MUA
HOME ASSIST**

MUA 
Insuring the Individual



FIXTURES, FITTINGS AND SERVICES

In the event of a home emergency, we will arrange for an appropriate repairer (electrician, plumber, locksmith or glazier) to address the problem at one nominated address (call-out fee and first hour's labour is covered, thereafter normal rates apply).

Please note that all parts and materials used are excluded and will be for your own 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. An overall limit of 3 incidents or up to R2 000 per annum per policy applies.



EMERGENCY SERVICES NOTIFICATION AND CALL OUT

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



WHAT IS COVERED

WHAT IS NOT COVERED

ELECTRICAL

- Distribution boards, circuits, main cables causing power failure.
- Earth-leakage relays causing power failure.
- Geyser connections, thermostats and elements.
- Multiple plug points causing power failures.
- Lightning strikes on wiring causing power failures.
- 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.

- Electrical gates and doors
- 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 (electric gate motors etc.).
- White appliances (stove, refrigerator, dishwasher etc.).

PLUMBING

- Burst water connections and pipes that are causing further structural damage.
- Overflowing blocked drains (internal & external) that can cause further structural damage.
- Geyser problems (no hot water - dependent on case circumstances, water pressure, overflowing geyser).

- Concealed pipes are not covered.
- Cost of specialists are not covered (such as drain specialists or leak detectors).
- 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.
- If a child is locked inside the house or any room within the house.

- Outbuildings and garages.
- Padlocks.

GLAZIERS

- Any glass that has been damaged or broken and is causing a security risk to your premises.

- Mirrors or any specialised glass.

For any other cases, we will be able to assist you, but this will be for your own account.





TRAUMA ASSIST

Trauma is defined as "severe emotional shock and pain caused by an extremely upsetting experience" which comes in various forms - the list is endless. Most people will suffer a traumatic experience at least once in their lifetime and trauma counselling is an intervention that supports coming to terms with the feelings one may experience. The objective with this product is to assist you and your family to get your life back on track and to move from being a 'victim' to being a 'victor'. You will have access to a 24-hour emergency line that will put you in contact with a professional Trauma Counsellor.

Your trauma counsellor can offer the following:

- Access to any type of trauma counselling and related services post the traumatic event.
- Arrange the nearest local emergency assistance service as well as provide emergency transport to the nearest, most appropriate medical facility.
- Counselling by a registered counsellor, occupational therapist, or psychologist trained in trauma.
- The therapist works with you and your family in a practical manner to try and help you to return to a normal life as soon as possible.
- Referrals to psychological or psychiatric consultations is available if needed.
- This includes cover for the member, their spouse and all children under 21 years.
- Cover is limited to R6,000 per year for the insured with a maximum of R12,000 per year for the family.



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 will never be alone in an emergency!

Do you need emergency medical advice over the phone? Do you need to find a doctor or an ambulance urgently? Have you been involved in an accident - or are you lost and feeling vulnerable? Intelligent Panic is there for you when you need it most.

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.

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

To gain access to Intelligent Panic, you need to register with our contact centre 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.





CRIME VICTIM ASSIST

This is a 24-hour crisis management service to support you in the event of a home invasion. We'll assist with the following:

- In the case of your cell phone being stolen in a home invasion, we will provide you with a cell phone loaded with pre-paid airtime to the value of R200.
- In the case of your vehicle being stolen in a home invasion, 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 in a home invasion, 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 home invasion, we will send a locksmith to your house to assist you with your locks, up to the value of R1,000 per annum.
- In the case of your home being invaded, we will place a security guard with you 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 R1,000 per annum
- We will provide application forms from Home Affairs if your ID book, passport or driver's licence was stolen or lost in the incident.
- Investigation services to the value of R25,000 to assist with identifying the perpetrators of the incident and recovery of your possessions.



Call **0861 000 682** to access any of the **MUA Home Assist** benefits as described in this leaflet.

In the unlikely event of difficulty using the 0861 number above please dial **076 715 8967** for assistance.

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MUA
Insuring the Individual

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