



MUA
ROAD ASSIST

MUA 
Insuring the Individual



ROADSIDE ASSISTANCE

You will 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 will be for your own account).
- Flat tyre (help with change of tyre).
- Keys locked in vehicle (unlocking only).
- Fuel assistance (limited to five litres per incident).
- Minor roadside 'running repairs' (electrical, oil, immobiliser etc.).
- Transmission of urgent messages.



TOW-IN SERVICES

You will have access to a tow-in service to the nearest repair centre, panel beater or approved dealership (if your vehicle is under warranty) in the event of:

- **Mechanical breakdown**- up to R1,100 covered.
- **Electrical breakdown** - up to R1,100 covered.
- **Accident damage** - cost covered to the nearest approved panel beater up to a limit of R2,300.



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 people) to be transported to a nominated destination within a 100km 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 - and this results in an overnight delay - we will arrange hotel accommodation for the occupants of the vehicle (up to a maximum of four people). Cover is valued at up to R1,000.



CAR RENTAL

If the circumstances of the incident 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. This is subject to you qualifying for a rental vehicle in terms of the car rental company's general terms and conditions.

The costs incurred will be confined to rental charges and delivery and collection of the hired vehicle. The car must be surrendered on arrival at your destination. You will enjoy cover of up to R500 and this is subject to availability.



VEHICLE REPATRIATION

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



- General terms and conditions applicable to the aforementioned services (Roadside Assistance, Tow - in, Courtesy transport, Hotel Accommodation, Car Rental & Vehicle Repatriation):
- A combined, overall limit of R6,000 per annum per policy applies to these services.
- MUA Road Assist cover excludes all vehicles weighing over 3,500kg.
- Your vehicle must be in roadworthy condition to qualify for cover.
- Any costs incurred through arrangements made by you without prior authorisation shall not be reimbursed.
- Road Assistance is available in South Africa, Lesotho and Swaziland. Road Assistance also available in Namibia, Mozambique, Botswana and Zimbabwe, but availability of service providers are not guaranteed.



INTELLIGENT PANIC

Intelligent Panic is a breakthrough in emergency support, and provides you and your loved ones with 24-hour access to your own experienced crisis manager who will support you through your emergency.

In a potential panic situation, you will never be alone. The Intelligent Panic service provides you with your very own crisis manager. When you are faced with an emergency - we take charge!

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.

To access Intelligent Panic, register and choose one number on your cell phone which will act as your panic button. In an emergency, just press that number and you will access every emergency support service out there at the touch of a button on your cell phone. The stress of having to remember emergency contact numbers in an emergency has been eradicated.

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



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.





CRIME VICTIM ASSIST

This is a 24-hour crisis management service to support you in the event of a hi-jacking. We will assist with the following:

- If your cell phone is stolen during a hi-jacking, we will provide you with a cell phone loaded with pre-paid airtime to the value of R200.
- If your vehicle is stolen during a hi-jacking, we will provide you with standard car hire for 48 hours to keep you mobile.
- If your credit or debit cards are stolen during a hi-jacking, we will provide you with a pre-loaded debit card up to the value of R600 to assist you in the interim.
- If your keys are stolen during a hi-jacking, we will send a locksmith to your home to assist you with your locks, up to the value of R1,000 per annum.
- If you have been hi-jacked at your place of residence, we will place a dedicated security guard at your home for 24-hours.
- We will provide application forms from Home Affairs if your ID book, passport or driver's licence was stolen or lost in the incident.
- We will provide 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 Road 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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auto  general

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MUA
Insuring the Individual

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