

Assist Number: **087 135 1241**

TRA has partnered with **ER24 Assist** to provide a mobile app which has exciting services available to all GAP COVER policyholders, irrespective of option choice. If a policyholder does not want to or cannot download the app, they can still utilise these services by using the **Assist Number** above.

The app is available to the main policyholder, who can also invite their dependants who are OVER THE AGE OF 18 YEARS OLD. Please note that only the main policyholder will be able to modify the profile details on the app. You should add as much information as possible under your profile, in order to make the most of the services provided to you.

! NB: For the app to work to its full potential, leave your cell phone's GPS location service on. **For each of the benefits, once the request has been submitted, a TRA Assist agent will make contact to provide assistance for the service you require.**

The TRA Assist services available are as follows:

HOME DRIVE

OWN VEHICLE

A designated driver service that will ensure that members are safe after a night out, with them being taken home safely in their own vehicle. A pair of drivers will arrive and one will drive with the client as the other follows. Generally, if the client is a female, a female driver will drive with her.

Drivers are equipped with a cell phone application to determine the exact location, as well as the personal information and destination to where the client needs to be transported to. Home Drive will safely transport clients within a 50km radius of city centres in Durban, Johannesburg, Pretoria, Cape Town, Port Elizabeth, East London, George and Nelspruit.

BENEFITS

- Access to 6 free trips per policy per annum.
- Available to each member and up to a maximum of two of their guests that can be collected from a single pickup point and transported to a single drop-off point.
- In the event where you own a larger vehicle and can seat more than 2 guests, additional passengers will be accommodated for, provided there are seatbelts for all the passengers in your car.

OPERATING HOURS

The service can only be utilised from 17h30 until 03h00. The last available booking time is 02h00 (seven days a week).

PEAK PERIODS & PUBLIC HOLIDAYS

Please try to book 48 hours in advance where possible and up to no less than 2 hours in advance in case of last minute arrangements. Peak period times are Thursday evenings to Sunday mornings as well as public holidays (the night before and on the day) and in some instances major public events that occur within the service area, for example sporting events and concerts.

ADDITIONAL CHARGES

If you exceed the number of total covered trips, you may continue to use the service at your own expense (±R450 cash per additional trip). If your trip exceeds 50km, payment for the additional distance will be ±R10 per KM. The user should agree that they will pay these amounts and they need to pay them to the driver on collection or they cannot utilise the service.

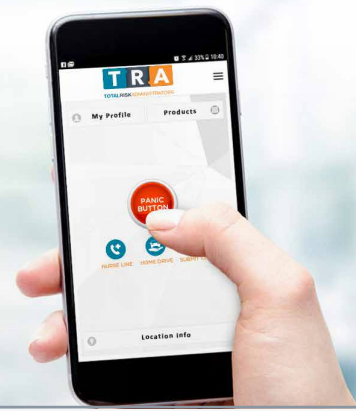
CANCELLATIONS

Bookings can be cancelled up until 60 minutes before the arranged collection time. Any booking cancelled within 60 minutes of the collection time will be deducted from your total covered trips or billed at the full rate.

TAXI SERVICE

- If you do not have your own vehicle that you want driven, a taxi can be dispatched to your location.
- The same GPS settings as with your own vehicle apply.
- **! NB:** The total radius allowed for a single trip is 50kms.
- **! NB:** Trip locations: Only in locations where Uber South Africa is currently available.
- The taxi service falls within the same Home Drive benefits, forming part of the 6 free trips per policy per annum.
- **! NB:** After 6 trips, the user may use the **Own Vehicle** service at their own expense (see above) or will need to make other arrangements themselves.
- Bookings - should be tried to be made in advance as last minute arrangements are not guaranteed, but you should be able to book a trip more spontaneously than with your **Own Vehicle**.
- The **Taxi Service** can be utilised at any time, seven days a week.





- **! NB:** For both services (**Own Vehicle** and **Taxi Service**) which fall under the Home Drive service, the driver/s might leave after 10-15 minutes if you are not present for collection and have not communicated with them as to why you may not be ready for collection as arranged.



PANIC BUTTON

In any panic situation, you will never want to be alone! The TRA Assist Panic button provides clients with 24-hour access to our own experienced crisis manager - who will assist you through any emergency. TRA Assist is the most reputable emergency support for any client - you will never have to remember another emergency number again. TRA Assist 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!

Our TRA Assist service provides clients with a comprehensive and overall service, ensuring that the family is safe and secure. 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.



MEDICAL HEALTH LINE

MEDICAL ADVICE LINE

ER24 Assist nurses will be available 24 hours a day to provide general medical assistance in confidence. This is an advisory and information service, as a telephonic conversation does not permit an accurate diagnosis. This service is inclusive of referrals to medical practitioners.

We create a critical link between you and your medical queries, ensuring that professional guidance from a qualified nurse is just a phone call away.

BENEFITS:

Medical Health Line is a healthcare service providing unlimited access to qualified nurses 24 hours a day. Members benefit from:

- Emergency medical advice.
- Assessment of symptoms and referral to the most appropriate healthcare professional.
- Knowledge on all aspects of healthcare including home care remedies with scheduled follow-up assessment calls, if required.
- Explained medical terms, results of tests and information relating to medication.
- Counselling for chronic ailments and diseases to minimise the impact of these conditions on daily life.

SERVICE:

- Supporting the individual after the traumatic experience and facilitating post-traumatic growth.
- Physical well-being, with a focus on diet, exercise and sleep, such as during pregnancy, caring for children and the elderly.

- Medical well-being, with a focus on medical symptoms (headaches, stomach pains, etc.) and their causes, and advice on home care treatment or when to contact a health professional or facility.
- Chronic condition support, helping individuals to understand their condition and the lifestyle changes required to live optimally with their illness.
- Chronic conditions may include, but are not limited to: diabetes, HIV and AIDS, chronic respiratory illness, cancer and coronary heart disease.
- All calls are responded to by a team of accredited, multi-disciplinary and multilingual health and well-being professionals (psychologists, social workers, registered nurses, biokineticists and dieticians).
- 24/7 access to telephonic health and well-being information, advice and self-help tools.



SUBMIT CLAIM

- Now submitting a claim is easy on the mobile app (this service cannot be supported with just a phone call).
- Simply take pictures on your cell phone of the claims documents required (as stipulated on the app in the submit claim section); and once in 'submit claim' on the app, follow the instructions to upload these pictures from your gallery onto the app and submit. Your documents for your claim are sent directly to our claims department and completing the claim form itself is optional.
- Once submitted, our claims department will get back to you as soon as possible.
- Alternatively, please send claims and follow-up queries to claims@totalrisksa.co.za.



UPDATING DETAILS

If a TRA main policyholder updates their details i.e. medical aid information, email address etc. on their app profile, these modified details will be sent to our membership department for them to action these relevant updates on our internal administration system, so that TRA has the latest available details for you. Alternatively, please send any updates or corrections to membership@totalrisksa.co.za.

All TRA Assist benefits are subject to the standard ER24 Assist terms and conditions. Please see www.totalrisksa.co.za for further information.

- **! NB:** These services are subject to change from the time of the distribution of this document/wording. Please double check when you utilise the service that you are getting what you may require at the time.

Gap Cover and its product benefits (including TRA Assist) are not medical aid schemes and the cover is not the same as that of a medical aid scheme. The benefits are not a substitute for medical scheme membership.

The use of this app does not imply or represent a commitment, in any way, to cover any costs associated with medical (or any other) claims arising from the use of this app/service.