

THE INs AND OUTs OF



NAMIBIA

YOU ALWAYS GET SOMETHING OUT

HELP@OUT

Emergency assistance when you need it -
24 hours a day, 7 days a week.

WHAT IS AN EMERGENCY?

An emergency is a situation which could endanger lives or lead to an increased financial loss if left unattended.

Help@OUT goes all OUT to help you. So when you need help for emergencies on the road, at home, or even on the medical or legal front, Help@OUT is where we go all OUT to help you.

Just call **0800 800 000** or **(061) 30 60 83**.

Roadside or Home Assistance is not covered under **Essential** cover.

● THE INs AND OUTs OF ROADSIDE ASSISTANCE

Roadside Assistance applies to each vehicle (with a mass of less than 3500kgs) noted on your schedule. You are covered for any of the emergencies listed under 'What is Covered' and that occur within Namibia.

- The annual limit for each vehicle noted on your schedule is a maximum of 2 incidents, or a cost of N\$5 000, whichever happens first.

WHAT IS COVERED	LIMIT
Breakdown (excluding accidents): <ul style="list-style-type: none"> • Tow to the nearest service provider or place of safe keeping. 	Tow-in cost: <ul style="list-style-type: none"> • The initial tow costs are covered. The costs of additional tows are not covered.
<ul style="list-style-type: none"> • Safe storage of your vehicle 	N\$400
<ul style="list-style-type: none"> • Flat tyre • Flat battery • Keys locked in car • Run out of fuel 	CallOUT + 1 hour labour
If you are stranded more than 50kms from home...	
<ul style="list-style-type: none"> • Hotel accommodation or alternative transport 	N\$400
<ul style="list-style-type: none"> • Repatriation of your vehicle 	N\$400

- The costs for materials, parts and additional labour are not included.

* **Referral services:** Help@OUT is still available to you even if your annual limits are exceeded; any costs incurred for the services rendered by the Service Provider hereafter will be for your own account.

● THE INs AND OUTs OF MEDICAL AND LEGAL ASSISTANCE

This is optional cover and an additional premium is charged. It is a phone advice line covering you for any of the following services anywhere in Namibia:

WHAT IS COVERED UNDER EMERGENCY MEDICAL ASSISTANCE

- Advice for any medical/trauma emergency
- Referrals to medical practitioners and facilities
- Refundable hospital admission deposit up to N\$5 000
- Medical emergency response and transportation (excluding Inter-Hospital transfer)
- Despatch of doctor and/or essential medicine
- Escorted return of minors
- If hospitalised outside your city or town.

● THE INs AND OUTs OF HOME AND OFFICE ASSISTANCE

Home/Office Assistance applies if you have your Contents or Building cover noted on your schedule. You are covered for any of the emergencies listed under 'What is Covered'.

- The annual limit for incidents that occur at each address noted on your schedule is a maximum of 2 incidents or a cost of N\$5 000, whichever happens first.

WHAT IS COVERED	LIMIT
<ul style="list-style-type: none"> • Locksmiths • Electricians • Plumbers • Tree fellers 	<ul style="list-style-type: none"> • Bee keepers • Builders • Glaziers
<ul style="list-style-type: none"> • Security 	CallOUT + 12 hour shift
Referral services	
Public Emergency Services <ul style="list-style-type: none"> • Notification to the Police, Traffic, Ambulance and Fire Brigade Services. 	
Home gadgets <ul style="list-style-type: none"> • Referral to service providers for home appliance repairs and services. 	

- The costs for materials, parts and additional labour are not included.

WHAT IS COVERED UNDER TRAUMA

- Telephonic counselling and support as well as 3 face-to-face counselling sessions per incident.

WHAT IS COVERED UNDER HIV CARE

- Blood tests – at time of event, 6 weeks and 3 months
- 3-day starter pack of anti-retroviral treatment
- Medication to prevent Sexually Transmitted Diseases.

WHAT IS COVERED UNDER LEGAL ASSISTANCE

- Telephonic legal advice and assistance with legal documentation e.g. wills and contracts.