

Bryte Assist

Here to help you 24 hours a day, 7 days a week, 365 days a year.

0860 001 121

Bryte Assist - Personal Lines

(All services)

Bryte Assist - Commercial

(Roadside and Personal Health Advisor Services only)

The following services are provided:

- 1. Roadside Assistance;
- 2. Home Assistance:
- 3. Take me Home;
- 4. Emergency Medical Services; and
- 5. Personal Health Advisor.

1. Roadside Assistance

(includes Bryte Assist - Commercial)

Roadside Assistance is a 24-hour roadside emergency service that takes care of minor mechanical breakdowns, flat batteries or tyres, or any other related roadside emergency. This service is available to customers within South Africa as well as Namibia, Botswana, Eswatini, Lesotho and Mozambique and includes the following:

Jump-start service

We will arrange to jump-start your vehicle – whether it's parked at home, in your garage or on the side of the highway.

This service does not include the cost of parts, components, lubricants and similar items. Where a vehicle under warranty may not be jump-started, it will be towed to the nearest, authorised auto repairer or to a safe location.

Tyre change service

We will dispatch a service provider to change your flat tyre at roadside and non-roadside locations. If you don't have a spare tyre, we will tow your vehicle – at your own cost – to the nearest, authorised auto repairer or to a safe location. This service excludes the cost of tyre repairs, additional parts, wheel balancing and similar/related charges.

Mechanical and electrical breakdown

Bryte Assist will arrange for your vehicle to be towed to the nearest, authorised auto repairer or to a safe location or safekeeping within a 75km radius. This service is available irrespective of whether your vehicle is parked at home or on the roadside. You will be required to arrange any additional towing from this point.

Running out of fuel

If your vehicle runs out of fuel, we will send a service provider with 10 litres of fuel to assist you. This service is only offered at a roadside location. If your vehicle is parked at home, this service will be for your own account. This service is limited to two incidences per year.

Keys locked in the vehicle

A service provider will be dispatched to unlock the vehicle. The cost of the call-out fee and one hour's labour is covered. This service excludes parts, components, keys or key cutting costs, lubricants or similar charges. If a key has broken in the ignition or door, a service provider will be dispatched. If the problem cannot be resolved, the cost of additional services such as towing will be for your account.

Note: If the locksmith is unable to unlock your vehicle, it can – at your request – be towed to the nearest, authorised auto repairer or to a safe location on condition that you settle the account with the service provider at the time of the service. If the vehicle operates with a 'smart key' it may be towed to the nearest, authorised auto repairer. The cost – up to a maximum of R500 – will be covered.

Accommodation and car hire assistance

If a roadside incident occurs more than 100km away from home, we may be able to assist with accommodation for one night, a taxi service or rental of a Class B vehicle (valid credit card to be produced). We will cover the cost of any of the above, to a maximum of R500. Where a roadside incident occurs less than 100km from your residence, the cost of repatriation of the vehicle following the repair will be covered to a maximum of R500 per repatriation (towing or transportation).



Please take note of the following Roadside Assistance conditions:

Roadside Assistance excludes the following:

- Costs incurred as a result of assistance provided after an accident, collision, attempted theft or hijacking will be for your account, as Bryte Assist does not cover any of the above-mentioned incidents. These costs may, however, be covered by your policy
- Vehicles not registered on the contract or policy
- The cost of repairing or replacing batteries, tyres, locks, keys, etc.
- Vehicles with a mass of more than 3,500kg

- Vehicles not registered under the Road Traffic Act or similar legislation applicable in South Africa
- Recovery of a vehicle (i.e. any cost incurred to move a disabled vehicle)
- Any damage that may be caused by external factors (i.e. potholes, road works, etc.)
- Vehicles that are not roadworthy or in a state of neglect, road accidents, theft and hijack

Road Accident Fund

We are able to offer legal advice on how to lodge a claim with the Road Accident Fund.



2. Home Assistance

Home Assistance is a 24-hour helpline providing assistance for emergency household repairs. This relates to issues that could result in consequential damage, and thus repairs need to be carried out within two hours of the call. It may also refer to a situation where a customer has no access to essential services such as electricity, hot water or sanitation.

Benefits of the Home Assistance service

- Service providers (such as electricians, plumbers, locksmiths, etc.) are dispatched where urgent repairs are required
- The service provides for three incidents per calendar year or per year from policy inception. Any requests for services exceeding the three-incident limit, will be for your account
- The service covers the cost of the call-out and the first hour of labour but excludes costs related to parts
- Assistance may be provided in the event of non-emergency repairs; however, you will be liable for the cost and must settle directly with the service provider at the time of repair

Terms and conditions

- Incidents not attended to on the instruction of a Bryte Assist case manager will not be considered
- Emergency repairs outside of the domestic dwelling are not included (i.e. office premises, public buildings or outbuildings not attached to the main building, etc.)
- A repair incident is considered per service category (e.g. if an electrician is called out to repair a fault on the distribution board as well as an electrical connection issue, this is treated as one call-out)
- If an appliance is still under warranty, it will be referred to the manufacturer for repair
- The benefit period is one calendar year and does not accumulate. A maximum amount per incident applies
- Service guarantees vary and will be stated on the service provider's invoice

3. Take me Home



Take me Home is a designated driver service available to qualifying policyholders or the regular driver and two passengers only. Multiple pickups and drops offs are not covered. Collection from one point to a single drop-off point within a 50km radius in the following areas only: Johannesburg, Pretoria, Cape Town, Durban, East London, Port Elizabeth and George.

Benefits of the Take me Home service

- We will dispatch a vehicle with two drivers, one of which will drive you home in your vehicle
- Designated drivers are equipped with a cellphone with access to a GPS
- A maximum number of six Take me Home services are available in a calendar year period
- Where the policyholder exceeds the total number of complimentary services for the year, they may still make use of the service. However, the cost will be for the policyholder's account
- This service must be booked in advance

4. Emergency Medical Services

Should you be unable to get to a hospital in a case of emergency, appropriate emergency transportation such as an ambulance (either road or flight), will be arranged. In addition to emergency transportation, our product also offers:

- Emergency telephonic medical advice
- Arrangements for compassionate visit by a family member
- Arrangements for the escorted return of minors after an accident
- The relaying of information to a family member or acquaintance

5. Personal Health Advisor

(includes Bryte Assist – Commercial)

This innovative offering provides 24/7 access to a professional assistance service that deals with various health queries. Emergency medical advices, health counselling, stress management and trauma counselling are among the services available 24 hours a day, 365 days a year.



Home Assist Covers

Electrical repairs

Distribution boards, circuits, main cables	Earth leakage relays	Geyser connections, thermostats and elements	Faulty plug points resulting in power failures	General house wiring
Light fittings or switches causing power failures	Burnt wiring due to lightning strikes	Burnt connections	Connections to all electrical motors (e.g. electric gate motors)	Municipal connections inside the property

Plumbing repairs

Visible burst water pipe connections Municipal connections inside the property Blocked drains, toilets, baths and sinks Geyser overflow valves (lacto a pressure release)	nd
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Locksmith repairs

If keys to the main entrance or exit of your home are lost/broken

Appliance repairs

Fridges	Freezers	Washing machines
Stoves (only if complete fund deemed to be an emergency	· ·	ates are working, it is not

Home Assist - Items not covered

Electrical repairs

Electrical gates and doors	Air conditioners and commercial refrigeration	Geyser solar panels
Jacuzzis, swimming pool or borehole pumps	Repairs not complying with regulated specifications such as SABS and others	

Plumbing repairs

Jacuzzis, swimming pools	Leak detection and	Repairs not complying with regulated
or boreholes	inspection	specifications such as SABS and others

Locksmith repairs

Burglar incidents Outbuildings Padlocks	Safes
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Appliance repairs

Damage to cosmetic parts (parts not influencing the operation of the appliance)	Repairs to items damaged due to theft, rust, fire or ordinary wear and tear	All appliances not listed above
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BRYTE ASSIST

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Contact

Registered Address

Rosebank Towers, 5th Floor, 15 Biermann Avenue, Rosebank, 2196, South Africa

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Bryte Insurance Company Limited

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Bryte Insurance Company Limited is a licensed insurer and an authorised FSP (17703)