

MAKE THE SMART CHOICE

PRO-INSURE VALUE ADDED SERVICES



FOR PROFESSIONALS
SINCE 1941

SHORT-TERM
INSURANCE

INTELLIGENT INSURANCE FOR GRADUATE PROFESSIONALS

While you continue to grow your career and your empire, PPS Short-Term Insurance will safeguard your assets and cover them against the unforeseen. PPS Short-Term Insurance would like to provide their clients with Value Added Services to provide convenience in the lives of the Graduate Professional.

- Fine Protect specialises in providing a unique service that is designed to take the hassle out of dealing with traffic fines.
- License Disc Protect specialises in a hassle free way of renewing your South African vehicle license disc.
- Protect Me is a mobile panic button that can be activated anywhere at anytime when the client feels threatened.
- ID Protect will notify you via SMS OR IN APP CHAT if any change occurs on your credit report which usually happens when a credit check is performed.



CAR PROTECT

LICENSE DISC PROTECT



BENEFITS

- Relief - no queues and admin in dealing with the Traffic Department or Post Office.
- Recoveries - we protect the members' pockets by making sure that they will never have to pay any penalty fees or fines for expired vehicle license discs.
- Representation - our expert team provides full administrative support for all licence renewal issues.



WHAT SERVICES ARE INCLUDED

Your membership of Licence Disc Protect entitles you to the following service(s):

- Licence Disc.Protect members have access to a unique service that is designed to take the hassle out of vehicle licence disc renewals
- Licence Disc.Protect will work with members to provide a convenient, quick, easy and painless channel to get their vehicle licence discs renewed.

FINE PROTECT



BENEFITS

- Proactive notification of issued traffic fines.
- Easy, no fuss fines payment facility.
- Proof of payment of fines are submitted to the members for use in road blocks should the need arise.
- Discounts on traffic fines of up to 50%.

Fine Protect will ensure that you will never have to pay any penalty fees or fines for expired vehicle licence discs.



WHAT SERVICES ARE INCLUDED

Your membership of Fine Protect entitles you to the following service(s):

- Proactive notifications of fines posted onto www.paycity.co.za and other fines databases that allow automated integration
- Any discount negotiated on fines will be for the benefit of the member.
- No queues or admin burden in dealing with Traffic Departments.



PROTECT ME



BENEFITS

- This feature is designed to assist you when you are feeling most vulnerable.
- Protect Me is a mobile panic button that can be activated anywhere, anytime and works on a very basic principle where the App has one sole purpose to activate a panic when you feel threatened. This panic alert can only be activated from the panic through your App.

HOW TO ALERT THE PANIC

By simply pressing the panic button on your App.



WHAT SERVICES ARE INCLUDED

- We cover the first two call outs per annum. If all the call outs have been used then the member will be liable for the call out fee. This benefit is extended to your immediate family members residing with you - so be sure that they have the App downloaded on their smartphones.



ID PROTECT



BENEFITS

- ID Protect will alert you of possible fraudulent activity on your identity for example when someone tries to obtain credit using your personal details.
- This empowers you to take measures to protect yourself which may include contacting the credit provider that did the credit check to alert them of the fraudulent activity licence renewal issues.



WHAT SERVICES ARE INCLUDED

- Automated Registration - Within 5 business days after you register a "trigger" will be loaded on your credit report.
- Thereafter we will send you an SMS in App chat if something changes on our credit report for example if someone does a "credit check" on you. The SMS or in app chat will tell you what sector (for example "Banking", "Retail", "Mortgage") made the change on your credit profile.

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0860 777 457



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All New SOS Emergency Assistance Services will be provided by Independent Broker Lifestyle Solutions (IBLS)



- Road Assistance
- Home Assistance
- Home-drive assistance
- Medical Assistance

We have increased the value to your clients and have provided you with the differences that you will see in the updated Policy Wording

Road Assistance benefit increased in distance from 50km to 100km

Previous

New



Mechanical and Electrical Breakdown

Towing services are provided to the nearest place of repair or safe keeping. An additional tow-in will be provided in the event that the most appropriate place is not open at time of incident.

• Call-out and 1st hour labour, limited to a 50km round trip

• Call-out and 1st hour labour, limited to 100km round trip



Jump-start service

We will dispatch a service provider to jump-start your vehicle; The vehicle will be towed if it cannot be started.

• Call-out limited to 50km round trip

• Call-out only limited to 100km round trip



Keys locked in the vehicle

We will dispatch an appropriate service provider to unlock your vehicle.

• Call-out and 1st hour labour, limited to 50km round trip

• Call-out and 1st hour labour, limited to 100km round trip



Tyre change services

If you do not have a spare tyre or the required equipment, we will arrange towing services for the member's account.

• Call-out limited to 50km round trip

• Call-out only limited to 100km round trip



Running out of fuel

We will deliver fuel in the event of the vehicle running out of fuel. Fuel assistance at non-roadside locations will be rendered on condition that the cost is for the member's account.

• Call-out limited to 50km round trip

• Call-out only limited to 100km round trip

Road Assistance benefit increased in rand value from R500 to R1500

Previous

New



Jump-start service. Accommodation for 1 night; Arrangement of a taxi service

The vehicle will be towed if it cannot be started and the tow-in cost is limited.

• R500

• R1500



Keys locked in the vehicle

Your vehicle will be towed if it cannot be started and the towing cost is limited to:
If the vehicle operates on a smart key, it will be towed and the cost limited.
If the vehicle is involved in a hijacking/attempted hijacking or stolen we will provide the services of a locksmith, if necessary.
If keys are lost or stolen, we will assist you but the costs are for the member's account.

• R500

• R1500



Tyre change services

We will dispatch a service provider to change a flat tyre at both roadside and non-roadside locations; limited.

• R500

• R1500








Additional Assistance - if an emergency occurs more than 100km from home




We will dispatch a service provider to change a flat tyre at both roadside and non-roadside locations; limited produced and the cost of repatriation (towing or transportation) of vehicle after repair.

• R500

• R1500

 Home Assistance		Benefit Limit
	<ul style="list-style-type: none"> Plumbing and Electrical Damage or Breakdown We will provide you with 24hour electrical and plumbing assistance in the event of an emergency. 	<ul style="list-style-type: none"> Call-Out only limited to a 100km round trip
	<ul style="list-style-type: none"> Essential Appliance Damage or Breakdown We will provide you with 24hour assistance for any breakdown or damage to the following below: Fridges Freezers Washing Machines Stoves 	<ul style="list-style-type: none"> Call-out only limited to 100km round trip
	<ul style="list-style-type: none"> Loss of or Damage to Fixed Glass We will provide you with 24hour assistance for replace or repair fixed glass 	<ul style="list-style-type: none"> Call-out only limited to 100km round trip

 Medical Assistance	
Benefit Description	Benefit Limitation
Emergency advice and assistance centre is available for 24 hours	Unlimited
Immediate dispatch of emergency medical services to provide life-saving assistance	Included
Emergency transportation by air or road ambulance	Up to R20 000, limited to one incident per renewal period
Following an incident, children are transported to a place of safety	Reasonable cost
Access to non-emergency medical transportation for the member's cost	Referral only
Arrangements for compassionate visit by a family member	Up to R500
Referrals to doctors and other medical facilities	Referral only
The relaying of information to a family member or acquaintance	Unlimited
Telephonic trauma counselling	Unlimited
Repatriation to an appropriate facility in area of residence	Up to R10 000

 Home Drive Assistance	
 Pick Me Up	Benefit Limitation
The member contacts the Home Drive Assistance team and a vehicle will be dispatched with two drivers to take the member home in their own vehicle.	The benefit provides six trips annually which include a 50km round-trip distance per incident (calculated from strategically placed depots to client pickup point and to the drop-off destination).
All drivers are in possession of public drivers' permits and carry mobile phones.	
Should a member require additional trips, Home Drive Assistance will facilitate the booking for the member's account at discounted rates.	
Up to four passengers can be transported to the same point at no additional cost.	
 Drive me home	Benefit Limitation
If you require a driver's assistance to get you from point A to point B in one of Home Drive's vehicles, our professional team of standby drivers will be at your service. Whether you're running between meetings, need an airport transfer, your car has been booked in for a service and you need to be collected from the dealership or if your child needs to be collected from school, you can rely on Home Drive for assistance. Pre booking are highly preferred.	The benefit provides six trips annually which include a 50km round-trip distance per incident (calculated from strategically placed depots to client pickup point and to the drop-off destination).
Any additional kilometers travelled will be charged at R9.00 per km.	