



Creating a better lifestyle for families

SDL Premier Plan: Policy Document

Dear valued SDL member, welcome to the SDL Premier Plan. This contract/policy document will assist you to understand SDL's definitions, procedures, rules and regulations with regards to the Premier Plan when acquiring information in relation to the benefits or services on offer and selected.

SDL is constantly striving to ensure that benefits and rates offered are both competitive and affordable and that service levels are optimized throughout. SDL may have to amend the terms and conditions of this contract/policy from time to time to achieve the aforementioned.

SDL consequently reserves the right to amend the member's contract/policy in accordance. The amended contract/policy will form the basis of the agreement and will be made public on the SDL website as reference.

Table of contents:

1.	Membership:.....	3
1.1	Application Procedure:	3
1.2	Independent Referral Member (IRM) Appointment:	3
1.3	Payment Procedures:	3
1.4	Contribution towards Benefits / Period of Benefits:	3
1.5	Fees payable:	3
1.6	Resignation Procedures:	3
1.7	Termination Procedures:	3
1.8	Cooling-off Period:	3
2.	Definitions:	4
3.	Benefits:	4
3.1	Referral Benefit: (Optional):	4
3.2	Personal Risk Protection Benefits: (Optional):	4
3.2.1	Funeral benefit:	5
3.2.2	Accidental Death Benefit:	6
3.2.3	Total Disability Benefit:	6
3.2.4	Dread Disease Benefit:	6
3.3	Service Benefits: (Optional):	6
3.3.1	Emergency Medical Services (EMS):	7
3.3.2	Roadside Assist:	7
3.3.3	Home Assist:	8
3.4	SDL Membership Card:	8

1 **Membership:**

1.9 **Application Procedure:**

- Prior to becoming a Principal Member (hereinafter referred to as the member), participating and receiving any benefit from SDL, the individual requesting the benefit, must:
 - i complete the standard membership application form. This form can be submitted personally, via post, fax, electronically via website medium.
 - ii be approved and the Principal Member assigned a unique IRM (Independent Referral Member) number.
 - iii be a paid up (see payment procedures) member of SDL.
- The Principal Member must sign a document awareness note or a copy of the official description of his/her application to signify that he/she understands the rules, rates applicable, obligations, benefits of the membership chosen and that he/she shall abide by it.

1.2 **Independent Referral Member (IRM) appointment:**

- Nothing in this application or appointment, whether expressed or implied, shall be construed as creating a relationship of employer and employee between the parties. It is specifically recorded that the IRM (Independent Referral Member) is independent and not an employee of SDL and is, as such, not entitled to any of the benefits available to SDL, SDL Benefit Services (PTY) Ltd, SDL Administrative Services (PTY) Ltd, or their employees.
- Should this appointment be terminated for any reason, the IRM shall forfeit the right to receive any fees applicable, effective from the termination date.
- Nothing in this appointment, whether expressed or implied, shall be construed as if an IRM has been appointed as a financial or life assurance consultant, advisor or as a representative of the insurer or SDL. The IRM may not act as a representative or purport to represent SDL in any way whatsoever, except in accordance with his appointment. All media enquiries to the IRM shall be referred directly to SDL.
- The IRM indemnifies and holds SDL harmless against all claims, demands, fines, penalties, actions, proceedings, judgements, damages, losses, costs, expenses or other liabilities caused, whether negligently or otherwise by the non-compliance by the IRM of his or her duties and obligations in terms of this appointment.
- The IRM undertakes that any confidential information in his or her possession or under his or her control shall be maintained under conditions of strict confidentiality.

1.3 **Payment Procedures:**

- Any contributions made via debit order, cash or electronic medium are payable monthly in advance to SDL. The contribution is payable on or before the inception. Where such contribution is by way of debit order, the onus will rest on the Principal Member to ensure that the financial institution meets the monthly contribution.
- All said transactions are to be documented with a receipt, and be available to the Principal Member on request. SDL reserves the right to ask for proof of payment, at any time. Such proof must be to our satisfaction. The terms and conditions within this policy document will begin on the date of payment of the first contribution and will continue indefinitely until cancelled or terminated in accordance with the RESIGNATION/TERMINATION/COOLING-OFF PERIOD Section.
- **Conditions:** Contributions are due in advance, and if it is not received by SDL by the due dates, benefits provided herein shall terminate at midnight on the last day of the preceding period of benefit, unless the Principal Member can show that failure to make such payment was an error, made by the bank or any other paying agent. SDL shall not be obliged to accept any contributions tendered to it after the due date, provided that contributions that is due, will be accepted if paid **within 15** calendar days of the due date.
- No benefit shall be payable to the Principal Member and or beneficiary as depicted within this policy document for any loss occurred after this period.
- A Principal Member is allowed to have more than one membership number (IRM) with SDL. The Principal Member will however only be allowed to contribute towards the referral benefit with his/her second and successive membership numbers.

1.4 **Contribution towards Benefits / Period of Benefits**

All contributions toward benefits are payable monthly in advance. All benefits, as within this Policy Document will terminate if the contribution is not paid by the applicable due date. A Principal Member may only contribute a singular contribution towards a benefit.

1.5 **Fees payable:**

- **Benefits:** All fees are applicable as per application date by the Principal Member. Should a price increase be imminent from our service providers and or underwriters, such increase will be made public and members will be notified in writing of such increase and the effect thereof upon them. All contributions towards benefits are payable monthly in advance. Failing to pay the contribution by the due date, all benefits under this policy, will terminate. A Principal Member may only contribute a singular contribution towards a benefit.
- **Registration:** A once-off registration fee as determined from time to time will be mandatory by the Principal Member. The registration fee can be paid independently or in conjunction with the applicable monthly contribution as per product selection.

- **Referral:** If a Principal Member is partaking in the referral benefit, such member will qualify to receive a referral fee on successful referrals.
- **Marketing:** Apart from referral fees, a Principal Member can also qualify for certain marketing fees when a specific number of people in the member's network have been reached or surpassed. Refer to the website to view the applicable marketing fee structures and rules thereto, as this may vary from time to time.
- **Bonus:** Apart from referral and marketing fees, you can also qualify for certain bonuses from SDL when a specific number of people in their network have been reached or surpassed. Refer to the website to view the applicable bonus structures, as this may vary from time to time.

1.6 **Resignation Procedures:**

The Principal Member may resign from SDL after one calendar month written notice, with Principal Member signature. After doing so, the Principal Member and the applicable beneficiaries, will forfeit any further benefits

1.7 **Termination Procedures:**

SDL reserves the right to terminate membership after the non-payment of two consecutive contributions.

1.8 **Cooling-off Period:**

The Principal Member may, by means of written notification to SDL Head-Office, cancel this policy within 30 days after the application date. With the exception of the once off registration fee, any monthly contributions received as per instruction, from the Principal Member, will be refunded. Costs incurred by the Principal Member are not refundable.

2. **Definitions:**

(For purposes of ALL benefit, the following words and phrases shall have the meaning as assigned to them hereunder)

Accident: To insure the insured against the event of bodily injury caused by violent, accidental, external and visible means which leads to the death of the insured within six months of the happening of such event. The accident must be the sole cause, independent from any other cause, of the death of the insured. In support of this, there must be at least the following two chains of causations:

- The death must be caused by the bodily injury,
- The bodily injury must be caused by an accident.

Benefits: means benefits as per Policy Document.

Child/ren: means any biologically dependent child/ren or lawfully dependant-adopted child/ren, whom is not older than the ages of twenty one (21). In the event that a child is a full time student at a recognised institution for higher learning, the age may not exceed twenty five (25), provided the child is unmarried and primarily dependent on the Principal Member for maintenance and support. A stillborn child is included under this definition.

Claim: means if a Principal Member on behalf of himself, spouse and/or children or vice-versa, submits an official claim document, obtainable from SDL. Only one claim per incident is permissible, irrespective of the number of IRM numbers, such member / family might have. Funeral claims will be settled within two working days, after receipt of all necessary original documentation, and/or final approval of the claims committee or underwriter.

Disability: Permanent disability means a state of ill health or incapacity due to a member's injury or illness, which in the underwriter's opinion is permanent and irreversible, and results in the member being unable to perform the duties of any occupation on a part or full-time basis. Any occupation means any occupation capable of being undertaken for remuneration or profit.

Exclusions: means the actions, conditions or circumstances, relevant to the Benefits and Services as depicted in this Policy Document, which may result in a claim being repudiated.

Pre-existing condition: a medical condition the Principal Member, spouse and or child/ren had prior to the inception date. Such conditions must be disclosed to SDL on, or supplied together as an addendum) the standard application form of SDL, prior to the inception date.

Injury: means a bodily injury or physical trauma to a member, resulting from an Accident occurring solely, directly and independently of any other cause or any other physical defect or infirmity existing prior to the Accident in an event within 12 months of the date of the Accident. Exposure to the elements of nature as a direct result from an Accident will be deemed to be injury.

Organized sporting event: An event where a person does not train or prepare, but competes against another person / team, and the outcome / result has an impact on a logging / classification system, whether recreational or not. The level of participation, whether you compete on amateur or professional level, is also irrelevant.

Spouse: shall mean a person who is married to a Principal Member and is recognised as a valid marriage in terms of the Recognition of Customary Marriages Act 1998 (Act No 120 of 1998); or the Marriage Act, 1961 (Act No 25 of 1961). It will include the husband, wife or any de facto partner with whom the Principal Member has permanently and continuously lived in the same household in a relationship which is not casual or impermanent and as if he or she were the lawful spouse of the Principal Member. Only one spouse will be eligible for benefits under this policy document.

3. **Benefits:**

All benefits under this Policy Document will cease at death of Principal Member.

3.1 **Referral Benefit:** (Optional)

This benefit has been developed to benefit those members who choose to refer other people to obtain membership of SDL. A member joins the SDL network by completing the prescribed application form, contributing the appropriate amount per month as per Benefit to the network and referring friends and/or family members to SDL. Assuming the latter in turn also refers a member; such successful referral will be placed on the member's first level of the seven available levels of his network. He/she as an IRM then qualify to receive the following referral fee:

Level:	R/Level
1	R 100.00
2	R 30.00
3	R 30.00
4	R 20.00
5	R 20.00
6	R 10.00
7	R 10.00

Qualifying Remuneration:

The adjoining table illustrates the referral fees per level. An IRM is not limited to the number of members he/she may have in his or her first level. Remuneration will be paid for every member you successfully refer to the network by word-of-mouth (referral), and for every member they similarly refer, seven levels deep, provided that all relevant monthly contributions are received timely and continuously. The opportunity has been created to market an outstanding benefit to individuals of all income groups, and create income for many who would normally not be in a position to start or maintain their own business.

Apart from referral fees, you can also qualify for certain bonuses when a specific number of people in the network have been reached or surpassed. Refer to the website to view the applicable monthly referral fees remuneration and bonus structures, as this may vary from time to time.

In the event of any bonuses paid, whether once-off, or recurring, such bonuses will be paid only to the first IRM number issued.

3.2 **Personal Risk Protection Benefits:** (Optional)

(All *Personal Risk Protection Benefits* below are underwritten by a registered and approved underwriter and are only applicable within the republic of South Africa. Please contact SDL Head Office for information about the underwriter or visit our website at www.sdl.co.za)

The maximum claim for any combination of the following benefits is R 100 000.00 per benefit incident and policy.

Pre existing conditions must be registered with SDL.

General Exclusions:

- A member will not be entitled to benefits for any claim on death or total disability, directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following: The use of nuclear, biological or chemical weapons, or any radioactive contamination, attacks on or sabotage of facilities (including, but not limited to, nuclear power plants, reprocessing plants, final repository sites and research reactors) and storage depots which has lead to the release of radioactivity or nuclear, biological or chemical warfare agents, irrespective of whether any of the aforesaid has been performed with the specific use of information technology.
- Members partaking or associated with any illegal and unlawful actions and/or events.
- Members partaking in any organized sporting event, irrespective if such participation occurs on amateur or professional level.
- Actions covered by the following legislations: Criminal, Civil (e.g. domestic violence) and or Workman's compensation act.
- If negligence on any part of the member can be established that led to the cause of the incident
- All benefits shall only be applicable within the republic of South- Africa.

General waiting periods:

This policy will lapse if premiums are two months in arrears. SDL will not accept liability for the claims submitted in respect of lapsed policies. Principal Members, who wish to reinstate their policy, will be subject to new waiting periods as stipulated in the Policy document.

Claim requirement:

All claims are subjected to final approval of the claims committee and the underwriter.

General Claim's requirements applicable to all benefits:

Death and total disability claims will only be considered provided we receive written notification within one month of the date of such event. The following claim documents must be submitted within three months of the date of such event.

- Original or original certified copy of death certificate (IF APPLICABLE)
- Death claim notification form (IF APPLICABLE)
- Original certified copy of identity document of Principal Member and/or spouse and dependants if applicable
- If not already indicated on the claim notification form, instructions as to benefit distribution and details of beneficiaries (IF APPLICABLE)
- And/or such other document evidences, information and proof as may be required by SDL after notification of the claim
- Standard: BI 1663 Form
- South African Police accident report as per the underwriters requirement

In order for SDL to establish whether a member is disabled or not, a claims package must be completed. This is a standard requirement and will not be waived without SDL's explicit written approval.

The cost of the medical evidence will normally be paid for in the following manner:

- To establish disability initially - claimant / employer
- To establish continued disability -SDL

Please contact SDL Head Office immediately on becoming aware of the member contracting the injury to obtain full claims documentation. The documentation should be completed and sent to SDL /Head Office to enable the claim to be assessed on current evidence and to reach a swift decision.

3.2.1 **Funeral benefit:**

(Underwritten by NESTLIFE – FSB 6409)

The following benefits per table are Available

SINGLE AND FAMILY MEMBERS	AGE	BENEFIT
Principal Member	18-65	R 40 000
Spouse	18-65	R 40 000
Children	14-21	R 15 000
Children	6-13	R 5 000
Children	1-5	R 3 000
Children	Still born	R 1 500

Spouse and legal dependent children of the Principal Member will qualify this benefit on the condition that their names appear on the membership list. The maximum entry is 65years.

A maximum of five legally dependent children will be covered under this benefit.

Children born after commencement of this benefit must be nominated within eight weeks. Legal dependent children to the age of 25 will qualify for this benefit, provided they are registered as full time students at an approved educational facility.

Waiting periods: A six months (six consecutive contributions)

waiting period for natural causes is applicable where after 50% of cover amount is payable. The full cover amount becomes effective after 12 consecutive contributions have been received.

Mentally and/or physically disabled children, residing with their parents who are totally dependent on their parents for maintenance and support, will qualify for this benefit past the age of 25 years. This benefit is applicable to stillborn children provided that the child has had at least twenty six (26) weeks of intra-uterine existence but show no sign of life after complete birth.

Death as a result of suicide is excluded from this benefit for 24 consecutive contributions from date of commencement or reinstatement of membership. Death as a result of unnatural causes will benefit immediately after the first contribution has been received.

Claims as a result of death shall only be considered provided that the prescribed monthly contributions were timely received and a written notification to this effect is received within one month of the date of death. The claim and all supporting documents must be submitted within three months of the date of death.

A maximum of R40 000.00 funeral benefit per deceased is applicable; irrespective of the number of IRM's involved in the Premier plan.

The following claim documents must be submitted:

- An original or original certified copy of the death certificate
- A death claim notification form
- An original certified copy of the identity document of the Principal Member and/or spouse and dependents, as applicable
- If not already indicated on the claim notification form, instructions as to benefit distribution and details of beneficiaries
- Any other documents, information and proof as may from time to time be required by SDL
- A Police report in the event of unnatural death
- A Standard: "BI 1663" Form.
- An original certified copy of the bank statement of the beneficiary

3.2.2 **Accidental Death Benefit:**

(Underwritten by NESTLIFE – FSB 6409)

This benefit shall only be available in the case of death directly as the result of an accident (See definition of *accident*). Benefit values are the same as per (Funeral Benefit, 3.2.1)

Waiting periods: No waiting period is applicable after the first payment has been received.

A maximum of R40 000.00.00 accidental death benefit per deceased is applicable, irrespective of the number of IRM's involved in the Premier plan.

Exclusions: The following exclusions will apply

- Air travel except as a passenger
- Suicide or intentional self-injury
- Influence of alcohol, drugs or any related narcotics
- War
- Deliberate exposure to exceptional danger or *Criminal Act*
- Professional sport
- Nuclear risks
- Acts of terrorism

3.2.3 **Total Disability Benefit:**

(Underwritten by *NESTLIFE – FSB 6409*)

R40 000.00.00 for the Principal Member and Spouse respectively; the benefit is paid upon the total and irreversible disability (See definition of *disability*) of a member after a waiting period, as stipulated.

Waiting periods: A six months (six consecutive contributions) waiting period is applicable where after 50% of cover amount is payable. The full cover amount becomes effective after 12 consecutive contributions have been received.

This benefit ceases at age 76

A maximum of R40 000.00 total disability benefit is applicable, irrespective of the number of IRM's involved in the Premier plan.

3.2.4 **Dread Disease Benefit:**

(Underwritten by *NESTLIFE – FSB 6409*)

R40 000.00.00 for the Principal Member and Spouse respectively; this benefit is paid to a member covered upon the occurrence of one of the following disease events:

- Malignant Cancer types
- Stroke
- Heart attack
- Paraplegia
- Kidney failure
- Blindness.

Standard waiting periods: six months (six consecutive contributions) waiting period for natural causes is applicable where after 50% of cover amount is payable. The full cover amount becomes effective after 12 consecutive contributions have been received.

Pre-condition waiting periods: Pre-existing conditions are excluded for 12 months. From month 13 to 23, 50% of cover amount is payable. The full cover amount becomes effective after 24 contributions have been received. All contributions must be consecutive.

This benefit ceases at age 76

A maximum of R40 000.00 dread disease benefit is applicable, irrespective of the number of IRM's involved in the Premier plan.

3.3 **Service Benefits:** (Optional)

3.3.1 **Emergency Medical Services (EMS)**

(From **South Africa:** Phone Europ Assistance on **0860 905 123**)



Product Description

In the event of a medical emergency such as, but not limited to; a heart attack, drowning, snakebite, gunshot wound or motor accident injury Europ Assistance SA can be contacted, 24 hours a day to arrange emergency medical assistance, anywhere in South Africa.

Product benefits

If the client is unable to get to a hospital, appropriate transportation, such as an ambulance is arranged and payment is made. In addition to emergency transportation, the Medical Evacuation product also offers:

- Emergency telephonic medical advice
- Guaranteed hospital admission up to R5 000.00, refundable by client or client's medical aid
- Arrangements for compassionate visit by a family member
- Arrangements for the escorted return of minors after an accident
- Repatriation of mortal remains to an appropriate facility in the client's normal area of residence following an accident
- Referrals to doctors and other medical facilities
- The relaying of information to a family member/acquaintance

3.3.2 **Roadside Assist**

(From **South Africa:** Phone Europ Assistance on **0860 905 123**)



Product Description

In the event of a roadside emergency such as a mechanical breakdown, flat tyre, flat battery or any other roadside related emergency, Europ Assistance SA can be contacted 24 hours a day to arrange assistance, anywhere within the borders of South Africa (and outside the borders of South Africa where applicable).

Product Benefits

- 24 hour roadside assistance
- Assistance in the event of keys locked in vehicles, flat tyres, running out of fuel or breakdown of vehicle
- Highly trained case managers
- Use of only accredited service providers on the Europ Assistance SA panel

Roadside Assist service

3.3.2.1 Basic Service:

Assistance with ***mechanical and electrical breakdown*** of a vehicle or a towing service to tow the vehicle to the nearest place of repair or safekeeping, if the vehicle cannot be repaired immediately. Vehicles will be towed and assisted from or at home, but the client will not qualify for an additional tow from the place of safekeeping.

Jump-Start service – a service provider is dispatched to jump start the vehicle, on condition the fault is not due to neglect. The service is limited to reasonable services to mobilise the vehicle, and excludes the cost of parts, components, lubricants and similar provisions. Assistance is also provided at non-roadside locations, at the discretion of the case manager. **Note:** New models that are still under warranty should not be jump-started; a tow truck will be dispatched to tow the stranded vehicle to the nearest place of repair or safekeeping.

Tyre change service – a service provider is dispatched to change a flat tyre, at both roadside and non-roadside locations. In the event of the caller not having a spare tyre, one can be provided at the caller's cost. The tyre change service excludes any costs for the repair of the tyre, parts, and wheel balancing or similar charges.

Running out of fuel – 10 litres of fuel is supplied in the event of the vehicle running out of fuel. Two incidents per annum allowed.

Keys locked in the vehicle – a service provider is dispatched to unlock the car, the cost of the call-out fee and one hour's labour is covered. The service excludes parts, components, keys or key cutting costs, lubricants or similar charges. If a key has broken in the ignition/door, a service provider will be dispatched. If the problem cannot be resolved, the cost of additional services, such as a tow-in, is for the caller's account. **Note:** Locksmiths unable to unlock newer model cars; these will therefore be towed to the nearest place of repair.

Costs incurred as a result of assistance after involvement in an accident, collision, attempted theft, or hi-jacking will be for the caller's account. Callers must be made aware that these costs need to be recovered from their insurance company directly.

Roadside Assist excludes assistance in the following:-

- Vehicles not registered on the contract
- The cost of repair of parts, such as new batteries, tyres, locks, keys, etc.
- The cost of towing or repairs if Europ Assistance SA did not request the service
- Commercial vehicles used for conducting a business or trade
- Vehicles not registered under the *Road Traffic Act* or similar legislation applicable in South Africa
- Vehicles that are un-roadworthy or clearly in a state of neglect

Roadside Assist does not cover, but offers assistance in one of the following situations:

- If the vehicle is involved in an accident/collision and needs to be towed, services can be arranged
- If there is an attempted theft or hijacking of the vehicle and the services of a locksmith or similar are required
- Lost keys, not locked in the vehicles
- No spare tyre to replace a flat tyre with
- If the vehicle operates with a 'smart key', towing can be arranged to the nearest dealer, which will be for the client's account

The costs of the above services are covered by the client or his/her insurance company.

3.3.2.2 Advanced Service: (Breakdown more than 100km from home)

While offering the same services as those above, the Advanced Service also offers additional products, but is only available for vehicles that are **less** than 10 years old. The service offers the following benefits:

- An additional tow in the event of the service provider's premises not being open at the time of the incident.
- If the vehicle operates with a 'smart key', Europ Assistance will arrange for it to be towed to the most appropriate dealer, and pay for the costs up to a maximum of R500.
- **One of the following:** Accommodation for one night; arrangement of a taxi service **or** rental of a class "B" vehicle, all with a maximum of R500 per day for one day.
- Cost of recovery of the vehicle following the repair up to a maximum R500 per recovery.
- Cost of transport back to holiday or permanent residence in the event of the theft or hi-jacking, provided a police case number is submitted within 24 hours of the incident. Cost up to a maximum of R500 per incident.

Product Description

Home assist is a 24-hour help line, offering assistance with **emergency** household repairs that need to be carried out within two hours of the call for assistance and that could result in consequential damages. It may also refer to a situation where a client has no access to essential services such as electricity, hot water or sanitary use.

Service providers are dispatched in the event of electrical and plumbing problems. If the services of a locksmith or glazier are required, or if an essential appliances need to be repaired e.g. fridges, freezers, washing machines, stoves and ovens, assistance is arranged.

Product Benefits:

- Three incidents per year are covered, up to a maximum amount of R500 per incident
- This cost includes a call out fee and one hour labour.
- The service provider's account is settled on behalf of the client. If the incident amount exceeds R500, the client pays the outstanding amount.
- The benefit period is one calendar year, from 1 January to 31 December, and the benefit does not accumulate, but is a maximum amount per incident.
- A repair incident is considered per service category, e.g. if an electrician is called out to repair a fault on the distribution board, as well as an electrical connection, this is treated as one call out and the cover is limited to R500.
- Clients are assisted in the event of a non-emergency situation; however the client is then liable for costs and must settle directly with the service provider at the time of the repair.

Product Options

Electrical Services: repairs to:

- Distribution boards, circuits, main cables.
- Earth leakage relays.
- Geyser connections, thermostats and elements.
- Plug points causing power failures.
- General house wiring.
- Light fittings or switches causing power failures.
- Lightning strikes on wiring.
- Burnt connections.

Electrical Services exclusions:

- *Electric gates & doors.*
- *Jacuzzi, swimming pool and borehole pumps.*
- *Air conditioners and commercial refrigeration.*
- *Repairs not complying with regulated specifications such as SABS and others.*

Plumbing Services: repairs to:

- Burst water connections and pipes.
- Municipal connections inside the property.
- Blocked drains, toilets, baths, taps and sinks.
- Geyser overflow, valves (Latco & pressure release).

Plumbing Services exclusions:

- *Jacuzzis, swimming pools and boreholes.*
- *Leak detection inspections.*
- *Repairs not complying with regulated specifications such as SABS and others.*

Locksmith Services:

- If keys are broken off or lost for a **main** entrance or exit of the house.

Locksmith exclusions:

- *Burglary incidents – the caller will be assisted, but is liable for the cost and must reclaim this cost from the insurer or home owners' policy.*
- *Outbuildings and Padlocks.*

Appliance Services: repairs to:

- Fridges & freezers.
- Washing machines.
- Stoves and ovens, **only** if complete function is lost
- if one or more plates are working, it is not deemed an emergency repair.

Appliance Services exclusions:

- *Damages to cosmetic parts (parts not influencing the correct operation of the appliance)*
- *Repairs to items damaged due to theft, rust, fire and ordinary wear and tear.*
- *All appliances not listed above, such as microwave ovens, tumble driers; TVs, DVD and video players, sound equipment and hand held appliances.*

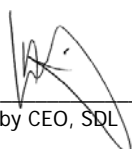
General

Incidents not attended to on the instruction of the Europ Assistance SA case manager, will not be considered after any repair. Emergency repairs are only undertaken at the client's permanent residence. Emergency repairs outside the domestic dwelling are not included, i.e. office premises, public buildings, outbuildings not attached to the main building, etc. If the appliance is still under warranty, it will be referred to the manufacturer for repairs.

Service Guarantee: This varies from one service provider to another, and will be stated on the service provider's invoice.

SDL Membership Card

A rewards facility is available to members: Earn "Rewards" in the form of discounts at participating Stores/Dealers. Enclosed you will find additional information regarding participating partner stores. For an updated list, please consult our website www.sdl.co.za.


 Issued by CEO, SDL