



## **KNOW BEFORE YOU TOW AMPLIFIED**

### **Who protects the consumer from being charged above market-related rates?**

*SATRA closely monitors towing and related services prices which are rising apace with the fuel price, the main cost driver in the towing industry, and currently average R2500.00 for an accident vehicle recovery and tow rendered within a 20 km radius of the service providers premises. We are however aware of numerous cases where certain towers regularly charge as much as R3500.00 for this same service. These towing operators' names are known to us and we are able to advise consumers accordingly if they make use of our Call Centre when they need a tow. Whilst current legislation provides limited protection for the consumer it is SATRA's view that consumers should always act in their own best interests to protect themselves in all instances from being exploited by knowing what to do and who to use, when needing a tow. SATRA has a complaints resolution process in place providing recourse for consumers to delinquent SATRA members, however a prerequisite of this process is the requirement that the consumer to begin with must have used SATRA's Call Centre to facilitate the service provided by the SATRA member to that consumer, which is the cause of the complaint.*

*For more information visit SATRA's website [www.satra.co.za](http://www.satra.co.za)*

### **What role does the SA Towing & Recovery Association play?**

*The South African Towing & Recovery Association (SATRA) is the national representative body of the towing industry in South Africa. SATRA's hundreds of members nationally are required to contractually bind themselves voluntarily to SATRA's Constitution and Code of Conduct which is based on the four pillars of Fairness, Responsibility, Accountability and Transparency.*

*To view the SATRA Code of Conduct go to SATRA's website [www.satra.co.za](http://www.satra.co.za)*

## **Why do insurance companies only accept certain operators?**

*Insurance Companies are profit driven organizations and some of them, more notably the so called “direct insurers” acceptance of certain towers is purely price driven with scant regard for quality and service considerations, whereas the traditional broker (intermediary) driven insurers look for a balance between price, quality and service. SATRA is able to offer it’s business partners such as SANTAM and HOLLARD the opportunity and ability to contract with a formalized and structured national network of towing service providers in all areas of SA and this national footprint provided by SATRA enhances the insurers ability to effectively and efficiently service their very mobile clientele whilst at the same time managing their costs of service on all occasions and in every circumstance.*

*The AA, having experienced huge and ongoing problems with their towing contractors, in 2002 used the services of SATRA to sanitise and reconstitute the AA’s national towing contractor network by providing them with towing contractors from amongst SATRA’s members and thereafter consistently maintained it’s consumer satisfaction index for roadside assistance, recovery and towing services at a high average of 97%.*

*Additional information is available on SATRA’s website [www.satra.co.za](http://www.satra.co.za).*

## **Southern Africa’s best known towing and recovery operators**

*SATRA’s members collectively are Southern Africa’s best known towing operators and range from massive towing companies fielding hundreds of tow trucks in the major metros to the single tow truck owner/operators in the smallest rural villages. SATRA does not promote any of it’s members one above the other as at any given time on any given day each and every one of them is capable of efficiently delivering the required service to the motorist and it is for this reason that SATRA’s members are preferred service providers to every Insurance Company, Roadside Assistance Service Provider and Call Centre in SA, without exception.*

*SATRA’s membership lists are available on SATRA’s website [www.satra.co.za](http://www.satra.co.za)*

## **Do you use a reliable vehicle to tow the car, or truck?**

*The use by SATRA members of reliable vehicles is a prerequisite for quality service provision as is the use of the appropriate vehicle to provide the*

**correct service on all occasions. To ensure these requirements are met it is important for the motorist to contact our 24/7 Call Centre, 0861 0 72872 whenever and wherever they are stranded and in need of assistance so our trained call takers may establish what kind of service is needed and for what vehicle type that the right service or towing vehicle is dispatched every time to assist the motorist in every circumstance.**

**The various types of towing vehicles can be viewed on SATRA's website [www.satra.co.za](http://www.satra.co.za)**

### **What additional services do you offer?**

**Tow trucks are invariably the first to arrive on the scene of a motor vehicle accident, the first to make the accident scene safe for the benefit of the accident victims and other road users, the first to render assistance to accident victims, the first to call ambulances to assist the injured, the first to notify the accident victims families of what has happened and invariably the first to notify the relevant law enforcement agencies of the accident and all of this using their own communications resources at their own cost. SATRA's National Call Centre 0861 0 72872 operates 24/7 with trained call takers always on standby, ready to assist motorists stranded for whatsoever reason, no matter how remote their location, by dispatching a SATRA member to render prompt assistance whenever receiving a distress call. SATRA through its membership network and strategic alliances facilitate emergency medical assistance and the following additional roadside assistance and related services**

- 1. Medical and Ambulance assistance in the case of injury.**
- 2. Minor mechanical repairs e.g. fan belt replacement.**
- 3. Tyre changes and tyre replacement.**
- 4. Flat battery jump starts.**

**SATRA WILL NEVER LEAVE YOU STRANDED AND WILL ALWAYS GO THE EXTRA MILE TO ENSURE THAT WHEN A VEHICLE IS TOWED FROM WHEREVER FOR WHATEVER REASON WE WILL ENSURE THE OCCUPANTS OF THAT VEHICLE ARE TAKEN TO A PLACE OF SAFETY.**

### **What to know, before you get towed, and how to identify the "good" guys?**

**SATRA recently launched its third generation website [www.satra.co.za](http://www.satra.co.za) offering all types of advice and assistance to motorists related to towing and ancillary services where these questions are comprehensively and objectively answered for the benefit of the consumer. SATRA members can be identified by the set of two SATRA decals displayed on the opposite sides of their tow trucks and bearing a unique serial number that is linked to the tow trucks registration number and owner on SATRA's data base.**

***However this does not preclude pirate towing operators from illegally displaying counterfeit SATRA decals or decals so similar to the SATRA decal that they can be confused with the genuine SATRA decal. Whenever you need to be towed due to the occurrence of an insured event such as an accident and intend claiming from your insurer make sure you are aware of what your insurer requires of you and that you follow this requirement to the letter.***

***NB The South African Insurance Association, SAIA, estimated during 2007 that 30% of South African motorists carried vehicle insurance and bearing in mind there are currently in excess of 8million vehicles registered on our roads this indicates almost 6million carry no insurance and as the more pressing question should therefore be, "what should I know before I need a tow if I am not insured?"***

***GET THIS WRONG AND THE UNINSURED CONSUMER RISKS LOSING THEIR CAR AS ALREADY HAPPENS IN HUNDREDS OF CASES EVERY YEAR.***

***As the economic down turn bites deeper into the already heavily financially burdened consumers pockets it is common cause insurance policies and premiums are amongst the first cost to be cut from their budgets and in future more and more of them will face this dilemma of the total loss of their motor vehicle because they made an uninformed decision at the time they needed a tow! SATRA guarantees the motorist that when they use SATRA's Call Centre to facilitate and manage the required towing and related services and costs no motorist will ever face this predicament provided they adhere to the terms and conditions agreed between all the parties at the time-all the parties being SATRA, the motorist and the SATRA member towing service provider.***

**Will my insurance pay the whole towing bill?**

***Invariably the older traditional broker driven insurers will pay the whole towing bill, albeit often under protest if it is exorbitant. However this should not give their clients license to deal irresponsibly with these insurers who place client satisfaction above all else and should respect the long ingrained client service culture of these types of insurers by doing their best on all occasions to follow any procedures that their insurers require to be followed in the event of an accident. Although these older traditional broker driven insurers also now accept insurance DIRECT, the so called "direct insurers" that have emerged over the past two or three decades will definitely not pay the whole towing bill if the client is at all able to yet does not follow these insurers strict policy requirements in the event of an accident resulting in a tow. Insured consumers are strongly advised to familiarise themselves with the requirements contained in their policy***

***documents issued at the time of their taking out such policies and in the case of certain so called “direct insurers” any addendums that may be sent to them after this time amending policy terms and conditions if they want to avoid prejudicing any future claims they may have and wind up seriously out of pocket.***

**How will I know that they taking my vehicle to an approved repairer?**

***SATRA can ensure the vehicle is taken to your approved or preferred repairer only if you have contacted our Call Centre to facilitate and manage the entire towing service on your behalf at the time of the incident and the same would apply to the agreed costs of service and all of this is done for a nominal once off management fee per incident.***

**What effects will the Consumer Protection Bill have if it has been passed on the towing industry?**

**The South African economy is a dual economy squarely straddling both the formal and informal sectors and the towing industry is a microcosm of South Africa’s society and economy. The reality is that the new Consumer Protection Bill will only be applicable in the formal sector as the informal sector is too fluid (here today, gone tomorrow) to ever be able to apply any sort of meaningful consumer protection or recourse through law or any other means to the legitimately dissatisfied consumer and the best form of protection for the consumer when needing a tow, or any other service for that matter is to use the services of an established legitimate service provider, in the same way as a consumer should only buy goods from a reputable dealer in those goods so as to ensure effective recourse should the need arise. SATRA’s members all undergo a verification process validating their credentials before being admitted as members of SATRA. SATRA’s data base of members is continuously audited to ensure the currency of our members’ details at any given time and the consumer’s recourse to SATRA’s members is through SATRA’S Code of Conduct only if the consumer has contracted the SATRA members services via the SATRA Call Centre.**

