













INSURANCE BROKERS

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The MRA App is developed to provide clients direct access to a suite of Assistance Services. The App provides direct access to clients in the event of an emergency. The App user presses the panic button on the App which alerts the **24hour** contact centre.

The contact centre has vital information pre-loaded to ensure immediate action is taken depending on the emergency. This information includes name, contact number, emergency contact details and most importantly their location.

The App allows clients to collect valuable data from the accident scene. This includes driver's license, vehicle license, photo's, witnesses and the data/time/geographic location. The App is free to download, but to make use of the MRA App and all the features, clients will need to be linked to the MRA Assistance programme.

The MRA App includes free Family Assist benefits, enabling multiple downloads of panic buttons and essential medical rescue services.

DOMESTIC ROADSIDE & ACCIDENT ASSISTANCE

(Vehicles up to 3.5 Tons)

Roadside Assistance

Members have access to the following services in the event of a roadside emergency (limited up to R500 per incident):



Flat battery

Jump-start only
(replacement of battery for the member's account)



Minor roadside

running repairs
(electrical, coil, immobiliser etc.)



Flat tyre

help with changing tyre



Transmission

of urgent messages



Keys locked in vehicle

(unlocking only)



Tow-in

Tow-in service to the nearest approved dealership (if under warranty), repair centre or panel beater in the event of:
Mechanical breakdown
covered up to R500



Fuel assistance

(limited to five litres per incident)

Electrical breakdown

covered up to R500

Accident damage

cost covered to the nearest approved panel beater up to a limit of R1850



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 persons) to be transported to a nominated destination where the breakdown has occurred within a 100-km 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, resulting in an overnight delay, we will arrange hotel accommodation for the occupants of the vehicle (up to a maximum of four people). Cover up to R500.



Car Rental

If the circumstances of the problem 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, subject to your 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, delivery and collection of the hire vehicle, and the car must be surrendered on arrival at your destination. Cover up to R500 and subject to availability.



Vehicle Repatriation

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

**Overall limit of
R5 000 per annum per policy.**

*Please note: This cover excludes all vehicles over 3 500kg. A member will not be entitled to service where the vehicle is not in a roadworthy condition. Any costs incurred through arrangements made by the member without prior authorisation shall not be reimbursed. Assistance is available only in South Africa, Lesotho and Swaziland.



DOMESTIC HOME ASSIST



Fixtures, Fittings and Services

In the event of a home emergency, we will arrange for an appropriate repairer (electrician, plumber, locksmith and glazier) to address the problem at one nominated address (call-out fee and first hour labour are covered, thereafter normal rates apply). Please note that all parts and materials used are excluded and will be for the member's 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.

**Overall limit of
3 incidents or up to R2 000 per annum per policy.**



Emergency Services Notification and Call out

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

Type of Emergency	What is covered	What is not covered
Electrical	Distribution boards, circuits, main cables causing power failure	Electric gates and doors
	Earth-leakage relays causing power failure	Jacuzzi, swimming pool and borehole pumps
	Geyser connections, thermostats and elements	Air conditioners and commercial refrigeration
	Multiple plug points causing power failures	Repairs not complying with regulated specifications such as SABS and others
	Lighting strikes on wiring causing power failures	All electrical motors (electric gate motors etc.)
	Multiple burnt connections on wiring or plug points causing power failures	White appliances (stove, refrigerator, dishwasher etc.)
	General house wiring	
	Connections to all electrical motors causing power failure	
	Municipal connections inside the property causing power failure	
Plumbing	Burst water connections and pipes that are causing further structural damage	Concealed pipes are not covered. Specialist are not covered e.g. leak detectors
	Overflowing blocked drains (internal & external) that can cause further structural damage	Specialist are not covered e.g. Drain specialist like Roto-Rooter & Drain Surgeon
	Geyser problems (no hot water, water pressure, overflowing geyser)	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 for a main entrance or exit of the house are broken off or lost	Outbuildings and garages
	If a child is locked inside the house or any room within the house	Padlocks
Glaziers	Any glass that has been damaged or broken and is causing a security risk to your premises	Mirrors or any specialised glass
PS. Any other cases we will be able to assist the client but they will be liable for ALL the costs		

DOMESTIC 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 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.



You will never be alone in an emergency!

The Intelligent Panic service provides you with your very own crisis manager. When you are in an emergency – WE take charge! Your crisis manager will call you back on your cell phone and help you through your crisis – whatever that may be.



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

To have access to Intelligent Panic, you need to register 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.




DOMESTIC
**EMERGENCY
MEDICAL SERVICES**
(Access only)




DOMESTIC
LEGAL ASSIST

Emergency Medical Assist

The following benefits are advisory services only:

- 
- Medical advice and information
 - Emergency telephonic advice and information, 24-hours, seven days a week
 - Referrals to crisis lines
 - Referrals to medical practitioners and facilities

The following benefits are on an access basis only (all costs are for your account)

- 
- Emergency medical response to the scene of an incident
 - Emergency medical transportation to the nearest appropriate medical facility
 - Inter-hospital transfer
 - Medical repatriation
 - Escorted return of minors
 - Compassionate visits
 - Repatriation of mortal remains

* Please note: This cover is only valid for emergencies within the borders of South Africa



24 hour Legal Advice

You and your immediate family have on-going access to a 24-hour legal advisory service on any aspect of the law such as criminal law, family law, constitutional law, child law, labour law, motor law, etc



Free Standard Legal Documents

If you require a purchase, sale, lease, or prenuptial agreement, employment contracts, etc, we will provide these free at his or her request. You will also be advised on the application of each of these documents and the procedures and principles that apply.

This Legal advice is provided by Legal IQ.



30-Minute Free Consultation




This service involves a free initial 30-minute consultation should any matter require legal action. You will then be referred to a lawyer who forms part of our national network for a direct free 30-minute consultation.



DOMESTIC TRAUMA & ASSAULT

24-hour Emergency Assistance Helpline

In the unfortunate event of a traumatic incident, we will provide you with counselling by trained medical professionals. This is a 24-hour emergency assistance helpline that:

-  •Arranges the nearest local emergency assistance service as well as provides emergency transport to the nearest, most appropriate medical facility
-  •Offers referrals for psychiatric consultations
-  •Covers R5 000 per insured person with a maximum of R10 000 per family per occurrence in respect of psychiatric consultations



DOMESTIC FUNERAL ASSIST

The service assists the bereaved family and next-of-kin with the facilitation of the burial.

It comprises of the following:








- Location of the deceased
- Overnight accommodation for the next-of-kin in order to identify the body (up to R500)
- Repatriation of mortal remain to a place of burial, at no extra cost (only in SA)
- Referral to a pathologist if an autopsy is required
- Referral to a reputable undertaker
- Assistance with funeral arrangements
- Advice on how to apply for death certificate and border-crossing documentation
- Interpretation of legal documentation such as the funeral policy
- Referral to counselling services for support and advice



DOMESTIC CRIME ASSIST








COMMERCIAL ROADSIDE & ACCIDENT ASSISTANCE (Vehicles up to 3.5 Tons)

This is a 24 hour crisis management product to assist you in the event of a hi-jacking or Home Invasion. We will assist with the following:

-  In the case of your **cellphone being stolen** in a hi-jacking, we will provide you with a cellphone loaded with pre-paid airtime to the value of R100
-  In the case of your **vehicle being hi-jacked**, 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**, 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 hi-jacking, we will send a locksmith to your house to assist you with your locks, up to the value of R1000 per annum
-  In the case of you being **hi-jacked at your place of residence**, we will place a security guard at your house for 24 hours
-  In the case of your **home being invaded**, we will place a security guard at your house 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 R1000

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-  **Flat tyre**
help with changing tyre
-  **Keys locked in vehicle**
(unlocking only)
-  **Fuel assistance**
(limited to five litres per incident)
-  **Minor roadside running repairs**
(electrical, coil, immobiliser etc.)
-  **Transmission of urgent messages**
-  **Tow-in**
Tow-in service to the nearest approved dealership (if under warranty), repair centre or panel beater in the event of: **Mechanical breakdown** covered up to R500

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INSURANCE BROKERS

MRA Insurance Brokers (Pty) Ltd is an authorised Financial Services Provider

MRA Assist number **0861 005 054**

Backup number **060 570 7523**

www.mrabrokers.co.za