

INDWE

RISK SERVICES

An Authorised Financial Services Provider FSP 3425



ABOUT RESQ1



RESQ1 is a tactical, armed emergency protection response unit, with teams of highly trained officers who will professionally handle critical incidents. RESQ1 is a nationwide service and operates 24/7.

Payment of monthly subscription fee: monthly subscription fees are payable monthly in advance or can be paid annually upfront for a twelve-month period.

When can you utilise RESQ1

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

- A vehicle breakdown.
- An accident.
- When your vehicle /business vehicle is stolen.
- When you or a nominated employee, whilst on duty, are being hijacked.
- During a home invasion of a nominated employee if the 24-hour service is stated to be included in your service.
- During an external threat at your business premises excluding acts relating to civil unrest, riots, and strikes.
- When you require medical emergency services to come to your rescue at home or at your business or at the scene of an accident.
- When you or a nominated employee, whilst on duty, are being followed by a suspicious vehicle.
- When you or a nominated employee, whilst on duty, are pulled off the road and you or the staff member feel threatened or treated unfairly.
- When a nominated employee requires emergency services protection for themselves and when cargo is under threat of being lost or damaged. The service does not extend to emergency services whilst riots, strikes or looting is in progress. RESQ1 will attempt best effort to remove an employee or employees from the danger when the situation deteriorates due to riot, strike and or looting.

If you or a nominated employee, whilst on duty, 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, business premises or on the roadside.

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



RESQ1 COMMERCIAL TERMS AND CONDITIONS (all references to client includes nominated employees if the service is extended to nominated employees by way of inviting them via the mobile application)

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 holder. 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 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 incidents 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 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, thereafter 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 closures experienced by. 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, 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.



1. **Roadside Protection**

A Tactical Armed Protection Response Team will be dispatched when the client is under duress during the following instances:

- The client's vehicle has broken down and the client needs assistance.
- The client was involved in a road accident and awaiting ambulance/SAPS and/or tow-in services to arrive.
- The client has fallen ill and has to pull off the road and requires medical assistance.
- The client is being hijacked.
- The client's vehicle has been stolen.
- The client feels threatened whilst traveling.
- The client is pulled off the road and they feel threatened or treated unfairly.

2. **Residence Assistance**

A Tactical Armed Protection Response Team will be dispatched when the client is under duress during the following instances:

- An attempted break in at the residence and the client is under threat and they are unable to contact the SAPS, their neighbourhood watch or the private security company which they subscribe to.
- The client has fallen ill and requires medical assistance or an ambulance to be dispatched.

3. **Business Assistance**

A Tactical Armed Protection Response Team will be dispatched when the client is under duress during the following instances:

- An attempted break in at the business premises and the client is under threat and they are unable to contact the SAPS, or the private security company to which they are contracted. Riots, strikes and looting, whilst in progress, are excluded from this service.
- The client has fallen ill and requires medical assistance or an ambulance to be dispatched.
- Injuries on duty which require emergency assistance.

4. **Emergency Protection of Truck Content/Goods in Transit**

The service is extended to include best efforts to protect the contents of commercial vehicles whilst the vehicle is immobile as a result of accident damage or mechanical and electrical damage. Riots, strikes and looting, whilst in progress, are excluded from this service.

RESQ1 COMMERCIAL OFFERINGS – applicable if stated to be included in subscription schedule

OPTION 1 (if stated to be selected in subscription schedule)	Service for Company Employee and the family members of the employee up to a maximum of 5 persons in total.	R89 per Company Employee per month
OPTION 2 (if stated to be selected in subscription schedule)	Service for Company Employee whilst on duty including protection of assets/goods in transit (whilst the vehicle is stationary) .	R89 per Company Employee per month
OPTION 3.1 (if stated to be selected in subscription schedule) applicable for Companies with 1 to 29 Employees who are subscribed to the service	Service for Company Employee only whilst on duty.	R60 per Company Employee per month
OPTION 3.2 (if stated to be selected in subscription schedule) applicable for Companies with 30 to 99 Employees who are subscribed to the service	Service for Company Employee only whilst on duty.	R50 per Company Employee per month
OPTION 3.3 (if stated to be selected in subscription schedule) applicable for Companies with 100 to 299 Employees who are subscribed to the service	Service for Company Employee only whilst on duty.	R45 per Company Employee per month
OPTION 3.4 (if stated to be selected in subscription schedule) applicable for Companies with 300 or more Employees who are subscribed to the service	Service for Company Employee only whilst on duty.	R40 per Company Employee per month

All amounts are inclusive of VAT.

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