

activate
by Absa

**Safety and
security** to
fit the modern
lifestyle





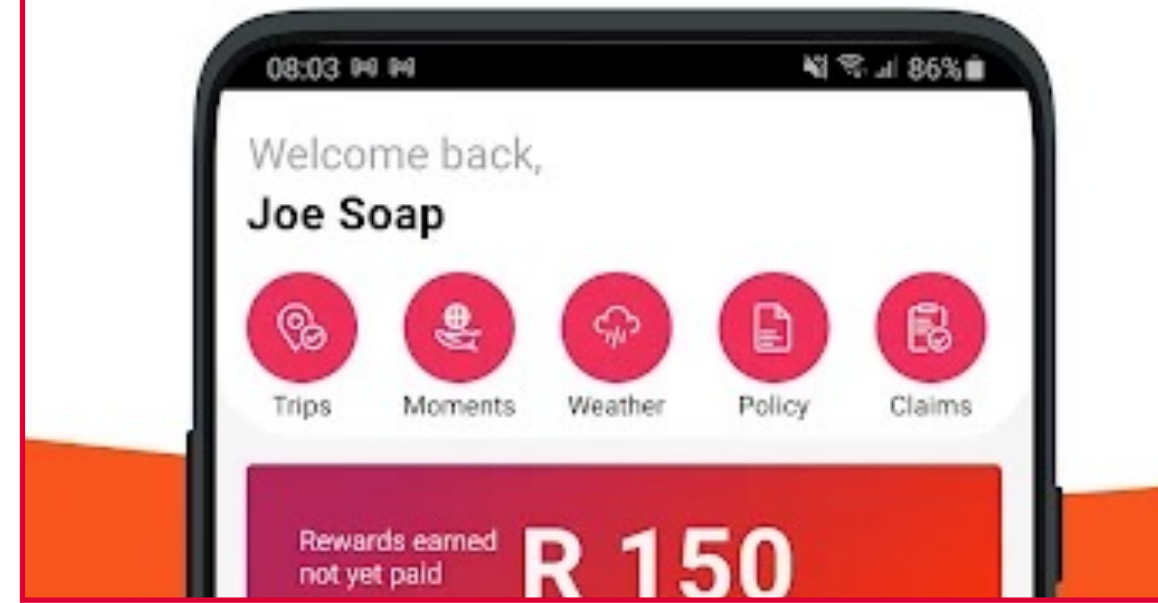
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Tap into the smartest way
to do insurance



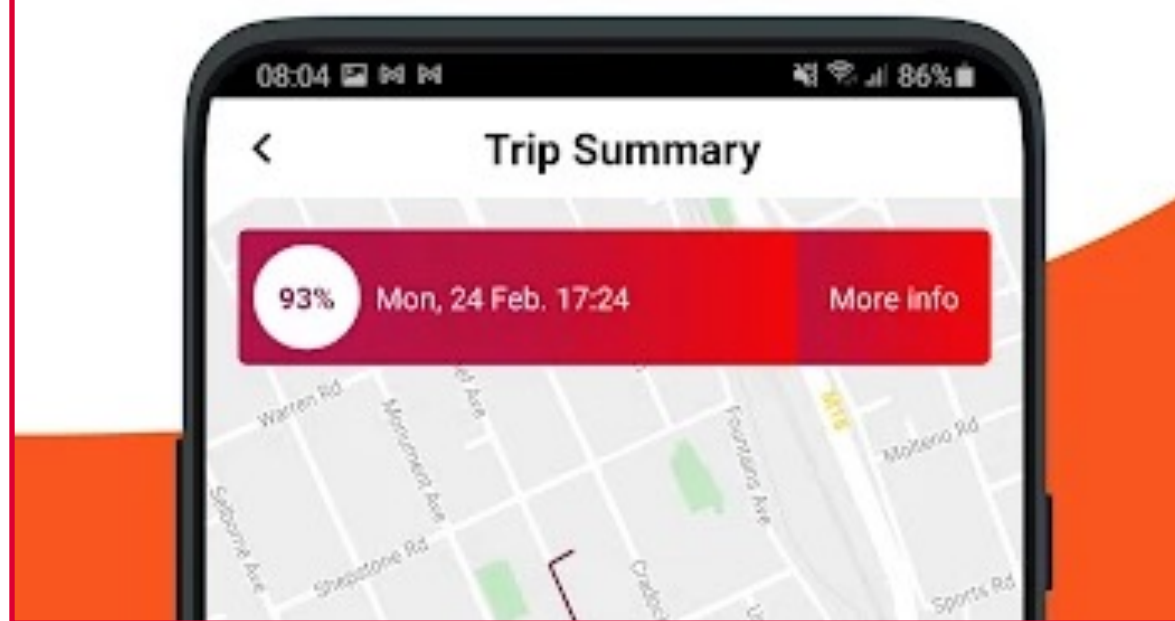
View your **rewards**
earned



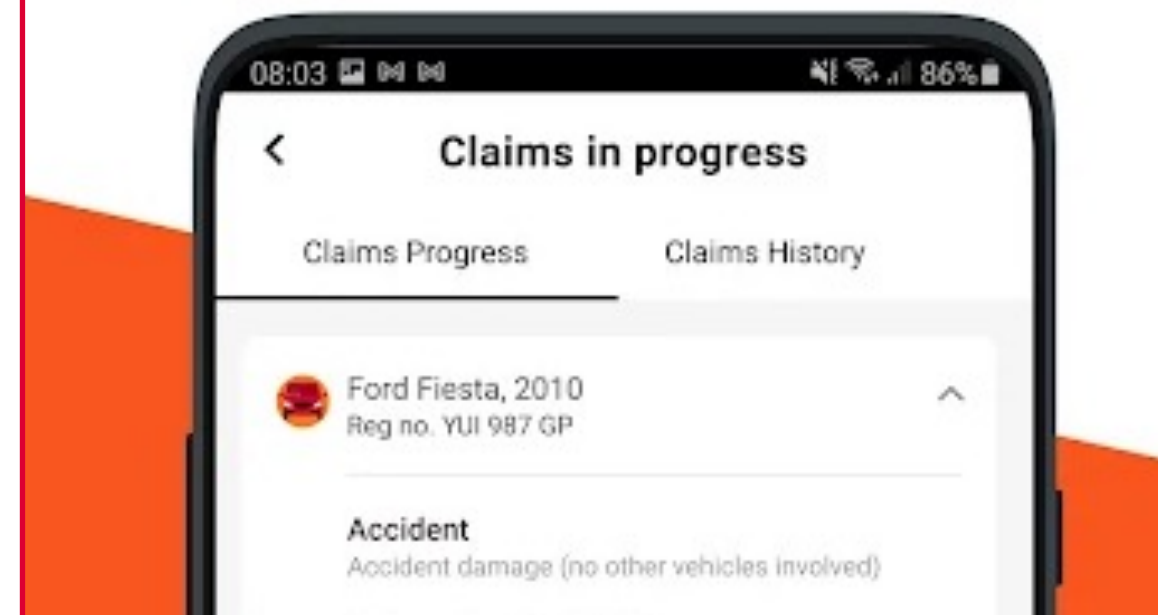
Get quick access to
emergency assistance



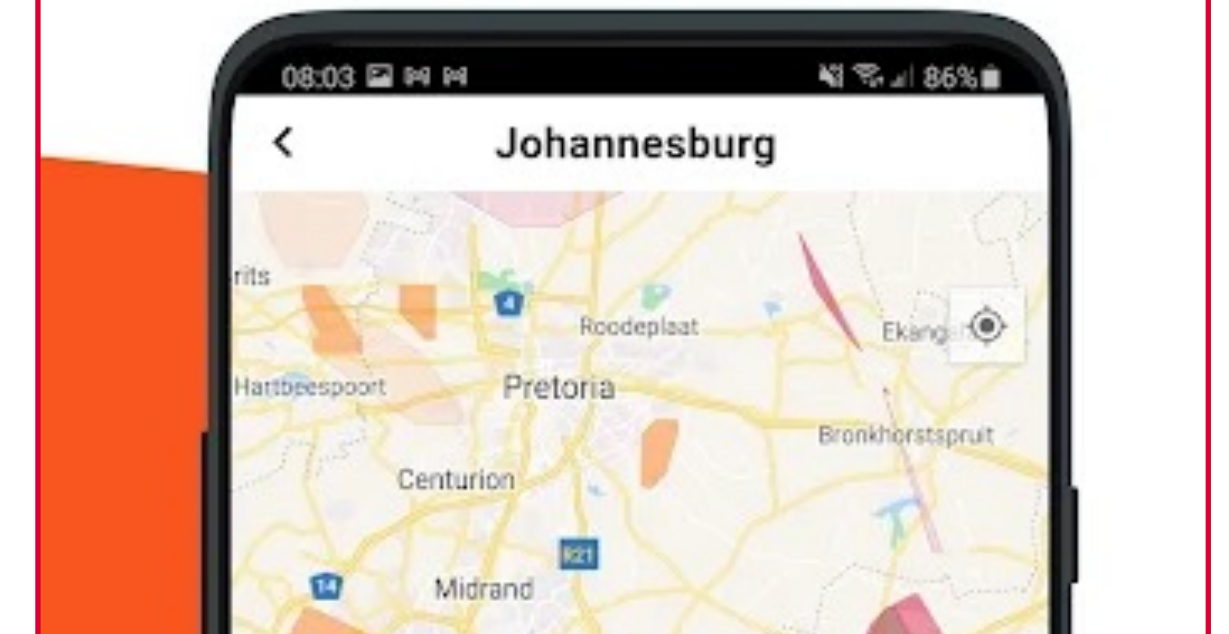
Monitor your trips and
trip scores



Log & track your claims



Get **storm** alerts



Overview: Activate

Activate	
Buy a policy online	Yes
Personalised Call Centre Experience for quotes and sales	Yes
Self service claims	Submit and track your claim using the Activate app. No forms, no calls, no time wasted
Self service vehicle inspection	No – clients need to visit Glasfit
Tracking device	Required on all vehicles (no contracts, no extra cost)
Cost of tracking device and subscription	Included in premium
24-hour Emergency assistance	Yes
Stolen vehicle recovery	Included in premium
Rewards	Get up to 40% of your motor premiums back for driving well (Absa Rewards members get a 10% bonus top-up)
Open driver policy	Get rewarded even if you claim
Discretionary discount	Yes
Flat Excess	Yes (R3,000 to R50,000)
Drive me home service	Yes
Car hire	Optional
Max. vehicle retail value (incl. extras)	R1.75m
Max. number of claims for regular driver	4 motor claims in the last 3 years (excl. glass claims)

Product benefits

Activate is a feature-rich digital insurance product consisting of motor, buildings, contents and all risk cover. The product promises safety, convenience and rewards for driving well.

Product Features

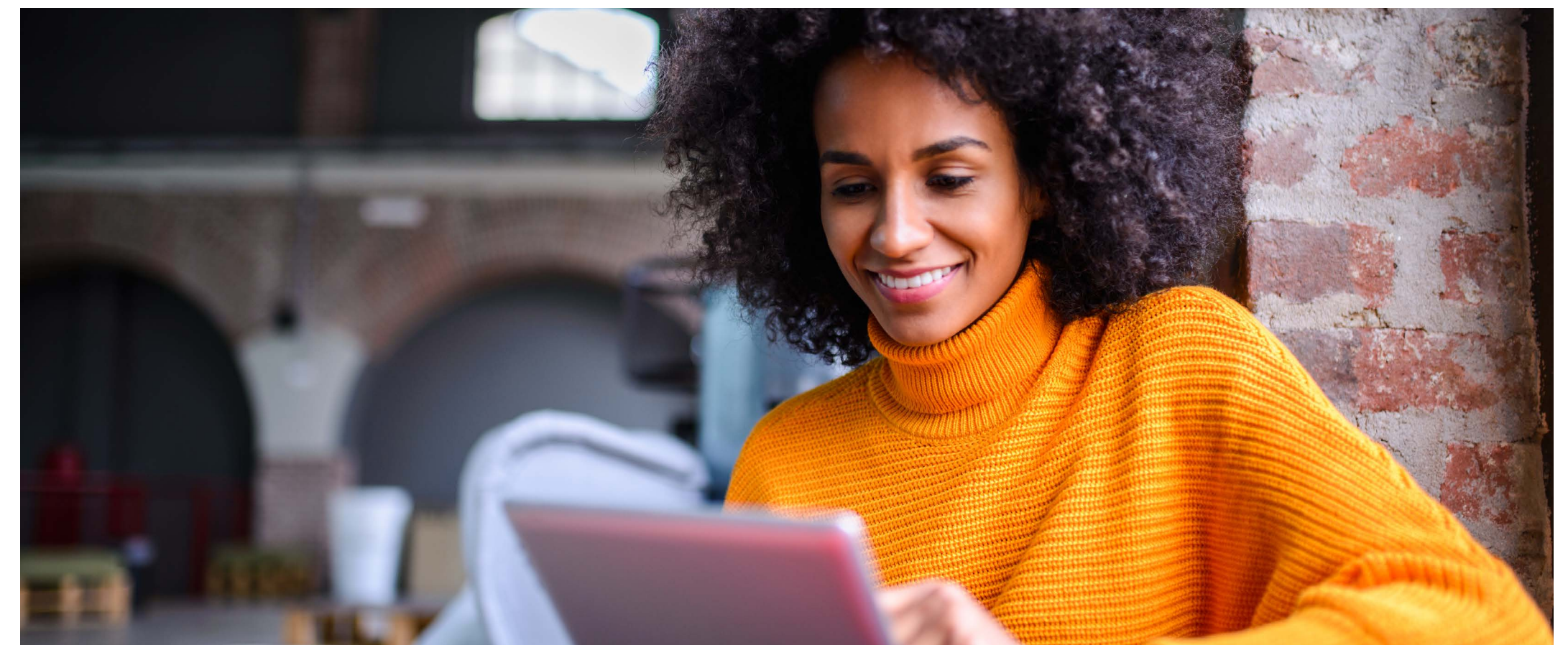
Convenience

Download the Activate App and get access to useful features:

- Emergency panic button
- Viewing and claiming rewards
- Vehicle tracking
- Policy amendments
- Claims registration
- Driver coaching
- Weather alerts and storm tracking

Safety

- A free tracking device is fitted to all your insured vehicles
- The tracking device is packaged with stolen vehicle recovery services which is already included in the monthly premium.



Product benefits

Emergency Assistance

Emergency assistance is included in all policies and available 24 hours a day, 7 days a week and 365 days a year. Cover includes:

- Emergency Home Drive tips
- Call out and one hour labour covered on the following emergencies:
 - Locksmiths
 - Plumbers
 - Electricians
- Roadside assistance includes:
 - Towing in the event of an accident or mechanical/electrical breakdown
 - Flat tyre change
 - Emergency fuel
 - Jump-start
 - Medical emergencies and transport to hospital

Rewards

- Get up to 40% of your motor premiums back in cash after the first 3 months
- Your telematics device will measure how your vehicle is driven (e.g. speeding, late-night driving, harsh braking and cornering etc.) An actuarial algorithm then scores the trip and allocates the cash back.

Get a hold of us:

Any assistance, contact **0860 222 762** (08h00 – 16h30)

Monday to Friday or email **ActivateAdmin@absa.africa**

For quick response, include policy, identity/passport number.

In case of home, medical or roadside emergencies, **use the emergency button** on your Activate app or dial **0800 046 637**.

Data privacy is important to us

1 Goal

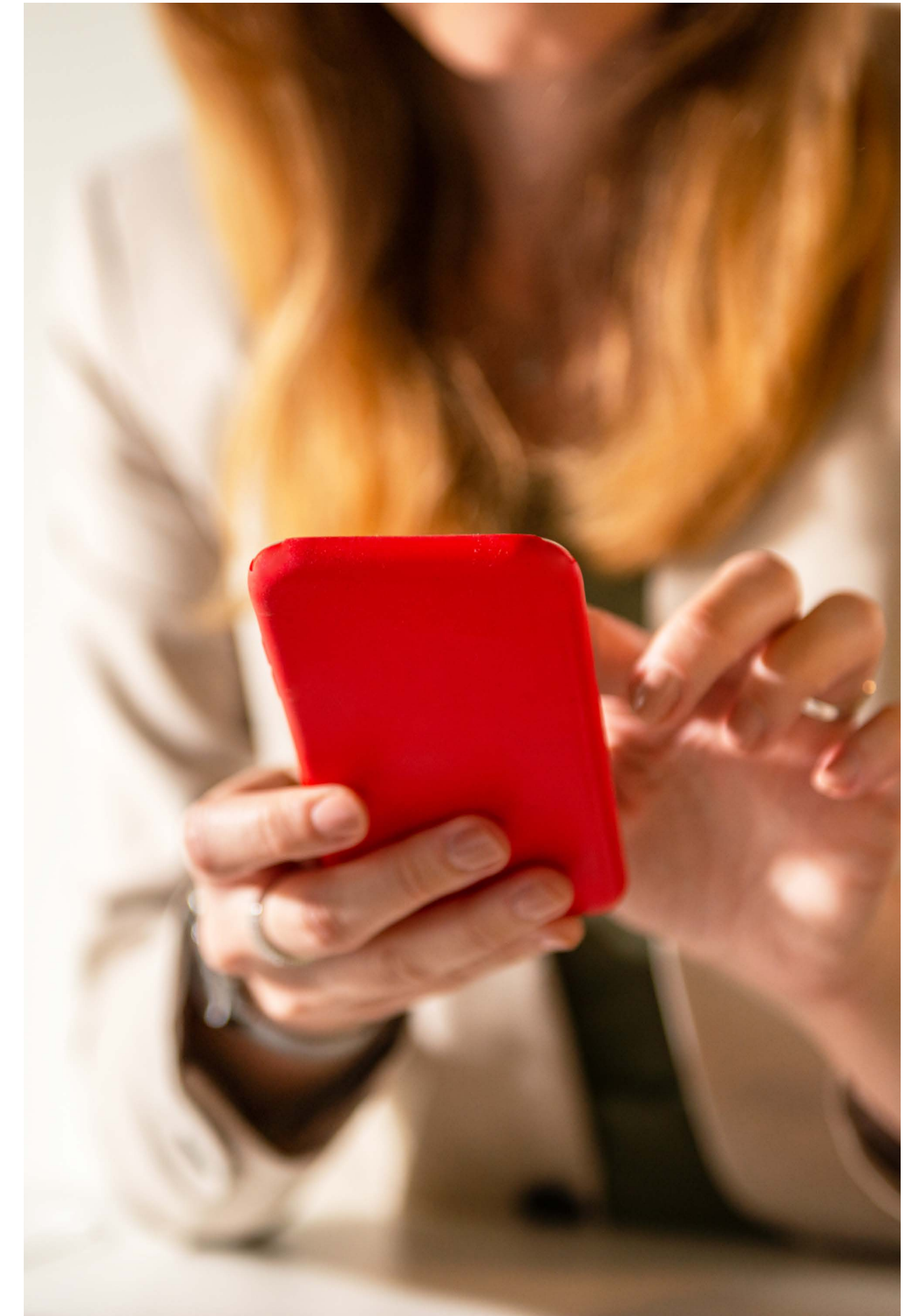
Data collected from the telematics device will not be used to approve or reject claims.

1 Goal

Client's trip data is only visible to the client via their password protected app.

1 Goal

We will not sell, rent or provide clients personal information to unauthorised third parties.



Frequently asked questions

Who can I contact for support?

Call us on 0860 222 762 during office hours, Monday to Friday, 08:00 to 16:30, or send an email to ActivateAdmin@absa.africa. To ensure a quick response, please include either your policy or identity/passport number.

How can I apply for a premium discount?

Send the client's competitor quote to ActivateAdmin@absa.africa. Our underwriters will match the terms and try to beat the premium.



Frequently asked questions

How soon will we receive confirmation of cover?

After the client fulfils their policy online, confirmation of cover and all policy documents are emailed to the client immediately. Dealers can download the confirmation of cover online. Email us if you need any amendments.

How do I install the telematics device?

Telematics devices are fitted at selected Glasfit workshops across South Africa. We will contact the client to schedule an appointment within 3 days of policy fulfilment.

I already have a tracking device fitted to my vehicle. Do I need to install the Activate telematics device?

Fitment of the Activate telematics device is necessary. This device scores your trips which determines your monthly cash back and lets us know your location in an emergency.

Can the telematics device affect my vehicle warranty?

This device has been designed so that it will not impact with your vehicle warranty.

Lead Fees

Sales Process

Start

Dealer inputs client info into Activate-idirect platform



Client accepts policy



Client captures their banking details and additional info into Activate-idirect platform



The system sends the policy documents and COC to the client immediately

Finish

Sales Process

R1750

R1750 paid to dealer once a month

Link | to start/resume quote

<https://afs.absa.co.za/dealer>

Please note | Escalation contacts:

Escalation	Contact	Email	Tel
1st point of contact	Activate Admin	ActivateAdmin@absa.africa	086 022 2762
Escalations	Sanjeev Datadin	Sanjeev.Datadin@absa.africa	066 470 1809

Dealer Name	Monthly Sales	Monthly Fee Paid
C	1	1 750
D	1	1 750
E	1	1 750
M	1	1 750
N	1	1 750
Q	1	1 750
A	2	3 500
R	2	3 500
S	2	3 500
P	4	7 000
H	5	8 750
I	5	8 750
J	6	10 500
B	8	14 000
K	9	15 750
F	10	17 500
G	11	19 250
L	16	28 000
O	37	64 750

Average Lead Fee

Available to all your customers
(not only Absa customers)

Competitive premiums

Immediate
Confirmation of Cover



R1,750 lead fee

10 minute application process

24-7-365 availability
application process



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Frequently Asked Questions



General Queries

How do I download the Activate app?

Download the latest version of the Activate App from your app store. Once your policy has been activated, you can use your identity/passport number to sign-in.

How do I submit a claim?

The easiest way is to submit a claim on the Activate app. You will immediately receive a claim number and your claim will be allocated to Activate for processing. You can also use the app to track your claim

Is my data secure?

Yes, we have built our platform using the highest security standards. Please refer to our terms and conditions. Your data will remain private and secure at all times.

How will my personal information be used?

Your privacy is important to us and we will, therefore, not sell, rent or provide your personal information to unauthorised third parties for their independent use, without your consent. Your telematics data is used to calculate your driver score, as well as, track the location of your vehicle in the event of a serious incident.

Who do I contact if I need to extend my car hire?

You can extend cover to a maximum of 30 days per insured event. Call us on 0860 444 661 during office hours, (07h30 to 17h00), Monday to Friday, or, send an email to claims@risksolutions.co.za. To ensure quick response, please include your policy, identity/passport number.

Emergency Assistance Queries

What should I do if I am in an accident?

Please use the Emergency button on your Activate app. This will give you a direct line to the call centre and you may then ask the agent for assistance. Alternatively, you can call Activate Assist on 0800 046 637.

In the event that I experience a vehicle breakdown, what should I do?

Please use the Emergency button on your Activate app. This will give you a direct line to the call centre and you may then ask the agent for assistance. Alternatively, you can call Activate Assist on 0800 046 637.



Emergency Assistance Queries

What is covered under Activate Assist emergency assistance?

Activate Assist provides you with immediate access to a team of dedicated case managers, together with a national complement of accredited assistance service providers who will assist with roadside emergencies and home emergencies. Cover includes:

- **24-hour roadside assistance** – towing (mechanical, electrical and accident), emergency fuel, tyre change, jump- start, locksmith, armed response
- **24-hour home assistance** – plumbing, electrical, appliance, pest control, locksmith, glazier, security, tree felling, security guard
- **24-hour medical assistance** – emergency medical response, medical transport, medical advice hotline, referrals to GPs and specialists, trauma counselling
- **Home Drive** - Whether you need to be driven home from a party, your car has gone in for a service, broken down, or even if you need to be dropped off at the airport, we will ensure that you are transported to your home or work safely
- **And much more** - please refer to your Activate Assist brochure for more information.

What is the Home Drive benefit?

Whether you need to be driven home from a party, your car has gone in for a service, broken down, or even if you need to be dropped off at the airport, we will ensure that you are transported to your home or work safely.

The driving team consists of a back-up driver and vehicle, and lead driver who will drive you home in your own vehicle or if preferred, in the vehicle dispatched. The back-up driver will follow and collect the lead driver from your home.

Emergency Assistance Queries

How do I access the Home Drive benefit?

Press the Emergency button on the Activate app and when you get through to the agent, request the Home Drive service to get you home safely. Alternatively, you can call Activate Assist on 0800 046 637.

Does Home Drive allow my passengers to also use this benefit?

Yes, passengers in the specified vehicle are covered in this benefit. Up to 4 passengers can be transported at no cost provided that the entire trip is no longer than 50km and takes no longer than 1 hour and are ALL transported to one/main booked address.

An additional cost of R50.00 per additional /unplanned drop off will be charged. This arrangement needs to be discussed and authorized by our call centre to ensure efficient planning and upfront payment (warding off the potential threat to our drivers, when carrying cash).

Use the emergency button on the Activate app or Activate Assist on 0800 046 637 to book your trip.

Where is Home Drive available?

This service is available in Johannesburg, Pretoria, Cape Town, Durban, Bloemfontein, Nelspruit, George, Port Elizabeth and East London.

Do I pay extra for the Home Drive benefit?

The Home Drive benefit covers the cost of 6 trips to a radius of 50km per incident. Any additional kilometres travelled will be charged at R11.00 per km ex VAT. Should you require additional trips, which are in excess of their annual trip entitlement, the call centre will facilitate the booking on a beneficiary to pay basis.

Telematics Queries

What steps do I need to follow to get my telematics device installed in my vehicle?

Once your policy has been activated, you will receive a call to schedule an appointment for you to go to your nearest Glasfit branch. Please take your ID/ driver's license for the fitment of the device. In the unlikely event that you do not receive a call, please contact us and a friendly call centre agent will call you back and assist you with the process.

Will I be charged extra for the telematics device and installation?

The cost of the device and installation is already included in your insurance premium. However, if you miss your installation appointment, R200 rebooking fee will apply

Will the telematics device installed in my vehicle affect my warranty?

No. This device has been designed so that it will not interfere with your vehicle warranty at all.

How do I know if my trip is being recorded?

If you have the telematics device installed in your vehicle, all of your trips will be recorded. The trip information should reflect on your Activate app within a few minutes of your trip ending.

Can my Telematics Device be used to reject my claim?

The information from your telematics device is used to score your driving trips as well as track the location of your vehicle in the event of a serious incident. The information from the telematics device will not be used when approving or rejecting your claim.

Rewards Queries

How do I sign up for rewards?

You are immediately enrolled for the Activate rewards programme when you sign up for Activate vehicle insurance. You will need to have our telematics device installed in your car before the rewards will begin calculating.

How will I know if I am being rewarded?

Your rewards are refreshed every 28 days and can be viewed in your Activate app.

How are the rewards calculated?

You are rewarded for demonstrating good driving behaviour across three aspects – your trip score, total driving time, and, total night-time driving. The value of your reward is updated every 28 days.

When can I access the rewards in my Wallet?

After three months, you may access the rewards applicable from month 1. For example: You earn R200 in January and R300 in February. In April, we will pay you the R200 from January. In May, we will pay you the R300 from February, and so on.

All rewards are paid on the last day of the month. Check your app for your rewards amount and pay dates.

If your rewards balance is less than R20, your rewards will be rolled over to the next month.

If you pay your insurance premium debit order with your Absa bank account, we will increase your reward pay out by a further 10%.

Rewards Queries

How can I maximize the rewards in my Wallet?

To maximize the rewards in your Wallet, you should focus on improving the four key areas of good driving - avoid harsh braking, acceleration and cornering, avoid using your phone while driving, drive within the speed limit and avoid driving between the hours of 21h00 - 04h30, where possible.

What if I have a harsh event in between my good driving behaviour?

The harsh event is likely to affect your overall trip rating, depending on the severity of the event.

Can my Wallet go into the negative?

No, your Wallet cannot go into the negative.

What happens to my rewards if I cancel my policy?

Unfortunately, in the event of your policy being cancelled, you will forfeit any pending rewards pay outs.

What happens to my rewards if I cancel my policy?

In the event of any error messages reflecting on your app when trying to login, please contact us on email at ActivateAdmin@absa.africa a friendly consultant will assist you.

To ensure a quick response, please include your policy, identity or passport number.

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Emergency Assistance Package





Emergency Medical Assistance

1. Telephonic Medical Advice, which is an advice-only service
2. Crisis Line, which provides for Referral and Advice Only;
3. Medical Evacuation, in the event of a medical emergency, where deemed necessary Supplier will arrange the most appropriate method of transport for policyholders to the nearest clinic or hospital capable of providing adequate care;
4. Medical Referral, means referral to practitioners and medical facilities
5. Respond to crash alerts and panic alerts



Assistance Linked to Telematics Device

1. **Crash detection** – deploy assistance to GPS location of the crash
2. **Panic button** – deploy armed response to GPS location of the signal
3. **Stolen vehicle recovery** – deploy armed response to GPS location of the signal

● Roadside Assistance and Accidents [1/3]

1. Emergency Assistance Package makes provision for the first five (5) incidents per policyholder per annum;
2. Assistance provided by Digicall to policyholders for a round-trip in excess of 40kms, shall be billed at Eight Rand and Sixty Three Cents (R8.63) per kilometre
3. Vehicle storage fees are included for overnight storage or over the weekend up to a maximum of two (2) days, any additional vehicle storage shall be for the account of the policyholder.
4. Accidents: In the event of an accident, Digicall will arrange for the vehicle to be towed to the nearest insurance approved Motor Body Repairer from the accident scene; and
5. Flat Tyre:
 - Call out and first hour labour is included; and
 - If vehicle needs to be towed, the cost to the nearest place of repair or safe keeping is paid for up to a maximum of a 100km round-trip.





Roadside Assistance and Accidents [2/3]

6. Flat Battery

- Callout and the first hour of labour is included;
- The cost of a battery replacement shall be for the account of the policyholder;
- Should the vehicle need to be towed, this shall be done to the nearest place of repair for safe-keeping up to a maximum of a 100 kilometres roundtrip and shall include storage.

7. Support for running out of petrol or diesel (fuel) shall include:

- A callout and Twenty (20) litres of fuel in a 12 month cycle per policyholder, effective from policy inception date; and
- Any additional fuel required by the policyholder, shall be for the account of the policyholder.

8. Keys locked inside the vehicle:

- Callout and first hour labour is included;
- If keys are lost/stolen, assistance will be arranged and any costs incurred shall be for the account of policyholder

9. Mechanical/Electrical Breakdown

- Tow a vehicle to the nearest franchised dealer (if under warranty) or to the nearest repairer shall be limited to 100 kilometres round-trip, including toll fees; and
- Second tows are included up to a maximum of Seven Hundred and Fifty Rand (R750) per instance, including toll fees.

Roadside Assistance and Accidents [3/3]

- If the vehicle has an automatic transmission and cannot be towed due to mechanical or electrical failure, is in 'Park' mode, the steering wheel is locked or for another reason, a service technician will be called out, which shall be for the account of the policyholder.

10. Minor Roadside-Running Repairs

- For breakdowns, which include a mobile solution for coils, immobilisers, fuses and limited assistance on fan belts, if a service technician can access the fan belt to effect the replacement without the need for same to be done in a workshop; and
- The cost of replacement parts shall be for the account of the policyholder.

11. Additional Assistance

- Should the incident occur more than Fifty (50) kilometres from the policyholder's home or destination point, Digicall shall arrange accommodation for the driver and up to four (4) passengers, which shall be to the account of the policyholder;
- Message Relay/Conference Call Telephonic Medical Advice shall be an advice-only service; and
- Messages are relayed or policyholders can be conference-called to make relevant emergency arrangements.

Home Emergency Assistance

1. Emergency home assistance is only available at the policyholder's primary residence, within the Republic of South Africa; and
2. Includes the house and the outbuildings at the residence.

Electrical

Plumbing

Glazing

Locksmith

Bee Keepers

Pest Control

Tree Fellers



Home Emergency Assistance - Electrical

Callout and first hour labour is included for the following:

- i. Distribution boards, circuits, main cables causing power failure;
- ii. Earth-leakage relays causing power failure;
- iii. Geyser connections, and elements, causing 100% power failure;
- iv. Plug points causing 100% power failure;
- v. Light fittings or switches causing 100% power failure;
- vi. Lightning strikes on wiring causing 100 % power failure;
- vii. Multiple burnt connections on wiring or plug points causing 100% power failure; and
- viii. Connections to all electrical motors (e.g. electric gate motor) causing 100% power failure.

Exclusions:

- i. Electric gates and doors;
- ii. Jacuzzi, swimming pool and borehole pumps;
- iii. Air conditioners and commercial refrigeration;
- iv. Repairs not complying with regulated specifications such as SABS and others;
- v. All electrical motors (e.g. electric gate motor); and
- vi. Main electrical supply interruptions to permanent residence.

Home Emergency Assistance - Plumbing

Callout and first hour labour is included with one of the following:

- i. Visible burst water connections and pipes;
- ii. Blocked drains, toilets, baths and sinks, causing further damage to the home; and
- iii. Emergency Geyser overflow, valves (Latco and pressure release) causing loss of hot water and pressure-release problems.

Exclusions:

- i. Jacuzzi, swimming pools and boreholes and borehole pumps;
- ii. Leak detection inspections;
- iii. Repairs not complying with regulated specifications such as SABS and others, Leaking taps; and
- iv. Replacement of a burst geyser, septic tanks and water-supply interruptions to the permanent residence.

Home Emergency Assistance - Glazing

Included:

A callout and the first hour of labour for broken or badly damaged window panes; which could potentially result in access to the residence by unauthorised person/s.

Exclusions:

- i. No materials are included, such as actual glass, etc.; and
- ii. Any repair materials required shall be for the account of the policyholder.



Home Emergency Assistance - Locksmiths

Callout and first hour labour is included for the following:

- i. If keys are broken-off or lost for a main entrance or exit of the house, including outbuildings; and or
- ii. If a person is locked inside the house or any room within the house.

Exclusions:

- i. Burglary incidents and garages, policyholders can be assisted and will be billed directly;
- ii. Padlocks, policyholders can be assisted and will be billed directly;
- iii. Replacing of damaged locks policyholders can be assisted and will be billed directly; and
- iv. Business premises are not included.



Home Emergency Assistance - Other

Included:

Bee Keepers - Callout and first hour labour is included
Pest Control - Callout and first hour labour is included
Tree Fellers - Callout and first hour labour is included

Exclusions:

Appliances - Any repairs required shall be for the account of the policyholder.

Home and Convenience Drive

Requirements for the service:

Inability to self-drive from a particular venue; and
Home and Convenience Drive Package makes provision for the first five (5) incidents per policyholder per annum