

INDWE RISK SERVICES

An Authorised Financial Services Provider FSP 3425



RESQ1
Emergency Protection

RESQ1

At Indwe, we hold your and your family's safety as our number one priority. With the rising violent crime levels in our country, we would like to take this opportunity to introduce our RESQ1 service.



ABOUT RESQ1

RESQ1 is a roadside protection unit, with teams of highly trained officers who are able to professionally handle critical incidents. RESQ1 is a nationwide service and operates 24/7.

USING RESQ1

The RESQ1 service is available for just **R89.00 a month**, with the debit order processed separately from your Indwe personal lines policy. The service provides up to **R15,000** in coverage, giving you peace of mind when you need it most.

You can utilise RESQ1 when you are under duress in the following circumstances:

- A vehicle breakdown
- An accident
- When your vehicle is stolen
- When you are being hijacked
- During a home invasion
- When you require medical emergency services to come to your rescue at home or at the scene of an accident
- When you are being followed by a suspicious vehicle
- When being pulled off the road and you feel threatened or treated unfairly

If you are in proximity to a place of relative safety, you will be advised to move there immediately, while RESQ1 remains on standby and in contact with you until the situation is resolved.

The RESQ1 Control Room, which prides itself on offering a responsive, competent, and excellent service, will be your primary point of contact in the event of crisis management at your home or on the roadside.

You are required to subscribe to RESQ1 by completing the [form](#) on the website. Download the RESQ1 mobile application once you have subscribed to the service and received the SMS from RESQ1 informing you to proceed.

Please add the RESQ1 emergency number to your phone contacts: 087 537 1973.



RESQ1 DETAILS

As an Indwe Risk Services policyholder, you can access the listed service for a period of 12 months from the date of activation. Call-out fees will be paid by Indwe to a limit per annum. Once your limit has been depleted, all call-outs, charges and services will be billed to the subscribing member at an hourly rate.

The costs are calculated per hour or part thereof, from the time the RESQ1 roadside protection unit is dispatched to the scene, the time spent at the scene and until the team arrives back at base.

Please note: To receive assistance from the roadside protection unit team, your cell phone must have airtime to call the RESQ1 Control Room. Calls are charged at normal cell phone rates.

THE RESQ1 APP

To make it easier and quicker to locate you when you are under duress, it is highly recommended that you download the RESQ1 app. When the app's "beacon" feature is activated, the RESQ1 app will automatically send your location to the Response Centre and then open up your phone contacts on the RESQ1 number, so that you can make the call. You need sufficient data on your phone to access the RESQ1 app, while downloading the app only uses a small amount of data.

10 Steps to Ensure Your Safety



1. Always be vigilant, including while traveling and when you arrive at your destination.
2. Ensure that you always have data and airtime. It could just save your life!
3. Drive a roadworthy vehicle.
4. Know how to load your Google location, as this will enable the RESQ1 roadside protection unit and other services to go directly to your location and not get lost.
5. Add your neighbourhood watch and private security company's details to your cell phone contacts. It will be useful to RESQ1 if you have this information handy, in case of a home invasion emergency.
6. Respond to the RESQ1 agent's request to forward your Google location via WhatsApp or SMS immediately. Remember, every minute wasted can be vital to your safety.
7. In a home invasion, keep your phone on silent at all times and stay calm.
8. Keep your phone out of sight of the criminals. You do not want the perpetrators to know that you have a lifeline, as they will take it away from you.
9. Respond to the WhatsApp or SMS sent to you by the agent dealing with you.
10. Follow your agent's instructions during your time of crisis, as they know best.

RESQ1

Terms and Conditions

The following terms, conditions and exclusions shall govern the provision of the RESQ1 Roadside Protection ("service") in terms of ("the agreement") between RESQ1 and ("subscribing members"). Subscribing member is deemed to include the policyholder and immediate family (excluding family who has their own income) as the policy holders. These terms and conditions shall be read with and deemed to be incorporated in ("the service level agreement") that RESQ1 has with its service providers, which shall apply hereto mutatis mutandis:

1. Only validated policy holders are eligible for the service. Valid policy holders are subscribing members of the RESQ1 service whose subscription fees are paid up to date.
2. The sole purpose of the service is to minimise the personal risk upon arrival at the scene or injury to and/or attack of subscribing members and other occupants of such member's vehicle or home when there is a possible home invasion.
3. See Annexure A for Scope of services provided.
4. The average response time is 30 minutes in all urban and suburban areas of the major cities of South Africa, inclusive of the Vaal Triangle. Arrival times vary based on proximity of incident to the nearest response unit and other extraneous factors like traffic conditions.
5. The service response time in rural areas cannot be guaranteed and is done on a best effort basis. Arrival times vary based on proximity of incident to the nearest response unit and other extraneous factors like traffic conditions.
6. The service can only be requested if the breakdown of the vehicle occurred at the roadside and not at any other location.
7. In order to obtain the service, the subscribing member must request the service from the RESQ1 Crisis Management Control Room by dialling the emergency number which appears when you open the RESQ1 app.
8. Subscribing members can only activate the service by

contacting the RESQ1 Crisis Management Control Room. The subscribing member must provide sufficient information (Google Location or physical address) to enable the RESQ1 team to locate the member.

9. The service should only be used in conjunction with Roadside Assistance. In the event of Roadside Assistance not being in place, our armed response on site protection time will be limited to 2 hours, there after RESQ1, at its own discretion, will decide to maintain the service or release the guards back to base.
10. RESQ1 will contact SAPS and/or Medical Assistance after they have arrived on the scene if required. Or, based on the assessment done during the first call received from the subscribing member, they might call for these services on route to the scene after dispatching the Armed Response Team to the scene.
11. Possible delays to responding to a subscribing member's call-out, which are beyond RESQ1's control, may be experienced in certain areas due to traffic patterns, weather conditions, peak service demands, or even road closure experienced by RESQ1. To qualify for the service the subscribing member must be present at the incident scene and may also be asked to produce personal identification.
12. The attending response officer will not be permitted to provide the subscribing member any form of roadside assistance.
13. The subscription period to the service is a minimum period of one (1) year.
14. Thirty (30) days written notice must be given to RESQ1 to cancel the service subscription.
15. Subscription fees to the service are non-refundable.
16. RESQ1 membership is not transferrable, and the subscribing member shall not be entitled to cede, transfer, or assign any of his rights to the service in terms of these standard conditions. The subscribing individual member may not use his/her personal membership to obtain assistance for a friend, family member or business associate unless this is a specific benefit of the family policy.
17. RESQ1 reserves the right to amend these standard

conditions at any time with 60 days prior notification to Indwe Risk services, to enable Indwe Risk services to notify subscribing members, at which time such amendment shall become effective and binding on the subscribing member.

18. It is recorded and agreed that the services of RESQ1 cannot guarantee safety or prevention of loss, liability, injury, and damage of whatsoever nature and however arising. Accordingly, while RESQ1 and its service providers shall exercise care in rendering the service, nothing herein contained shall be construed or interpreted in any manner as providing the subscribing member or any third party with any guarantee or assurance of safety or prevention against loss, liability, injury, or damage of whatsoever nature and howsoever arising.

19. RESQ1 shall not be liable to the subscribing member for consequential or direct or indirect damages, nor for any damages incurred by a subscribing member in any way associated with the service, for any loss or damage of whatsoever nature sustained by the subscribing member and/or his/her vehicle's occupants as a result of the failure, for whatsoever reason, by RESQ1 to render the service in terms of This Agreement timeously or at all or as a result of the manner in which such service may be rendered by RESQ1, or from any other cause whatsoever, including negligence, omission and wilful default.

20. RESQ1 makes no warranties of any nature whatsoever nor accepts any responsibility or liability of any nature whatsoever, for any claims, loss or damage of any nature whatsoever arising out of or in connection with the supply of the service in any way.

21. If RESQ1 does not receive payment for the service, RESQ1 reserves its rights to immediately cancel the subscribing member's subscription to the service and will then be entitled to refuse to provide the service.

22. RESQ1 reserves the right to cancel a subscribing member's membership, if it becomes apparent that the subscribing member is abusing the service, if the subscribing member is using the service benefits fraudulently, if the subscribing member's record of service claims warrants such action, or in circumstances deemed necessary by the RESQ1 Board of Directors.

23. Subscribing members can use the RESQ1 service as described in Section A and B of Annexure "A," up to a maximum of R15,000 per year. This yearly limit applies over a 12-month period, starting from the date the service is activated, signed up for, or implemented. If the call-out charges are used up or the R15,000 annual limit is reached, any additional services will be charged at an hourly rate and must be paid for by the member.



Annexure A: Scope of Services

SECTION A - ROADSIDE PROTECTION

A roadside protection unit will be dispatched when the subscribing member is under duress during the following instances:

1. The client's vehicle has broken down and need assistance.
2. The client has had an accident and are awaiting ambulance/SAPS and/or tow-in to arrive.
3. The client has fallen ill and has to pull off the road and requires medical assistance.
4. The client is being hi-jacked.
5. The client's vehicle has been stolen.
6. The client feels threatened whilst traveling (being followed).
7. The client is pulled off the road and they feel threatened or treated unfairly.

SECTION B - RESIDENCE ASSISTANCE

1. An attempted break in at the residence and the subscribing member is under threat and they are unable to call SAPS, their neighbourhood watch or their own private security company to which they are subscribed.
2. The client has fallen ill and requires medical assistance or an ambulance to be dispatched.

SECTION C - SPECIAL SERVICES

Should the subscribing member require a roadside protection team to escort him/her from one destination to another destination, this must be arranged 24 - 48 hours before the trip is to commence. This service is not covered under the policy and will be invoiced separately by RESQ1.



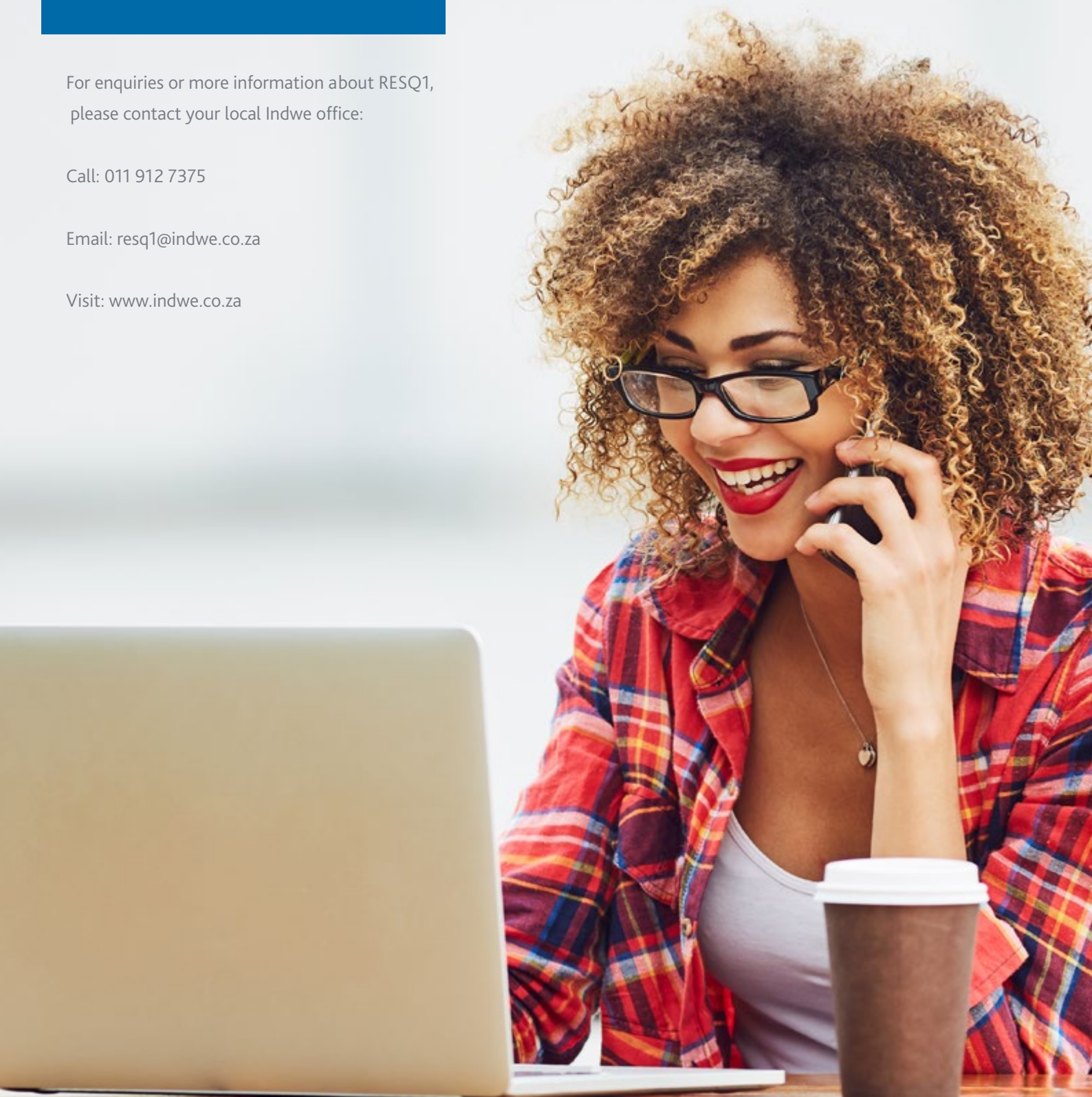
Contact us

For enquiries or more information about RESQ1,
please contact your local Indwe office:

Call: 011 912 7375

Email: resq1@indwe.co.za

Visit: www.indwe.co.za



If you have any questions or you would like more information, please contact your nearest Indwe branch for assistance.

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