

CALL
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**RECREATIONAL OUTDOOR
PRODUCT**

April 2021



True Grit is the brand/product name administered by Smartsure Twenty 20 Administrators (Pty) Ltd.
Smartsure Twenty 20 Administrators (Pty) Ltd is an authorized financial service provider in terms of FSP No. 45422



Authorised Financial Services Provider FSP No.:26908

Underwritten by GENRIC Insurance Company Limited
GENRIC Insurance Company Limited is an Authorised Financial
Services Provider and Registered Short Term Insurer. FSP No. 43638

This brochure should be read in conjunction with the policy wording which is available from the broker. These products consist of risk and non-risk products. These benefits are only valid within the borders of South Africa. All values stated are inclusive of VAT.

ACCIDENT MANAGEMENT

Accident Management is available 24 hours a day, 7 days a week, 365 days a year and includes the following benefits.

ACCIDENT TOWING

Towing of the vehicle to the nearest approved repairer from the scene of the accident. All costs will be for the insurer or the clients account.

2ND ACCIDENT TOW / BREAK-IN TOW / STOLEN AND RECOVERY TOW

Assistance will be provided, however all costs will be for the insurer or the clients account.

ROADSIDE ASSIST

MECHANICAL OR ELECTRICAL BREAKDOWN

Roadside Assistance is available 24 hours a day, 7 days a week, 365 days a year and includes the following benefits:

We arrange to tow the vehicle to the nearest repairer, within a 40km radius.

Where no reputable repairer is available within a 40km radius we will tow the vehicle to the nearest repairer and in this instance will cover the costs up to a maximum of R1 500.

If you are further than 100km from your permanent residence or destination, where available, and at our discretion, we will provide one of the following:

- **CAR HIRE**

A limit of R500 is applicable to this benefit per breakdown. Terms and conditions of the car hire company apply.

- **OVERNIGHT ACCOMMODATION**

A limit of R500 is applicable to this benefit per breakdown. The provision of accommodation is subject to availability.

REPATRIATION OF VEHICLE

A limit of R500 is applicable to this benefit per breakdown.

This benefit applies should the vehicle need to be repatriated from the place of repair, on condition that the breakdown was more than 100km from your permanent place of residence or destination.

VEHICLE LOCKSMITH

Cover will be provided for the call-out fee and first hour labour where the keys have been broken or locked inside the vehicle.

FLAT TYRE ASSISTANCE

Cover will be provided for the call-out fee and first hour labour to fit the spare tyre. The cost of the repair or the replacement of the tyre is not covered.

OUT OF FUEL

Cover will be provided for the call-out and first hour labour if you are stranded next to the road as a result of running out of fuel. A service provider will be dispatched to deliver the fuel.

The cost of the fuel will be for your own account.

FLAT BATTERY

If your vehicle won't start due to a flat battery, we will dispatch a service provider to attempt to jump start the vehicle. It should be noted that jump starting could result in damage to the vehicles' electronics and a tow to the nearest repairer is recommended.

TAXI SERVICE

We will arrange transportation for the occupants of the vehicle in the event of the vehicle having to be towed. The cost of the transportation will be for the clients account.

MESSAGE RELAY SERVICE

The Customer Relations Consultant will contact relatives, employers or colleagues to inform them of any incident if requested by the client.

ANNUAL LIMIT

R10 000 per policy.

PLEASE NOTE

- We do not cover any vehicles over 3500kg.
- True Grit Assist will not be held liable for any repairs or towing costs not authorised by the contact centre.

FUNDS PROTECT

You can lose money by:

- Transacting online
- Surfing the web

You will be covered for:

- Fake online classifieds
- Fake property rentals
- Fraudulent invoices
- Online banking fraud
- Malware virus attacks
- Fraudulent in App purchases
- Holiday scams
- Investment scams
- Refund scams
- Phishing scams
- Fraudulent online purchases
- ATM fraud

BENEFITS

- Quick turn-around time with no excess.
- Annual limit of R 10 000 per policy.

LEGAL ASSIST

Legal advice and assistance from qualified attorneys on any legal matter.

THIS INCLUDES

- Telephonic legal advice.
- Legal referral.
- Two, 30 minute face to face consultations on referral of the attorney.
- Free standard legal documentation.

At the discretion of our legal representative. It should be noted that this benefit is intended to provide basic telephonic legal advice and for more technical questions, policyholders may be referred to more qualified legal advisers which may have cost implications to the client.

MEDICAL ASSIST

Emergency Medical & Trauma Assist will provide you with assistance 24 hours a day, 7 days a week, 365 days a year. In the event of a medical emergency, we will arrange the following:

- Emergency telephonic "911" type medical advice and information.
- Emotional support and tele-counselling.
- Companionship and or care of stranded minors.
- Repatriation of patient or return of mortal remains.
- Confidential non-emergency medical information and advice.
- R5 000 Admission to hospital guaranteed (refundable by the patient or their medical aid).

At the discretion of the medical service provider:

- Emergency medical response by road or air to the scene of a medical emergency.
- Transfer of the patient to the most appropriate medical facility.
- Transfer of life-saving medication and emergency blood.

ANNUAL LIMIT

R10 000 per policy.

MOBILE APPLICATION

Help 247 offers an intuitive App to make your assistance service experience even easier. The App offers the following:

- "We Call You" Button
You can simply press the button and the Customer Relations Consultant will phone you back immediately. We will receive your policy information and geo-location from the App.
- "You Call Us" Button
This allows you to phone the contact centre directly from the App.
- "Claims" Button
You can register various claims from the Mobile App.
- "Accident Guide"
A step by step guide to collect important information at the scene of an accident.
 - * Scan the license disc and drivers license.
 - * Add photographs.
 - * Collect third party or witness information.
- "Assistance Services"
View assist products, history and policy wording.

To download the True Grit Assist App go to your App store and download the Help247 App. Alternatively follow this link <http://bit.ly/38dCese>, or scan the QR Code. This App is available on Android or iOS devices on the App store as Help247.

