

31 May 2017

A Global Choices Lifestyle (Pty) Ltd Proposal to INTASURE

Global Choices is an end-to-end value added solutions company with expertise in the short and long term insurance market, healthcare, retail and vehicle finance. Through the use of state of the art technology and a wealth of service providers, Global Choices is able to offer the market a comprehensive menu of products from a diverse range of service providers.

Global Choices operates its own 24-hour call center with a staff compliment able to speak all major official South African languages with a vast amount of experience and a high level of client service. A full capability is included and a disaster recovery model in place.

Product Offering

Global Choices will provide the following program on behalf of all members belonging to the INTASURE Programme.

The following services will be accessed via the call centre:

PRODUCT OFFERING

Assistance Products

1. Roadside & Accident Assistance
2. Home Assistance
3. EMS (ACCESS ONLY)
4. Home Safe Chauffeur
5. Intelligent Panic
6. Crime Assistance
7. Global Application

EMERGENCY ASSISTANCE SERVICES

ROADSIDE & ACCIDENT ASSISTANCE

Roadside Assistance

Members have access to the following services in the event of a roadside emergency (limited up to R500 per incident):

- Flat battery - jump start only (replacement of battery for the member's account)
- Flat tyre (help with change of tyre)
- Keys locked in vehicle (unlocking only)
- Fuel assistance (limited to five liters per incident)
- Minor roadside-running repairs (electrical, coil, immobilizer etc.)
- Transmission of urgent messages

Tow-in

Tow-in service to the nearest approved dealership (if under warranty), repair centre or panel beater in the event of:

- Mechanical breakdown – covered up to R500
- Electrical breakdown – covered up to R500
- Accident damage – cost covered to the nearest approved panel beater up to a limit of R1850

Courtesy Transport

Where the vehicle needs to be towed to a repairer, we will arrange for the occupants of the vehicle (up to a maximum of two persons) to be transported to a nominated destination where the breakdown has occurred within a 100 km radius of your normal place of residence.

Hotel Accommodation

Where the breakdown has occurred outside a radius of 100 km from your normal place of residence, resulting in an overnight delay, we will arrange hotel accommodation for the occupants of the vehicle (up to a maximum of four people). Cover up to R500.

Car Rental

If the circumstances of the problem entitles you to the hotel accommodation benefit but you would prefer to continue with your journey immediately, we will arrange for a rental car to enable you to reach your destination, subject to your qualifying for a rental vehicle in terms of the car rental companies general terms and conditions. The costs incurred will be confined to rental charges; delivery and collection of the hire vehicle, and the car must be surrendered on arrival at your destination. Cover up to R500 and subject to availability.

Vehicle Repatriation

In the event of a member's vehicle being left for repairs, we will pay up to R500 for 24-hour, Group-B car rental or a flight ticket to collect the vehicle after repairs. Alternatively, should the vehicle have been towed to a dealership closer to the member's place of residence, we will supplement the additional tow costs with the costs of car rental.

Overall limit of R5 000 per annum per policy.

**Please note: This cover excludes all vehicles over 3 500kg. A member will not be entitled to service where the vehicle is not in a roadworthy condition. Any costs incurred through arrangements made by the member without prior authorization shall not be reimbursed. Assistance is only available in South Africa, Lesotho and Swaziland.*

EMERGENCY ASSISTANCE SERVICES

HOME ASSIST

Fixtures, Fittings and Services

In the event of a home emergency, we will arrange for an appropriate repairer (electrician, plumber, locksmith and glazier) to address the problem at one nominated address (call-out fee and first hour labour is covered, thereafter normal rates apply). Please note that all parts and materials used are excluded and will be for the members account. Maintenance related issues are not covered.

A home emergency is defined as an event that is potentially life threatening or could possibly cause structural or further damage to your property.

Overall limit of 3 incidents or up to R2 000 per annum per policy.

Emergency Services Notification and Call out

We will, at your request, relay notification of emergencies to the police, traffic, fire brigade, ambulance, security or any other emergency service provider.

Type of Emergency	What is covered	What is not covered
Electrical	Distribution boards, circuits, main cables causing power failure	Electrical gates and doors
	Earth-leakage relays causing power failure	Jacuzzi, swimming pool and borehole pumps
	Geyser connections, thermostats and elements	Air conditioners and commercial refrigeration
	Multiple plug points causing power failures	Repairs not complying with regulated specifications such as SABS and others
	Lighting strikes on wiring causing power failures	All electrical motors (electric gate motors etc)
	Multiple burnt connections on wiring or plug points causing power failure	White Appliances (Stove, Refrigerator, Dishwasher etc)
	General House Wiring	
	Connections to all electrical motors causing power failure	
	Municipal connections inside the property causing power failure	
Plumbing	Burst water connections and pipes that are causing further structural damage	Concealed pipes are not covered. Specialist are not covered e.g Leak Detectors
	Overflowing blocked drains (internal & external) that can cause further structural damage	Specialist are not covered e.g Drain specialist like Roto-Rooter & Drain Surgeon
	Geyser Problems (No hot water – dependent on case circumstances, water pressure, overflowing geyser)	Repairs not complying with regulated specifications such as SABS and others. Replacement of a burst geyser
		Jacuzzis, swimming pools and boreholes Leaking tap that runs into a basin or shower
Locksmith	If keys are broken off or lost for a main entrance or exit of the house	Outbuildings and garages
	If a child is locked inside the house or any room within the house	Padlocks
Glaziers	Any glass that has been damaged or broken and is causing a security risk to your premises	Mirrors or any specialised glass
PS. Any other cases we will be able to assist the client but they will be liable for ALL the costs		

EMERGENCY MEDICAL SERVICES (ACCESS ONLY)

EMERGENCY MEDICAL ASSIST

The following benefits are advisory services only:

- Medical advice and information
- Emergency telephonic advice and information, 24-hours, seven days a week
- Referrals to crisis lines
- Referrals to medical practitioners and facilities

The following benefits are on an access basis only (all costs are for your account):

- Emergency medical response to the scene of an incident
- Emergency medical transportation to the nearest appropriate medical facility
- Inter-hospital transfer
- Medical repatriation
- Escorted return of minors
- Compassionate visits
- Repatriation of mortal remains

** Please note: This cover is only valid for emergencies within the borders of South Africa*

HOME SAFE CHAUFFEUR

This product is designed to encourage you to drive responsibly. Statistics show car incidents as a result of drinking and driving account for a large percentage of accidents on our roads, especially at night.

Benefits are as follows:

- We will ensure that you and your vehicle arrive home safely. We will dispatch a vehicle with two drivers (where possible) and drive you home in your own car
- All drivers are in possession of a public driver's permit, carry a cellphone and dress professionally. The drivers all speak English
- You are entitled to use this service 6 times per annum. Each incident is capped at R500 rand, any costs incurred over and above this will be for the client's account

What are the terms and conditions?

- Bookings can be arranged between the following hours:
 - Mondays to Thursdays 17:00 – 01:00
 - Fridays 15:00 – 03:00
 - Saturdays 16:00 – 02:00
 - Sundays 16:00 – midnight
- The service is available within a 50km radius of city centres in Johannesburg, Pretoria, Durban, Cape Town, Nelspruit, Polokwane, Kimberley, Port Elizabeth, East London, George, Bloemfontein and Pietermaritzburg.
- *Ad hoc* or last minute requests will be accommodated by the Service Provider on a best-effort basis with a maximum expected delay of 90 minutes. This Service is subject to the availability of a standby team at the time of the request
- Pre-bookings for public holidays need to be made before 17:00 on the day before the public holiday.

- At the specified time and location, the call centre will notify you that the pick-up driver has arrived at which time you will have 15 minutes to meet the driver. After the 15 minutes, the call centre will notify you that the pick-up driver will be leaving and the trip will be cancelled.
- Cancellation and rescheduling fees:
 - Two hours prior to booked collection time – Rnil
 - One hour prior to booked collection time – one incident will be eliminated

EMERGENCY ASSISTANCE SERVICES

INTELLIGENT PANIC

In a panic situation, you never want to be alone! Intelligent Panic provides you and your loved ones with 24 hour access to your own experienced crisis manager – who will help you through your emergency.

You never have to remember an emergency number again!

Intelligent Panic is a breakthrough in emergency support – you will never have to remember another emergency number again. Intelligent Panic 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!

The Intelligent Panic service provides you with your very own crisis manager. 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.

Do you need emergency medical advice over the phone, do you need to find a doctor or an ambulance fast, have you been involved in an accident – or are you lost and feeling vulnerable? Intelligent Panic is there for you.

Access every emergency support service out there from one button on your cell phone.

To have access to Intelligent Panic, you need to register and then choose one number on your cell phone that acts as your panic button. In an emergency, just press that one number – and we take charge of the rest. Your crisis manager will call you back and access the most appropriate support that you need. Your crisis manager will be in telephone contact until your crisis situation is resolved.

EMERGENCY ASSISTANCE SERVICES

CRIME ASSIST

This is a 24 hour crisis management product to assist you in the event of a hi-jacking or Home Invasion. We will assist with the following:

- In the case of your cellphone being stolen in a hi-jacking, we will provide you with a cellphone loaded with pre-paid airtime to the value of R100
- In the case of your vehicle being hi-jacked, we will provide you with Group B car hire for 48 hours to keep you mobile
- In the case of your credit card being stolen, we will provide you with a pre-loaded debit card up to the value of R500 to assist you in the interim
- In the case of your keys being stolen in a hi-jacking, we will send a locksmith to your house to assist you with your locks, up to the value of R1000 per annum
- In the case of you being hi-jacked at your place of residence, we will place a security guard at your house for 24 hours

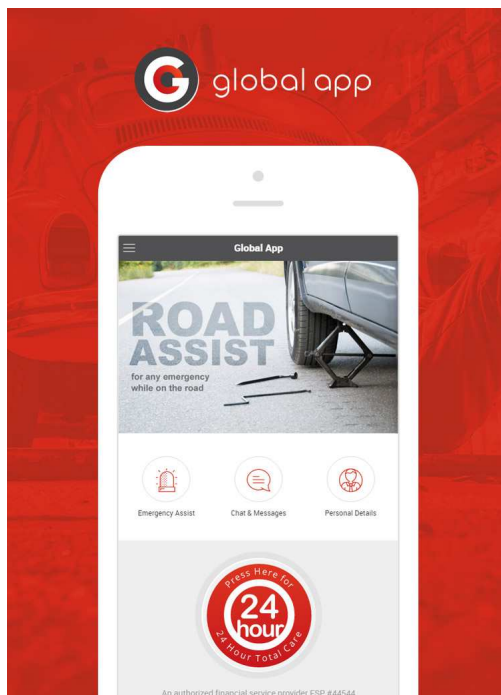
- In the case of your home being invaded, we will place a security guard at your house for 24 hours after the invasion has taken place.
- In case of your home being invaded, we will provide hotel accommodation to the value of R1000 per annum.

GLOBAL APP

The Global App solution is the latest development in Value Added Insurance Technology providing users with direct access to their policy benefits and 24hour assistance services at the touch of a button. Our case managers are in contact 24hours a day via our Live Chat feature and ensures you and your family are always safe. Vital information that can save time, and costs from the scene of an accident includes location verified drivers licence data, verified vehicle data, photo's, witnesses, medical data and policy data.

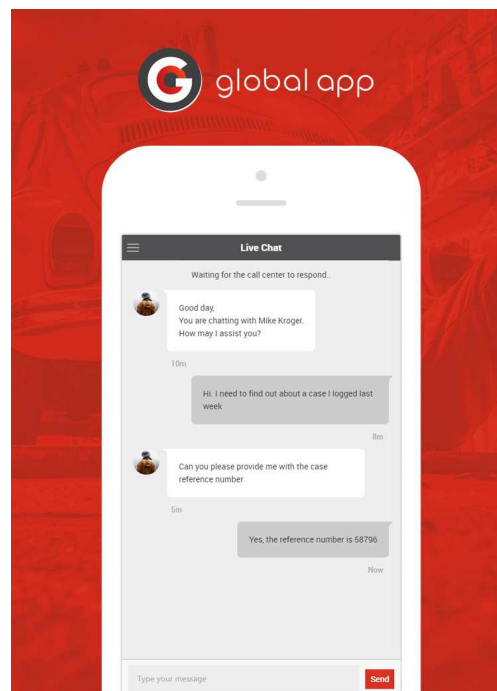
Our App suite is custom built to suit the needs of Emergency Assistance services, reducing the time required to assist clients. All Client apps come with free Family Assist benefits that ensure all your Clients and family members are under management and can be assisted should an Emergency arise.

The Global App Platform allows for Private Label and White Label options to suit your individual brand needs. Via our technology platforms, we provide 24hour Total Care.



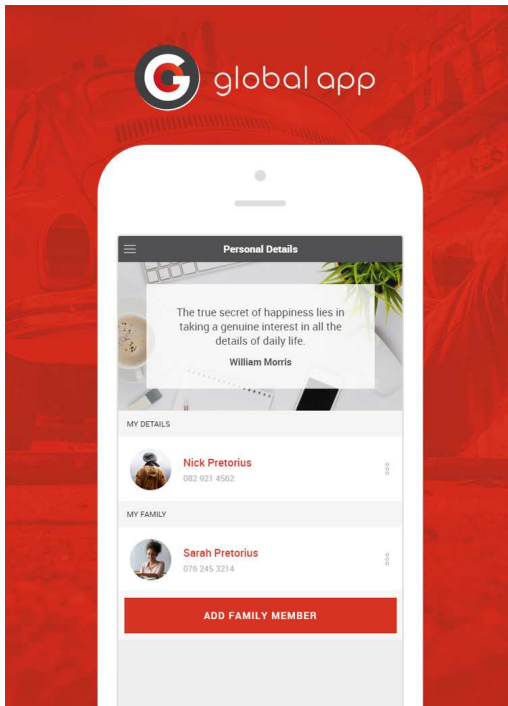
Global App

Welcome to global app, where you benefit from 24 hour emergency and Accident Assistance.



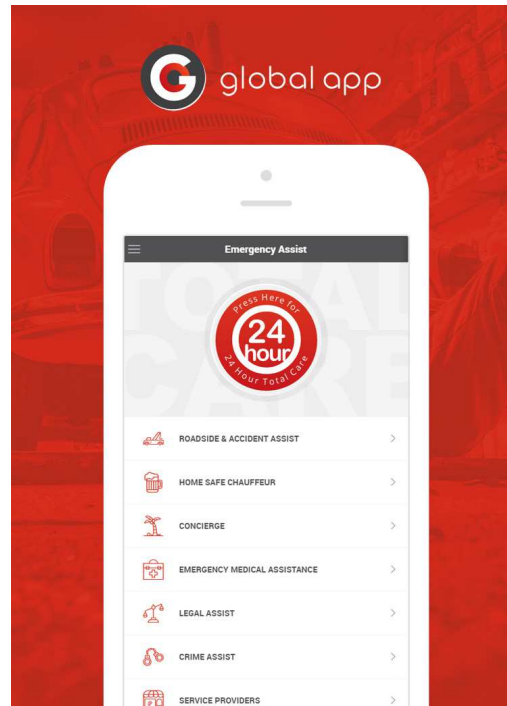
Chat & Messages

Send and receive messages and use the Live Chat function to connect with a Case Manager



Personal Details

Update and confirm your details to ensure we are able to assist you when you need us!



Emergency Assist

Check the 24 hour total care benefits you have access to in the event of an Emergency

COST BREAKDOWN

In summary, we can add the following benefits to the INTASURE Programme.:

Product	Price R22.50 per policy (Including VAT)
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1. Roadside & Accident Assistance
2. Home Assistance
3. EMS (ACCESS ONLY)
4. Home Safe Chauffeur
5. Intelligent Panic
6. Crime Assistance
7. Global Application

PLEASE TAKE NOTE OF THE FOLLOWING

- Prices are VAT inclusive and excludes administration and broker commission
- Prices are on a minimum database of 500
- HCV pricing are based on a minimum database of 1000
- Any costs incurred through arrangements made by the member without prior authorization will not be reimbursed
- All marketing material and the cost of a Telkom Smart Access number will be for INTASURE's account
- INTASURE is required to provide a monthly updated database or access to a live website for membership verifications

ACCEPTANCE OF GLOBALCHOICES PROPOSAL

This quote is valid for 30 days from the date of delivery.

All prices listed for Global Choices Value Added Products and Services are quoted with the understanding that they are to be used to determine whether a client will enter into an agreement with Global Choices. These quotes are for internal use only and are not to be disclosed to third parties or used in any other unauthorised manner.

Subject to acceptance of the proposal, and agreement of the terms and conditions of a new standard contract for provision of services, both parties hereby agree to proceed through to set up and implementation of the program. Start up dates, service standards and billing procedures are to be agreed as per the contract.

Signed by :	Signed by :
For & on behalf of INTASURE	For & on behalf of GLOBAL CHOICES LIFESTYLE (PTY) LTD
NAME:	NAME:
TITLE:	TITLE:
DATE:	DATE: