



# Aon Motor Fleet

Value Added Products (VAPS)



## Medical Emergency Evacuation Service

**Premium: R261.55 per policy per month incl. VAT**

### Benefits include:

- Comprehensive pre-hospital Services (Medical advice and information hotline);
- Emergency medical response;
- Transfer of the member to specialist facilities (Inter-hospital transfer);
- Medical repatriation;
- Escorted return of minors;
- Compassionate visits;
- Hospital admission guarantee;
- Transfer of medications and emergency blood.

All benefits are subject to an overall limit of R250 000 (Two hundred and fifty thousand rand) per event Comprehensive pre-hospital Services (Medical advice and information hotline).

### Comprehensive pre-hospital Services (Medical advice and information hotline)

- The Customer Experience Centre offers general telephonic medical advice and information to assist the member in making informed medical decisions based on the information provided by the member;
- The Customer Experience Centre may assist the member to contact a telephonic 24-hour medical call centre to arrange medical assist in the form of telephonic medical advice or the dispatch of medical services to the member;
- Non-emergency / general medical (telephonic) consultation and advice;
- Medical and nursing practitioners will provide the member with advice and information regarding medical conditions by telephone.

### Emergency Medical Response

- Emergency Medical Transportation by way of an ambulance may be provided to the member in the case of a Medical Emergency.

### Emergency Response

- The Customer Experience Centre may offer assist based on a member-pay basis in such instances where the member claims Emergency Medical Transportation for non-Medical Emergencies or whenever the Customer Experience Centre deems it unnecessary in terms of the Benefits, having due regard to the Triage process;
- The Service Providers will reasonably endeavour to stabilise the member, transport them to the nearest and most appropriate medical facility;
- Emergency Medical Transportation by road will always be the first consideration determined on the assessment of the member's medical situation;
- Emergency Medical Transportation by air may be rendered subject to emergency flight criteria.

### Transfer of the member to Specialist Facilities (Inter-hospital transfer)

Should the member require specialist diagnostic or therapeutic procedures which cannot be performed by the admitting hospital, the member may be transferred to a receiving facility where such procedures or specialist care can be performed, as determined and at the sole discretion of the Customer Experience Centre.

### Medical Repatriation

In the event of the insured's hospitalisation outside his/her hometown, we will assist in arranging for his/her repatriation back to his/her hometown in South Africa once he/she has been treated.

## For more information, contact Aon South Africa:

- 0860 100 404
- [aonfnol@aon.co.za](mailto:aonfnol@aon.co.za)
- [www.aon.co.za](http://www.aon.co.za)

## Escorted return of Minors

If minor children travelling with an insured, in the insured vehicle are stranded as a result of hospitalisation of the insured, we will arrange for their transportation, under supervision where necessary, into the care of a family member.

## Compassionate visits

Should the insured be hospitalized outside his/her hometown for a period exceeding 5 consecutive days, we will arrange for transportation of a close relative to visit him/her in South Africa.

## Hospital Admission Guarantee

If necessary, a financial guarantee of up to R10 000 (ten thousand rand) per annum, including value added tax, will be provided to ensure immediate and appropriate emergency medical care of the member by the emergency department to receiving medical facility, following a motor vehicle accident, thus preventing any delays in treatment due to financial policies enforced by specifically, private medical institutions.

- Should the member not have appropriate medical cover, or sufficient personal funds available for treatment of the condition when admitted to the specific hospital, it is possible that such facility will not admit the member. CLC won't be held liable in this event. This is a practicality of the South African medical environment, which the Service Provider nor the Customer Experience Centre cannot affect or override.

## Transfer of Medications and Emergency Blood

If lifesaving emergency medications or emergency blood products (thus excluding standard routine delivery and / or charges for blood) are required which cannot be obtained at the medical facility responsible for the member treatment, then the Customer Experience Centre shall arrange emergency medication or blood to be transported to the member.

## Roadside Assistance

### Vehicles More than 3500kg

Annual Limit: R20 000 per Vehicle

Premium: R62.86 per Vehicle per Month incl. VAT

#### Products Included:

#### Mud Recovery

- Mud recovery will be invoiced to the insurer as part of a claim;
- If not covered by the insurer, a limit of 50% of the annual limit will be covered as part of the annual Roadside Assist limit;
- Should the amount exceed the remaining annual limit, the member will be responsible for any cost, payable directly to the service provider.

#### Roadside Assist

- Mechanical & electrical breakdown assist;
- Flat Battery Assist;
- Flat tyre assist;
- Fuel assist;
- Keys locked in vehicle;
- Courtesy transport;
- Transmission of urgent messages.

## Accident Management

### Vehicles More than 3500kg

#### Spillage and Risk Management

The following services will be arranged and invoiced to the insurer as part of a claim:

- Recovery and towing of the truck and / or cargo;
- Recovery and uploading of the cargo;
- Accident reconstruction;
- Security placement;
- Insurer approved Spillage contractor.

#### Limit

- R20 000 per HCV, HCV Trailer and / or Bus per Annum.

**The below will form part of your insurance claim - invoiced to the insurer**

#### Accident Management

- Towing and related costs will be invoiced;
- Spillage and Risk Management.

#### Accident Towing

- Towing of the vehicle to the nearest approved repairer / storage yard from the scene of the accident.

#### 2nd Accident Tow / Break-In Tow / Stolen and Recovery Tow

- Assistance will be provided;
- Towing of the vehicle to the nearest approved repairer / storage yard.

## Roadside Assistance

### Vehicles Less than 3500kg

**Annual Limit: R10 000 per Vehicle**  
**Premium: R6.21 per Vehicle per Month incl. VAT**

#### Products Included:

##### Accident Management

- Towing and related costs will be invoiced to the insurer as part of a claim.

##### Roadside Assist

- Mechanical & Breakdown Assist;
- Car Hire;
- Overnight Accommodation;
- Repatriation of Vehicle;
- Vehicle Locksmith;
- Flat Tyre Assist;
- Out of Fuel;
- Flat Battery;
- Taxi Service;
- Message Relay Service.

#### Providing Assistance for emergency services when the client / driver has been involved in an accident

##### Reduce anxiety for the client

- A trained Customer Experience Ambassador will arrange for the vehicle to be towed from the accident scene if the vehicle is not drivable;
- The client will also be reminded to collect the following information where possible:
  - Third Party details if a third party is involved.
  - Witness information;
  - Photographs of accident scene.

##### The vehicle is towed to the correct panel beater the first time – One touch

- Approved by insurer and manufacturer - the vehicle is in the right place;
- Improve the claims turna round time;
- Eliminate additional costs for second tows, storage and release fees.

##### Notify your claims department

- Claim forms can immediately be sent to the client, if the claim is not voice recorded;
- Basic FNOL claim details are sent via Email, API, or a phone call;
- Improves customer service.

##### Reduce costs

- No second tows, storage or release fees as the vehicle is towed to the correct repairer;
- The car hire costs are minimized.

##### Increase recovery ratio's

- Third Party details are received;
- Witness information is received.

**This all assists to provide exceptional customer service, improve claim turna round times, increase your recoveries thereby reducing your loss ratios.**

## Mechanical or Electrical Breakdown Towing

- We arrange to tow the vehicle to the nearest repairer within a 40 km 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 R800 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 Assist

- 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.

##### Mechanical or Electrical Breakdown Towing

- We arrange to tow the vehicle to the nearest repairer / Storage yard;
- Should the amount exceed the remaining annual limit, the member will be responsible for any cost, payable directly to the service provider.

### Flat Battery Assist

- 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;
- Battery replacement is for the member's account.

### Flat Tyre Assist

- 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.

### Fuel Assist

- 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.

### Keys locked in Vehicle

- Callout and first hour labour will be covered for unlocking of the vehicle.

### Courtesy Transport

- Arrange for a replacement vehicle to transport the driver and passenger to their respective destinations;
- Limited to 100 km.

### Transmission of Urgent Messages

- Relay messages of delay or changed arrangements to family members or colleagues.

## Disaster Management Assistance

**Premium: R32.86 per Policy per Month incl. VAT**

### Disaster Management Benefits and Services

- Obtain a passenger list from the Bus Transport Company, if available;
- Emergency contact person list available for all the Bus Transport Companies in the Disaster Management Centre;
- Provide communication and office facilities to the designated staff member to manage corporate and legal enquiries during the disaster;
- Centralised co-ordination of emergency services and disaster management;
- Manage and log the transportation of all the passengers (injured, not injured and deceased);

- Centralised media Liaison Centre;
- Communicate with family and friends of the passengers;
- Relay of disaster information and status updates to all concerned;
- Ensuring all passengers and the bus driver is accounted for Trauma Counselling and Legal Assist following a Disaster Management Assistance case.

## Roadcover - Road Accident Fund (RAF) Claims Assistance

**Premium: R131.50 Incl. VAT per Policy, per Month, irrespective of the no. of vehicles on the policy**

### Benefits

- There is no cash layout at any time, the membership protects the victims from the costs of lodging a claim against the RAF;
- At the end of the claim period, individuals receive the FULL benefit of the RAF payment, with no hidden deductions;
- All administrative management of the claim, from start to finish, effectively halving the time period to process the settlement.

### For the duration of the claim, you will receive:

- Free legal representation;
- Free administration and claims management;
- Free required medico-legal reports.
- Free required loss-of-support reports;
- Free required actuarial reports for loss of earnings;
- Free accident reconstruction;
- 100% pay out from the Road Accident Fund.

### Notes

- All pricing quoted includes VAT;
- All limits stated include VAT;
- "Member" definition includes Driver, Co-Driver and/or Employee;
- The monthly fee is payable in advance by monthly debit order that will be collected along with the premium relating to your motor insurance policy. If payment of the applicable fee is not made, the service will be cancelled automatically from the first day of the month for which no payment is received.

### How to Request Assistance

Phone the CLC contact centre on: 0860 100 404 | Provide the contact centre with your vehicle details and registration number

## Why Aon?

Aon plc (NYSE: AON) exists to shape decisions for the better – to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

## Disclaimer

The information contained herein and the statements expressed should not be considered or construed as insurance broking advice and are of a general nature. The information is not intended to address the circumstances of any particular individual or entity. Accordingly, the information contained herein is provided with the understanding that Aon, its employees, and related entities are not rendering insurance broking advice. As such, this should not be used as a substitute for consultation with an Aon Broker or Consultant.

Although we endeavour to provide accurate and current information and we use sources we consider reliable, Aon does not warrant, represent or guarantee the accuracy, adequacy, completeness, or fitness for any purpose of the information and can accept no liability for any loss incurred in any way by any person who may rely on it. You should not act on such information without appropriate professional advice after a thorough examination of the situation. Aon reserves the right to change the content of this document at any time without prior notice.

Descriptions, summaries or highlights of coverage do not amend, alter, or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy. This document has been compiled using information available to us at date of publication.

For further information on our capabilities, please visit: [www.aon.co.za](http://www.aon.co.za) or [www.aon.com](http://www.aon.com)

© 2022 Aon SA (Pty) Ltd.  
All rights reserved

Aon South Africa (Pty) Ltd, an Authorised Financial Services Provider, FSP # 20555

Aon Re Africa (Pty) Ltd, an Authorised Financial Services Provider, FSP # 20658

Aon Limpopo (Pty) Ltd, an Authorised Financial Services Provider, FSP # 12339