



# RISK SOLUTIONS INTERNATIONAL

## Our purpose

*RSI's purpose is to help customers of our corporate client's in their hour of need with financial products and services that make their lives easier.*

## We listen to your needs

*We build products and solutions to fit our corporate client's strategy.*

*Working in synergy with our corporate clients, by first understanding their strategies, we develop products and solutions that talk to their specific pain points and opportunities. For example their strategies could be focussed on cost, growth or customer service. This approach helps us to give our corporate clients products and solutions that fit.*

## Our products deliver real customer value

*We deliver real value products and services, cost effectively and with excellent customer experience.*

*VAPS (Value added products and services) for the insurance market are typically priced based on consumer perceived value and not always on real value. The time is right to turn this on its head.*

*We ensure that our corporate clients' customers:*

- Acquire real value (not only perceived value) products.
- Make maximal use of benefits.
- Pay a fair price for their products.
- Experience excellent service.

## Watch us WOW your customers

*We help our corporate clients retain their customers.*

*We see it as our role to delight your customers, to WOW them. Insurance policies can often be contentious with clients not fully grasping their cover and not remembering that there are limitations to their cover at claim stage. In order to help mitigate this, RSI have tailored their products and services to ensure maximal customer service and to increase customer retention, particularly after a claim.*

## Car Hire

RSI's car hire policies cover the consumer for a rental vehicle in the case of an insured event on the underlying policy. This product is available to both private and commercial clients. Our flexible business model will provide our corporate clients with new revenue streams and access to unique product offerings.

**Our products are tailored to provide car hire for the following:**



### Motor Insurance Car Hire

This product is designed as an add on to a comprehensive insurance policy and offers car hire as a benefit.

**The following cover can be provided for a corporate clients' customers:**

- In the case of an insured event such as accidental damage and theft.
- For the use by insured/nominated driver.
- For a predefined number of days (often 30 days).
- Unlimited kilometres.



### Mechanical Breakdown Car Hire

This product is designed as an add on to a comprehensive insurance policy and offers a three-day mechanical breakdown car hire benefit.

**The following cover can be provided for a corporate clients' customers:**

- In the case of a breakdown resulting the vehicle to be un-operational.
- For the use by insured/nominated driver.
- For a predefined number of days (often 3 days).
- Unlimited kilometres.



### Funeral Policy Car Hire

This product is designed as an add on to a group life or funeral policy. It covers the consumer for car hire for a specified number of days in the event of a death claim on the underlying policy.

**The following cover can be provided for a corporate clients' customers:**

- For a predefined number of days (often 4 days).
- No deposit required.
- Unlimited kilometres.
- 1 Tank of fuel.

## Commercial Assist

Our assistance products and services are designed to assist commercial clients in the event of a roadside emergency. The motor related assistance products and services are designed to be attached to an underlying commercial insurance policy. Our assistance products are professional services that can be tailor-made and developed according to our corporate client's needs.



### Roadside Assistance

**Roadside Assistance** is an assistance product for a member in the event of a vehicle mechanical or electrical breakdown or accident. The benefit is included with insured vehicles up to 3.5 tons.

- Towing to the nearest repairer or place of safety.
- The call out fee and one hour's labour for a vehicle locksmith or assistance with a flat tyre.
- Emergency delivery of 10 liters of fuel (fuel charged at cost).
- Emergency overnight accommodation, car hire or taxi arrangements should a member be stranded more than 100 kilometres from the member's home due to mechanical or electrical breakdown.



### Commercial Accident Manager

**Our Commercial Accident Manager** is a service that assist with motor vehicle accident management for and on behalf of commercial clients.

The management service includes:

- Notification and dispatch of emergency medical services.
- Conference call facilitation with all relevant parties.
- Towing arrangements to a place of safety or repair.
- Transportation arrangements for driver and passengers.
- Relay of emergency messages
- Access to legal advice relating to the accident.
- First notification of loss to insurance company or broker.

## Roadside assist

Our assistance products and services are designed to assist our corporate client's customers in the event of a motor and roadside related emergency. Our assistance products are professional services that can be tailor-made and developed according to our corporate client's needs.



### Motoring Assistance

**Motoring Assistance** is an assistance product for a member in the event of a vehicle mechanical or electrical breakdown or accident. The benefit is included with insured vehicles.

- Towing to the nearest repairer or place of safety.
- The call out fee and one hour's labour for a vehicle locksmith or assistance with a flat tyre.
- Emergency delivery of 10 liters of fuel (fuel charged at cost).
- Dispatch of a service provider to jumpstart a stranded vehicle.
- Emergency overnight accommodation, car hire or taxi arrangements should a member be stranded more than 100 kilometres from the member's home due to mechanical or electrical breakdown.



### Roadside Safety Support

The purpose of the **Roadside Safety Support** service is to efficiently safeguard a member whose vehicle is stranded on the side of the road at a location that may be dangerous or isolated, placing the member at risk. An armed guard will be dispatched within the shortest possible time to wait with the member until the roadside assistance provider arrives.

- Quick dispatch and available 24-hours a day.
- Armed Security Guard dispatch to where member is stranded.
- Safeguards until vehicle towing or alternate roadside assistance arrives.



### Safe Drive Services

Cover in the event that the policyholder may feel unable or be prohibited from driving according to South African Law on intoxication. By contacting the **Safe Drive Assist** line, a vehicle will be dispatched with two drivers to ensure that you and your vehicle arrive home safely.

- Available within a 50 kilometre radius from the following Metropolitan areas: Bloemfontein, Cape Town, Durban, East London, George, Johannesburg, Port Elizabeth and Pretoria.



### Point-To-Point

The **Point-To-Point** service is available to members who have no alternative means of transportation and in the event that the member cannot travel in their own vehicle. By pre-booking the request for transportation, a driver will be dispatched for collection and drop-off.

- Collection and drop-off within 50 kilometres traveling radius from the following Metropolitan areas: Johannesburg, Pretoria, Cape Town and Durban.



### Trip Monitor

**Trip Monitor** is a help line where case managers maintain regular telephonic contact with a motorist within the borders of South Africa to facilitate safe travel. This includes the monitoring of short distances at 30-minute intervals or more.

- Available 24-hours a day.
- Contact every 30-minutes or more.
- Interrupted communication reaction services.



### Emergency Medical Assist

24-hour Assist contact number where qualified case managers will give the client immediate advice and information and will assist with immediate **emergency medical** arrangements if necessary.

- The member has access to a 24-hour contact centre for medical assistance.
- Dispatch of emergency medical services.
- Emergency evacuation & medical transport and repatriation utilising either helicopter or road ambulances.
- Hospital deposit guarantee in case of medical emergency recoverable from client thereafter.
- Transportation & Return of stranded children.
- Transmission of urgent messages.
- Location and transfer of medicines.
- Return of mortal remains.

## Home assist

Our assistance products and services are designed to assist our corporate client's customers in the event of a home related emergency repair. Our assistance products are professional services that can be tailor-made and developed according to our corporate client's needs.



### Home Assist

Home Assist provides assistance for emergency household repairs that need to be carried out and that could result in consequential damage. It also refers to a situation where a member has no access to essential services such as electricity, hot water or sanitary use.

- 24-hour helpline.
- Emergency repairs.
- Includes call – out fee and first hour labour.
- Excludes cost related to parts.
- Dispatch of service providers for electrical and plumbing problems, locksmiths and glaziers.



### Home Security Guard

In the case of an attempted or successful break-in or forced entry to the property of the member, an armed Home Security Guard can be dispatched to safeguard the member's property and wait with the member until help arrives. The security service includes:

- Armed security guard.
- Safeguards property.
- Safeguards member.



### Home Relocation Services

This benefit provides assistance for insured members who are relocating. We facilitate access to a number of Home Relocation Services such as:

- Moving services.
- Cleaning services.
- Re-connection of appliances.
- Member receives a contribution amount to be paid toward cost of any of the listed services.

## Contact us

**010 035 0780**

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# SMARTHOME APPLIANCE

**Smarthome Appliance assists households with mechanical and electrical breakdown cover on major household appliances.**

## We listen to your needs

*We build products and solutions to fit our clients' needs. We develop products and solutions that talk to their specific pain points and opportunities.*

### Standard Package

- Fridge
- Television
- Washing machine
- Stove
- Microwave

Premium package per month  
\*(Incl. VAT)

**R145**

*\*Pricing is set at R145 for a standard package and the above appliances are covered.*

### What is covered

After you choose which appliances you want to insure, they will be covered for mechanical or electrical breakdown including the replacement of components and, if necessary, the entire appliance.

#### Repairs:

- The Policy covers repair following the breakdown of the appliance due to any mechanical or electrical failure.
- Your selected insured appliances will be covered against mechanical or electrical breakdown including replacement of components up to a maximum claim value of R20 000.

#### Replacement:

- After the 60 days waiting period, should your selected insured appliance's core functionality, be irreparable for any of the below reasons, then we will replace the appliance.
- The cost of replacement, immediately after the 60 day claims waiting period, will be limited to R 2 000 per claim. Thereafter the replacement limit will increase by R 1 000 per month, up to the maximum replacement value of R20 000 per claim.
- This replacement cover is valid in the following instances:
  - The appliance is not repairable.
  - The appliance is uneconomical to repair.
  - There are no parts available to repair the appliance.
  - The appliance is damaged beyond repair by the contracted repairer.

### Period of cover

The Smarthome Appliance is a monthly policy and it renews each month for as long as the premium is paid. The premium is to be paid by debit order.

### Smarthome benefits

- We help you get your appliances fixed with reputable repairers.
- You are not faced with unforeseen expenses to repair your appliances.
- If we can't repair it, we'll replace the appliance.
- We allow for 5 working days maximum after the assessment is completed to secure parts to repair the appliance.
- Affordable premium, no excess.
- All labour costs and parts covered.

*\*All terms, conditions and exclusions are available in the product wording.*

### Add On\*

- Additional TV
- Additional fridge/freezer
- Sound bars or sound systems
- Tumble dryer
- Decoder
- Dishwasher

Premium per item selected,  
per month \*(Incl. VAT)

**R23**

**R45**

**R18**

**R28**

**R10**

**R35**

*\*The above items can be added to the standard package. Pricing provided is per item.*

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# SMARTHOME FIXTURES

Smarthome Fixtures assists households with emergency home repairs. It covers repair after wear and tear failure or replacement of key household components.

## Our Purpose

*RSI's purpose is to help our customers in their hour of need with financial products and services that make their lives easier.*

### Standard Package

Premium per month  
\*(Incl. VAT)

- Electric (wiring, electrical fittings, distribution board)
- Plumbing (pipes, drains, municipal connection inside property)
- Geyser repairs – covers repair or replacement of components such as thermostat, element and valves to ensure the continued operation of the geyser. This does not cover burst geysers

**R65**

*\*Pricing is set at R65 for a standard package and all the above are included.*

### Add On\*

Premium per item per  
month \*(Incl. VAT)

- Motor (pool, garage, gate) – covers repair or replacement of selected gate, garage and swimming pool motors for an additional premium for each motor

**R38**  
per motor

- Geyser replacement – covers full replacement of burst geysers and other components for an additional premium

**R99**  
per geyser

*\*Additional cover can be added to the standard package. Pricing provided is per item.*

### What is covered

Depending on what you choose to insure, your home is covered against electrical, plumbing, geyser and motor repairs. Replacement of components or (were necessary) entire unit is also covered. Each claim is limited to **R10,000** with a low flat excess payable.

### Period of cover

The Smarthome Fixtures cover is a monthly policy, so it renews each month for as long as the premium is paid.

### Smarthome benefits

- We help you get your fixtures fixed with reputable repairers
- You are not faced with sudden unforeseen expenses to repair your fixtures
- Our premium is affordable
- All labour cost and parts covered
- The replacement unit or fitting will be covered by the standard manufacturer's warranty for the period specified and you must retain a copy of this to ensure you are covered by the manufacturer's warranty
- We will keep you informed at every stage of the process to ensure that you are fully aware of the progress of your claim

*\*All terms, conditions and exclusions are available in the product wording.*

## Watch us WOW you

*We see it as our role to delight our customers, to WOW them. Insurance policies can often be contentious with clients not fully grasping their cover and not remembering that there are limitations to their cover at claim stage. In order to help mitigate this, RSI have tailored their products and services to ensure maximal customer service and to increase customer retention, particularly after a claim.*

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