momentum

Momentum Assist

Personal

Momentum Car and Home Insurance offers incredible peace of mind through innovative products such as Momentum Assist. When you need help for emergencies on the road, at home, office, or even for medical and legal emergencies, simply call **Momentum Assist** on **086 078 4767**. You need to have vehicle, building or contents cover with us to enjoy home, medical and legal emergency assistance. The annual limit for policyholders is a **maximum of four incidents per year**. This means you can claim up to four times for both roadside and home assistance between anniversary dates of your policy.

Roadside Assistance

Roadside assistance applies to each vehicle (with a gross vehicle mass of less than 3 500kg) noted on your policy schedule. You are covered for any emergencies listed under "What is Covered" and that occurs within South Africa.

What is covered	Description	Limit
Mechanical & Electrical Breakdown	Where the cause of the problem is a mechanical or electrical breakdown, we will arrange for the vehicle to be towed to the nearest Momentum service provider or place of safekeeping.	Towing costs: The initial tow costs are covered, costs of additional tows are not.
Minor Roadside Repairs		
A flat tyre	We will arrange to have the spare tyre put onto the vehicle.	Call-out + 1 hour labour

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What is covered	Description	Limit
Minor Roadside Repairs		
Flat battery	We will arrange to have the vehicle started where possible.	Call-out + 1 hour labour
Keys locked in vehicle	We will arrange for a locksmith to open the vehicle and retrieve the keys, only where the keys have been locked in the vehicle.	
Run out of petrol	We will arrange for fuel to be delivered to you.	Max **20ℓ** of fuel per annum. All other incidents will be for clients own account.
Safe storage of your vehicle	Where the vehicle could not be immediately towed to the repairer, we will arrange and pay for storage.	Max **R600** per incident
Vehicle repatriation	In the event the vehicle is repaired due to breakdown **100km** from home, we will arrange for the vehicle to be returned to the policyholder's house.	Max **R600** per incident
Alternative transport or hotel accommodation	We will arrange and pay for car hire or accommodation (at one of our selected providers in the area) for stranded members, should the incident occur outside of a radius of **50km** from your normal place of residence.	Max **R600** per incident
The costs for materials, parts and additional labour are not included and are for your own account.		
Transmission of urgent messages	We will relay messages of delay or changed arrangements to a nominated family member or business colleague at your request.	

Home Assistance

Home Assistance provides help if and when there is a home emergency. A home emergency means any sudden, unexpected and/or unforeseen event at your home that requires immediate and/or urgent services of a domestic tradesman to prevent further damage to your home. This benefit applies to your declared place of residence noted on your policy schedule, within South Africa. You are covered for any emergencies listed under "What is Covered", automatically included if building or contents cover is in place.

What is covered	Description	Limit
Locksmiths	• If keys are broken off or lost for a main entrance or exit of your house. • If a child is locked inside the house or any room within the house.	Call-out + 1 hour labour
Electricians	**Electrical repairs to:** • Distribution boards, circuits, main cables causing power failure. • Earth-leakage relays causing power failure. • Geyser connections, thermostats and elements. • Plug points causing power failures. • Light fittings or switches causing power failures. • Lightning strikes on wiring. • Multiple burnt connections on wiring or plug points causing power failure. • Connections to all electrical motors (eg electric gate motor) causing power failure. • Municipal connections inside the property causing power failure.	Call-out + 1 hour labour

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What is covered	Description	Limit
Security	If there is damage to boundary walls, gates and fences, leaving you or your possessions at risk, we will arrange for a guard at your request.	Call-out + 12 hour shift
Glaziers	• Assistance is provided to ensure that damaged windscreens, side glass or building glass can be professionally replaced. • No materials are covered as this is for your own account.	Call-out + 1 hour labour
Plumbers*	• Burst water connections and pipes. • Municipal connections inside the property. • Blocked drains, toilets, baths, taps and sinks. • Geyser overflow, causing loss of hot water and pressure-release problems.	Call-out + 1 hour labour
Beekeepers	When it is established that there is a threat by a swarm of bees or the hive is growing uncontrollably, a professional beekeeper will be dispatched to your home to assist.	Call-out + 1 hour labour
Tree fellers	• Assistance within the borders of South Africa. • Assistance is provided during office hours. • The costs related to parts or additional equipment that may be needed depending on complexity is not included.	Call-out + 1 hour labour
White goods*	• Washing machines (only if complete function is lost). • Stoves and ovens (only if complete function is lost - if one or more plates are working, it is not deemed an emergency repair).	Call-out + 1 hour labour
***The costs for materials, parts and additional labour are not included and are for your own account.**		

Medical/Legal Assistance

Medical, trauma, HIV and legal assistance is included in your cover and no optional premium is charged.

What is covered	Description	Limit
Medical assistance	• Medical advice and information hot-line – medical personnel are available 24 hours each day to telephonically provide general medical information and advice. • Emergency medical advice and assistance hot-line – guidance through a medical crisis situation, emergency advice and providing any support needed. • Emergency medical response to the scene of a medical emergency/primary response – in an emergency situation, we will coordinate the dispatch of an emergency medical response team to the scene of the emergency where appropriate lifesaving support will be provided.	Policy holder, one spouse and children financially dependent under the age of 25 years old.

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What is covered	Description	Limit
Medical assistance	• Medical transportation – in the event of a medical emergency, we will arrange and coordinate the most appropriate method of emergency medical transportation. You will be transported to the nearest medical facility capable of providing adequate care. Includes both road and air ambulance (dependant on incident and correct flight criteria).	Policy holder, one spouse and children financially dependent under the age of 25 years old.
Trauma assistance	• Access to professionals and specific medical assistance. • This professional programme primarily focuses on prevention through a 24-hour-assistance and access to treatment, as well as counseling.	Policy holder, one spouse and children financially dependent under the age of 25 years old.
Trauma assistance	**Types of trauma includes:** • HIV exposure • Rape • Witness to suicide • Robbery • Natural disasters • Immediate bereavement • Physical assault • Attempted murder • Mugging/theft • Vehicle accidents **Additional specialist support includes:** • Accompanied identity parade. • Accompanied court room appearance.	Policy holder, one spouse and children financially dependent under the age of 25 years old.
HIV assistance	As a member of Momentum Assist, you will receive guaranteed, rapid response trauma guidance and assistance with immediate access to Anti-Retroviral Treatment. All our members receive on-demand professional advice on the action steps required within 72 hours in order to reduce the risk of infection. Access to the Momentum Assist medical practitioner network is granted instantly, directing members to the right specialist care and possible financial support available. **What you get?** • Access to 24-hour care centre. • Access to advice regarding the location of instant medication and testing. • Access to advice regarding where a member can receive Anti-retroviral therapy & STI medication. • Access to where a member can get face-to-face counselling (optional). • Telephonic support by specialist case manager.	Policy holder, one spouse and children financially dependent under the age of 25 years old.
Legal	You and your immediate family will have access to 24-hour telephonic legal assistance: telephonic, 60-minute consultation and standard legal documentation for any law issues such as criminal law, family law, insurance law, child law, labour law, motor law, etc.	Limited to a 60-minute consult per incident.

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