



A. Welcome to HelpMe

HelpMe is pleased to provide you with the following terms and conditions.

Please ensure that you read the entire terms and conditions document to understand its meaning completely and what is relevant to you for your specific HelpMe package. By making use of the HelpMe Service at any time, you expressly agree to the terms and conditions contained herein, including any amendments made hereto from time to time.

B. Definitions:

1. **HelpMe** shall mean 24/7 ASAP (Pty) Ltd a company, duly incorporated in terms of the laws of the Republic of South Africa under registration number 2012/183088/07.
2. **HelpMe Benefit** shall mean the beneficial result to the Member's request for a service subject to the specific terms and conditions of the Member's policy.
3. **HelpMe Crisis Centre** shall mean the HelpMe 24hr contact centre fully dedicated to receiving your Panic Alert and the deployment of your Armed Response.
4. **HelpMe Crisis Centre Contact Number** shall mean a dedicated contact number for Members to telephonically contact HelpMe should they be unable to use the Panic Button feature. This contact number is **0861 444 442**.
5. **HelpMe Service** shall mean the response provided to the Member's request for assistance subject to the specific terms and conditions of the Member's policy.
6. **Additional Member/s** shall mean additional members to your HelpMe Service plan as nominated by the Main Member.
7. **Accident** shall mean an unforeseen and unfortunate event that happens unexpectedly and unintentionally, resulting in injury or damage.
8. **Armed Response** shall mean the armed guards.
9. **Corporate Entity** shall mean any type of business including but not limited to a sole proprietorship, company, limited liability company, association, partnership, joint venture, trust or other organisation, whether incorporated or unincorporated.
10. **Main Member** shall mean the subscribing member to the HelpMe Service.
11. **Medical Emergency** shall mean an emergency accident that poses an immediate risk to the Member's life.
12. **Member/s** shall mean Main Member and Additional Member/s.
13. **Panic Alert** shall mean signal, alert and/or call received by your HelpMe Crisis Centre from the Member.
14. **Panic Button** shall mean the emergency number saved on your cell phone or the use of the panic button on your app and the subsequent Panic Alert received by your HelpMe Crisis Centre.
15. **Roadside Emergency** shall mean an incident in which you have experienced a vehicle breakdown or accident on the road whilst awaiting the arrival of your elected roadside breakdown assistance.
16. **Service Period** shall mean the subscription period from which your first successful debit order has been received by HelpMe until cancellation.
17. **Service Provider** shall mean a nominated provider of selected services to the Member/s on behalf of HelpMe.
18. **Superfluous Event** shall mean any and all events other than an Accident/Medical/Roadside Emergency



C. Our promise to you:

1. The HelpMe Service is your direct line to help during your Emergency
2. The HelpMe Service also provides you with HelpMe Benefits, subject to your selected HelpMe Service plan.
3. When you activate your Panic Button on your cell phone, a Panic Alert is received by your HelpMe Crisis Centre.
4. The team at the HelpMe Crisis Centre then undertakes to make contact with you immediately to coordinate and dispatch the relevant Service Provider to your aid, be it for a Accident Emergency, Medical Emergency and/or our other HelpMe Benefits needed.

D. How to activate your Panic Button?

1. USSD Line

To activate your HelpMe Service, you are required to set-up an easy-to-use Panic Button on your cell phone. This can be completed by adding HelpMe as a contact to your cell phone directory, simply:

- a. Dial the USSD code provided to you
- b. Save as the contact HelpMe and/or
- c. Add to your speed dial option number 9 OR

2. HelpMe Smartphone App

To activate your HelpMe APP Service, you are required to set-up an easy-to-use Panic Button on your smart phone. This can be completed as follows:

- a. Download the **HelpMe** mobile application from the relevant App Store (Apple or GooglePlay).
- b. **Enter the registered mobile number and OTP** that will be sent by sms to you.
- c. Activate panic alerts via the mobile app or add the widget to your home screen for quicker access.

3. On completion of setup, you will be able to dial 9 or panic in via the app to make direct contact with the HelpMe Crisis Centre whereby:

- a. The USSD code or panic app generates an alert from your cell phone to the HelpMe Crisis Centre
- b. The Panic Alert is received by the HelpMe Crisis Centre and
- c. You will be contacted as soon as possible.

4. Should you not own a cell phone, or be unable to utilise the Panic Button feature for any reason whatsoever, you will need to alert the HelpMe Crisis Centre manually by dialling the Crisis Centre Contact Number 0861 444 442

5. Should your cell phone be stolen, or you are unable to utilise the Panic Button feature for any reason whatsoever, you will need to alert the HelpMe Crisis Centre manually by dialling the Crisis Centre Contact Number on 0861 444 442

- To utilise your Panic Button or APP, you must ensure that your cell-phone is switched-on, the panic app is downloaded and you are registered or the USSD is saved. You must have an available balance of R5.00 and/or data available. Failure to do so will discharge HelpMe of all liability should your Panic Alert not be received and your requested service not be deployed.
- Please ensure that with the purchase of **every new cell phone device**, you repeat the above steps to ensure your Panic Button is active and available at your fingertips.
- However, if you acquire a **new cell phone number**, please contact the Crisis Centre on **0861 444 442** to update your details accordingly.
- It is the Member's responsibility to ensure that HelpMe has the Member's current cell phone number and contact details at all times. Failure by the Member to provide an up-to-date cellphone number and contact



details to HelpMe will discharge HelpMe of all liability to the Member should the Member's Panic Alert not be received and responded to by HelpMe.

E. Armed Response Service:

1. The Armed Response service is provided by a security response company which has over 2,500 armed reaction units.
2. In the event of an Emergency, our Armed Response teams will send a reaction unit to protect you while you wait for the arrival of your roadside assistance provider or friends & family.
3. Our armed response provider has officers who are highly trained and skilled in personal protection, and use the appropriate means to ensure your personal security is never threatened.

Limitations:

- a. The service is intended for private use only and not applicable to homes and private businesses (eg shopping centres, places of work/offices etc).
- b. HelpMe will dispatch the guard for children under 16 years of age only once the need has been confirmed with the main member.
- c. This benefit is limited to 2 usages per member per year, a minimum 30 days apart.

F. Hijack Alert:

1. If you suspect a potential hijack risk situation, you can alert us via the app.
2. The HelpMe Crisis Centre will contact you immediately and identify your exact location.
3. The consultant will stay on the line with you, and should an actual hijacking incident occur, we will dispatch the relevant services to assist you, as well as inform your family.

Limitations:

- a. Should an actual hijacking incident occur, a guard will be dispatched, if you have the guarding benefit on your HelpMe policy. Alternatively, the SAPS and other relevant services will be dispatched.

G. HelpMe Crisis Centre:

1. In the event of an emergency, our dedicated and professional team will contact you within minutes of receiving your panic alert and determine the nature of your emergency.
2. Your location will be determined using GPS.
3. Our team will liaise with all relevant emergency services, including those of your insurance providers, and can notify family members, provided you have supplied all relevant information.
4. This service is available to assist with the co-ordination of all relevant services in an emergency.
5. Should your vehicle require towing as the result of an accident and you have vehicle insurance with a towing service, the HelpMe Crisis Centre will assist you to make contact with your insurance company which can then make the necessary arrangements for your vehicle to be towed.
6. In the case of minor roadside emergencies, and if the Main member has motor insurance, HelpMe reserves the right to transfer the member to the motor insurance company for service.



H. Emergency Ambulance Service:

1. In the event of an Accident, your HelpMe Emergency Ambulance Service provides you with access to medical advice, a medical response to the scene of the accident, transportation, and inter-facility transportation arising from the initial event which led to an ambulance being sent by the HelpMe Crisis Centre.
2. Should you require an inter-facility transfer, you will be transported from the treating to the receiving medical facility, provided that your Emergency Ambulance Service response was managed by the Help Me Crisis Centre.
3. All transfers are dependent on discussions between the treating and receiving doctors agreeing to discharge and receive the patient and may result in a delay.
4. Subject to the Main member having medical aid or medical insurance, the subcontracted service provider reserves the right to claim from the Main member's medical aid or medical insurance policy.

Limitations:

- a. 2 Emergency Ambulance Service Responses per member per year.
- b. The medical response team dispatched to the Medical Emergency may be either a provincial or private ambulance depending on availability.
- c. The Emergency Ambulance Service is subcontracted to a professional medical emergency Service Provider. Consequently, HelpMe will not be held accountable for the Service Provider's turnaround times and/or service delivery.

I. Roadside Assistance:

1. In the event of a mechanical and/or electrical breakdown, Roadside Assistance provides you with a national roadside repair, breakdown and tow service up to 100km round trip from place of incident to the nearest repairer.
2. Should your vehicle require towing due to an accident and you have vehicle insurance with a towing service, the HelpMe Crisis Centre will assist you to make contact with your insurance company which can then make the necessary arrangements for your vehicle to be towed.
3. If your vehicle requires towing as a result of an accident, your vehicle will be towed within a 100km radius of the scene of roadside emergency which is inclusive of Service Provider's trip to repair/ storage facility.
4. All towing outside the 100km radius will be for the Member's account and as per the Service Provider's towing rate.
5. As a further Roadside Assistance benefit, fuel can be brought out to you when your vehicle fuel tank runs empty. Fuel is limited to a maximum of 10 litres only.
6. Should you experience a roadside emergency and be stranded more than 100km away from home, HelpMe will pay up to a maximum of R1000 for accommodation or car hire.
7. You will require a valid credit card for the deposit fee for the hired vehicle.
8. For a minor roadside emergency such as a flat tyre, flat battery, keys locked in vehicle HelpMe will cover the call-out fee and 1 hour's labour only. The cost of spares and/or other material will be for the Member's account and as per the Service Provider's billing rate.
9. Subject to the Main member having vehicle insurance, HelpMe reserves the right to transfer the member to the motor insurance company for service.



Limitations:

- a. This HelpMe Benefit is limited to 2 uses per policy per year and a single towing per roadside emergency.
- b. All commercial and business-related vehicles are excluded from this HelpMe Benefit.
- c. Vehicle storage costs are limited to 1 overnight stay. All additional vehicle storage costs will be for the Member's account and as per the Service Provider's billing rate.
- d. In the event of an accident, HelpMe will not assist with vehicle salvage.
- e. Hotel accommodation expenses require upfront payment by the Member. Thereafter HelpMe will reimburse the Member within 7 working days of receipt of a valid check-in and proof of payment.
- f. Fuel will not be delivered to a Member's place of residence, office, shopping centre or similar.

J. Roadside Assistance Upgrade

1. Roadside Assistance Upgrade provides a service that works in conjunction with the Member's current roadside assistance (linked to the member's vehicle insurance) so that the member also has access to the HelpMe national repair service networks and is not limited to a single network provider.
2. A Member can choose between their current provider and the HelpMe network in terms of response times to a roadside emergency. Please note that HelpMe cannot guarantee quicker response times than that of your current service provider.

Limitations:

- a. To qualify for the Roadside Assistance Upgrade benefit, Member's must have an existing roadside assistance service either with an insurer or an independent service provider.
- b. This HelpMe benefit will only be dispatched to a Member's roadside emergency if the estimated time of arrival of the Member's roadside assistance is over 10 min when compared to the Roadside Upgrade Network.

K. Legal Assistance:

1. This HelpMe benefit provides you with 24hr telephonic legal advice, consultation with attorneys and the provision of legal documentation where necessary.
2. The Legal benefit includes telephonic advice pertaining to accident related matters and possible representation at litigation.

Limitations:

- a. This HelpMe Benefit is limited to 2 hrs per member per year (in this regard extending to Main Member and immediate family only).
- b. Each legal consultation are limited to single 30 min consultations.

L. Bail Assistance:

1. Should a Member be confronted with arrest and a subsequent bail application, the telephonic legal advisors would assist with professional, practical legal advice and guidance, 24/7.
2. Based on the assessment of the telephonic legal advisor who will consider the particular matter in relation to the terms and conditions and exclusions, the assistance process entails:
 - Comprehensive legal advice in terms of the Member's rights
 - The police officer on duty will be contacted to verify the arrest and bail details



- An attorney on the panel or agent, closest to the Member will be appointed to represent the Member if necessary and to post bail, limited to R5 000 and reporting to the relevant police charge office within 4 hours following the telephonic legal assessment. Alternatively, an Electronic Fund Transfer of the relevant bail amount will be made to the Member's family member or friend's account to pay the bail amount at the police station.
- The Member's nominated relative/friend would be contacted to advise them of the status of the case

3. The following matters are included in the service:

- Driving while under the influence of alcohol
- Illicit possession of dagga where the amount does not exceed 115 grams
- Shoplifting or theft where the amount is not more than R3 000
- Fraud where the value involved is not more than R3 000
- Road traffic offences such as failure to pay speeding fines
- Contempt of court iro minor offences, e.g. failure to appear in court to defend a traffic offence
- Common assault
- Public disturbance
- Drinking in public

The following matters are not included in the service:

- The crime accused of, falls in anyone of the following categories:
 - Murder or Attempted murder
 - Rape
 - Child Abuse
 - Child Pornography
 - Assault with grievous bodily harm
 - Armed robbery or robbery with aggravating circumstances
 - Dealing in drugs
 - Treason, sabotage or subversion
- The caller is not a valid member or is calling on behalf of a non-valid member;
- The issuing Authority is not inside the Republic of South Africa;
- The issuing Authority is not an authorized police official as contemplated in Section 59 of the Criminal Procedure Act, 51 of 1977;
- The crime of which the member is accused is classified as one contemplated in Part II or Part III of Schedule 2 of the Criminal Procedure Act, 51 of 1977;
- A previous claim was paid under this agreement where the Member did not supply the receipt
 - for the bail within 24 hours of the payment being lodged with the issuing Authority and/or
 - where the beneficiary did not appear in court as per the bail conditions.



Limitations:

- a. Legal advice which involves the relevant Corporate Entity for whom the Legal advice line is implemented, is excluded.
- b. Bail cannot be arranged unless a charge sheet has been issued by the relevant police station where the Member is being held. Until such time, the telephonic legal advisor will stay in touch with the charge office and liaise telephonically with the Member's relative, friend or other representative which may or may not be present at the police station.
- c. If neither an attorney or agent is available to assist with the bail process at the time of the incident, due to the location and the availability of the designated individuals at the time, an alternative representative may be appointed to pay the bail amount.
- d. The bail amount may also be paid to the Member's relative, friend or representative at the station via Electronic Fund Transfer for immediate payment.
- e. The maximum bail amount is R5000 with an additional amount of R6000 for legal representation in terms of negotiating and paying the bail amount.
- f. The benefit is limited to a maximum of 1 bail application per family, per calendar year.
- g. Bail will be paid directly to the government body or court via cash to the police department or via the attorney's trust account.
- h. Should the Member not qualify for the bail assistance service and requires referral to an attorney on the panel, this would be an agreement between the Member and the lawyer, and the cost and rates agreed would be for the Member's account.
- i. The Member needs to appear at court on the appointed date without fail.
- j. Should **the Member be found not guilty by the court**, the bail amount paid becomes payable directly to the attorney or agent and therefore receipt for the bail payment must be given to the attorney or its appointed agent or representative directly or via registered mail within 24 hours of payment of bail.
- k. Should **the Member appear in court, but it is not possible to recover the bail amount, the Member will not be liable for the bail amount paid** on his/her behalf.
- l. Should the Member not appear in court on the appointed date, future service will be suspended unless the bail amount paid on behalf of the Member is refunded to the attorney, agent or representative.
- m. Claims will not be entertained should proof of payment for a previous claim not have been submitted within 24 hours of the payment being lodged with the issuing Authority and/or where the beneficiary did not appear in court as per the bail conditions.

M. Car Hire Services:

1. In the event of an accident, mechanical and/or electrical breakdown HelpMe offers you a car hire service.
2. The HelpMe car hire Service Provider is contracted with some of South Africa's top car hire companies. Once your nearest car hire company has been located a hired car will be arranged for your pick up and use.
3. You will be required to present a credit/embossed debit card, to the car hire company, for the payment of a deposit.
4. All fuel usage, toll fees and traffic fines will be for the Member's account only.
5. You will be required to present your ID and driver's licence to the car hire company before making use of the vehicle.



6. Should your 5 day car hire service expire, you will be required to enter into a separate service agreement with the car hire company to continue your use of the vehicle.
7. Car Hire is limited to the Category B manual vehicle only
8. Subject to the Main member having motor insurance with a car hire benefit, HelpMe reserves the right to transfer the member to the motor insurance company for service

Limitations:

- a. This HelpMe Benefit is limited to 2 car hire services arising from a Roadside Emergency, per policy per year.
- b. Each car hire is limited to a maximum of 5 days. Any additional days of car hire will be for the Member's account and will form part of a separate agreement between the Member and the car hire company.
- c. All commercial and business related vehicles are excluded from this HelpMe Benefit.
- d. Car hire can take up to 24 hrs to arrange dependant on the Member's location and time of request.
- e. Car hire will not be provided if there has been no roadside breakdown, accident or electrical breakdown i.e. will only be provided for a roadside emergency.
- f. The Member will need to request car hire within 72 hrs of the Roadside Emergency.
- g. Car Hire will only be arranged during offices hours of 8am to 5pm.

N. Take Me Home:

1. In the event that you are over the legal alcohol limit and unable to drive yourself to your next destination this HelpMe Benefit provides you with a designated driver to assist you.
2. The designated driver will drive the member and their vehicle to the required destination within the 50km radius

Limitations:

- a. This HelpMe Benefit is limited to 3 trips per annum per request.
- b. Each trip is limited to a maximum radius of Up to 50km.
- c. The vehicle that the designated driver will drive has to be owned in the name of the main member
- d. The vehicle that is to be driven by the "Take Me Home" serviced must be to be insured by the Main Member
- e. Additionally, the vehicle must be in a roadworthy condition otherwise service may be refused.
- f. Any additional kilometers required will be paid directly by the member to the service provider
- g. No more than 1 trip per month will be permitted.
- h. You are required to contact the HelpMe Crisis Centre a minimum of 5hrs before the service will be required to book this benefit, and 24hrs in advance during peak season.
- i. The Take Me Home Service benefit is limited to metropolitan areas only (Johannesburg, Pretoria, Cape Town, Port Elizabeth, East London, George, Durban, Pietermaritzburg, Bloemfontein areas only).

O. HIV Counselling

1. In the event of exposure to HIV through a trauma or assault, you have access to 24hr telephonic HIV counselling and emergency evacuation to an HIV treatment facility.



2. This treatment facility allows for immediate HIV testing following exposure as well as follow up testing 90 days later. Your treatment further includes preventative medication for sexually transmitted diseases (STD) if required, 28 day post exposure (antiretroviral therapy).
3. You and your family Members are entitled to ongoing telephonic counselling services to assist.

Limitations:

- a. This HelpMe Benefit is limited to 2 uses per year per family.
- b. Each use is limited to 2 doctor consultations and 2 blood tests.

P. Trauma Counselling

1. Telephonic debriefing is offered 24 hours a day, and is serviced by a panel of nursing staff with a counselling qualification, registered psychologists, social workers and lay counsellors.
2. Types of trauma includes:
 - Rape
 - Mugging
 - Murder
 - Natural disaster
 - Car accidents
 - Assault
 - Hijacking
 - Armed robbery
3. Members also have access to a mobile and web guide with reliable advice, information & help. It includes a cost-effective, online, real-time, text-based counselling service delivered by volunteers.

Limitations:

- a. 3 x 30minute telephonic sessions facilitated by the Helpline
- b. Cost for face-to-face counselling sessions is payable by the member to the service provider directly

Q. General Conditions:

1. Service Subscription:

- a. This service is available to the Main Members and the nominated Additional Members during your Service Period.
- b. Main members must be 18 and over. Children over 16 are considered adults.
- c. Your paid services will only be in effect after your first premium is collected.
- d. HelpMe upgrades will only activate at collection of the upgraded premium
- e. Subscriptions are charged in advance on a monthly basis.
- f. Subscription will be paid by debit order on the date specified by the Main Member and/or the Additional Members.
- g. Failed debit orders will be recovered in subsequent debit order attempts, together with any incurred bank charges, as well as the current debit order that is due and payable.



- h. Debit orders due for collection for the months of January will be collected in advance from the 15th to the 25th of December of the previous year.
- i. HelpMe reserves the right to collect premiums via Non Authenticated Early Debit Order collection (NAEDO) and/or similar collection methods.
- j. Membership subscription must be in paid in full and up-to-date in order to access your HelpMe Service, failing which your respective requested service will not be deployed in the event of an Emergency.
- k. All subscriptions will be subject to a market-related premium increase as and when required. This premium increase will be communicated to you by way of our website www.helpme247.co.za
- l. All terms and conditions will be subject to change during the course of your subscription. This change will be communicated to you by way of our website www.helpme247.co.za

2. Cancellations:

- a. Your service subscription is a month-to-month contract that is subject to your cancellation.
- b. Should you wish to cancel your subscription, you are entitled to do so without any penalty.
- c. However, in the event that you wish to downgrade your service subscription or are experiencing financial difficulties, we encourage you to contact our client services department to discuss the alternative payments available to you.

3. Client Services:

- a. To address all queries, including the set-up of your Panic Button, you can contact the HelpMe Client Services Department where a friendly client services agent will be able to assist you.
- b. HelpMe client services department is available to you from Monday to Friday, 08h30 to 17h00.
- c. The client services department can be contacted on 0860 33 33 43.

4. Compliments and Complaints:

- a. At HelpMe, we value our Members and welcome your feedback on our services to help us ensure that you always receive great service from your HelpMe team.
- b. To submit a compliment or complaint, please contact our client services department.
- c. In the event of a complaint, we undertake to make contact with you within 24 working hours of receiving the complaint. We further undertake to investigate, resolve and provide feedback to your complaint within 5 working days thereof.

R. General Exclusions:

- 1. HelpMe reserves the right to cancel dispatch services at any time and without notice if it is in the reasonable opinion of your 24hr Crisis Centre agent that the call-out is a Superfluous Event.
- 2. Your HelpMe Service is available to the Main Member and Additional Members only and not transferrable to any other party.
- 3. Should a non-member falsify their identification in an attempt to utilise your membership for any other party HelpMe will not deploy the relevant services.



4. In the event that a Main Member and/or an Additional Member colluded with the non-member to utilise any of the services, the Main Member and/or Additional Member will be held liable for all service costs and may result in services being suspended.
5. The HelpMe Service are only available within the Republic of South Africa.
6. Members must be subscribed and up to date on payment for services to be rendered.

S. Disclaimer:

1. In order to utilise your Panic Button or APP, you must ensure that your cell-phone is switched-on, the panic app is downloaded and you are registered or the USSD is saved and has an available balance of R5.00 and/or data available, failure to do so will discharge Help Me of all liability should your Panic Alert not be received and your requested service not be deployed.
2. Each and every Member (including both Main Members and Additional Members), by making use of the HelpMe Service, acknowledges that the HelpMe Service makes use of Location Based Services ("LBS"), and accordingly expressly consents thereto.
 - 2.1 In making use of LBS, HelpMe undertakes, inter alia, to;
 - 2.1.1 Utilize the information obtained from the use of LBS only for the purposes of providing the HelpMe Services as set out herein;
 - 2.1.2 Utilize the information obtained to the minimum extent necessary to provide the HelpMe Services.
 - 2.1.3 Dispose of any information which is no longer necessary for the provision of the HelpMe Services, in accordance with our standard deletion and archiving procedures.
 - 2.1.4 Refrain from processing your information in a manner which is not provided for herein, is not consistent with applicable legislation or otherwise without your express prior consent.
 - 2.1.5 Treat any and all information obtained as a result of the LBS as strictly confidential and undertakes not to share any such information with any person who does not require same for purposes of providing the HelpMe Services.
 - 2.1.6 Refrain from distributing and/or selling such information without your express and informed consent.
 - 2.1.7 Ensure that it enters into appropriate confidentiality agreements with its Service Providers so as to ensure the safeguarding of any and all information obtained as a result of the LBS.
 - 2.1.8 Comply and any and all legislation applicable to the HelpMe Services within the Republic of South Africa, including but not limited to the Protection of Personal Information Act No. 4 of 2013.
 - 2.2 Each and every Member has the following rights regarding the information obtained by the use of LBS;
 - 2.2.1 You may, upon written notice to HelpMe, request details of what information about you is being held by HelpMe, the manner in which it is being stored and/or the manner in which it is being used.
 - 2.2.2 You may withdraw your consent to the use of LBS, however you accordingly acknowledge that your continued use of the HelpMe Service is dependent upon your express consent of the use of LBS.



2.2.3 Should you wish to exercise any of your rights pertaining to the information obtained through the use of LBS, you may contact the HelpMe Crisis Center Contact Number (0861 444 442) for further assistance.

2.3 HelpMe utilises Location Based Service technology (LBS) which is only available to MTN and Vodacom network subscribers. Main Members and/or Additional Members who do not have access to LBS, HelpMe undertakes to utilise alternative methods to obtain your location and deploy your Roadside Security Service but will not be held liable should your location not be accurately obtained.

3. For the respective service to be deployed to you, it is the responsibility of the Main Member and/or Additional Member to ensure that your subscription is fully paid and up-to-date. HelpMe will not be held liable for any failed debit orders which may render the subscription in arrears.
4. HelpMe will not be held liable for actions and/or omissions of our services providers or for any damages caused by their performance or lack thereof.
5. HelpMe will not be held liable for the occurrence of any incidents, criminal or otherwise, that may occur prior to arrival of our service provider at the scene of the breakdown/ accident.
6. HelpMe reserves the right to implement a Fair Usage Policy: all services are subject to your limitation on the policy either by Rand value or usage limit. Once your limit is exceeded you can top up or pay cash for the requested service. The annual limit and usages for each policy holder is limited to a number of uses or a cost of R5 000 per adult member over 16 years of age, whichever happens first.
7. HelpMe will not be held liable for the occurrence of any incidents or death of any members or additional members.
8. Members that were specifically marketed a Household Assistance service on a tele-sales call are hereby advised to contact the HelpMe client services department for their applicable terms and conditions.