



Business Insurance Business Assist

TERMS & CONDITIONS

Never not there™
Auto&General

General Terms and Conditions

We have a proud history of being dedicated to and passionate about assisting in the growth of small to medium-sized businesses across South Africa, and our unique assistance products enable us to help these businesses grow even further.

These services focus on assisting and supporting key business areas, namely: technology, business management, operations, finance, marketing and sales.

Several small business owners struggle to get the necessary professional advice and mentorship they need – due to either a lack of time; tight budgets; or simply not knowing where to seek such advice.

Now you can access telephonic support from professional advisors, mentors and specialists who are experts in key business areas. Fully-trained agents will be on call to assist you with your business needs.

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Auto & General Business Assist

Terms and Conditions

These products and services are offered exclusively to our Commercial Insurance policyholders.

There is no charge for the information, quotes or advice your business receives when calling the dedicated assist line.

Unless specifically stated otherwise, there will be an overall limit of three incidents or, if so stated, a limited amount per service, per policy per annum.

Should you need to make use of any external services or products arranged through the assist service; payment of these services or products will be for your own account.

Where an incident is not considered an emergency that requires immediate attention, we will provide a referral for any specific service provider and all costs will be for your own account. All services will exclude maintenance of any kind.

We do not make any representations, give a warranty or guarantee of any kind – expressed or implied – regarding the suitability of products and services. We will not be liable for any direct, indirect, incidental, or consequential damages arising from the use of the products and/or services.

Business Concierge

24/7, 365

Most small business owners just need that extra hand to help purchase goods, services and equipment. Then there's the hassle of booking appointments, arrange travel and accommodation.

Your **Business Concierge** is available 24/7 to assist you with the procurement of goods, services and equipment, arrange travel and accommodation and perform telephonic personal assistance services. Due to the volumes we handle, we can procure certain goods and services at competitive rates. This discount will be passed directly on to you, our client.

Financial Advice Service

Monday – Friday, 8:00 – 17:00

With this service you, as the business owner, will receive expert, professional telephonic financial advice on a wide range of personal finance topics. They also offer comprehensive support solutions that covers, amongst others, budgeting, financial planning, investing and debt counselling.

Credit Report

Why do you need a credit report?

A financial advisor's interpretation of your personal credit report helps with the effective management of your financial well-being and credit lifestyle. Based on the circumstances in your report, the advisors can accurately guide you in terms of a debt consolidation process.

What your credit report will include:

We provide you, as the business owner, with a once-off personal credit report to help you better understand your financial status, credit history and credit score.

Your credit report will include:

- A personal details summary
- Potential fraud indicators
- Credit health score
- Debt summary
- Payment profile: Credit account status
- Payment profile: National loans registration
- Public domain records
- Payment notification
- Consumer information
- Property interests
- Principle links

This service is limited to telephonic consultation subject to the limits stated under the Terms and Conditions section.

The cost of referrals will not be included and will be billed separately by the relevant expert to you.

Financial Advice

Business Assist telephonic, financial advisors provide advice on numerous financial topics that impact small businesses. These topics include, but are not limited to:

Trust

Telephonic advisors can provide you with all the information you need to know about trusts, including:

- Types of trusts.
- The advantages of using a trust.
- Who should use a trust.

We assist with easy referrals to expert advisors who can assist you in taking the necessary steps to set up a trust.

Wills

Most people understand the importance of drawing up a will, but aren't sure how to go about it.

Our will advisors provide information about:

- The important things to consider when drafting a will.
- What happens when you die without a will and how your assets will be distributed.
- Who can wind up your estate and the costs involved in winding up your estate.
- Instructions to follow when signing a will.

Debt Counselling

We can provide information and advice on a wide range of debt-related issues, including:

- Defaults and adverse listings on your credit report

- Slow paying
- Judgement
- Garnishee order
- Administration order
- Sequestration

Basic Financial Planning

We can provide information and advice about a wide range of financial concepts:

- Investing for specific objectives
- Investing for retirement
- Investing for income
- Risk planning
- Life Cover, Disability Cover, and Dreaded Disease Cover

Financial Counselling

This is a telephonic based call centre service which will provide you, as the business owner, and your immediate family members with:

- Financial literacy skills
- Creation of a financial budget
- Management of budgets
- Income versus expenditure information
- Financial needs analysis for the purposes of determining level of debt.

Formal Debt Review

This is a telephonic based call centre service which will provide you, as the business owner, and your immediate family members with:

- Information and assistance with the formal debt review process
- Contacting of creditors and advising that you are under formal debt review
- Registration under NCR
- Re-negotiate terms with the required creditors
- Get the new terms reached with the creditors approved in court.
(this cost will be built into your repayment plan with creditors, therefore no further impact on your personal cash flow).

Financial Advice – Terms and Conditions

Accommodating and professional financial advisors are available to assist you, as the business owner, telephonically, whenever you require help. The advisors offer three calls per case.

For example: if you call one of the advisors once about your will, you can benefit from their dedicated support during three telephonic consultations. If you would like to enquire about personal income, you can also enjoy three calls for this case.

In addition, you can receive further access to the financial advisor's wealth of financial knowledge with free email correspondence in between your three calls per case. All advisors are trained professionals and have the required expertise to provide you with sound and unbiased guidance of an exceptionally high standard.

Collections Assist

Monday – Friday, 8:00 – 17:00

Most Small, Medium and Micro-Enterprises (SMME) suffer losses due to unpaid invoices. Our Collections Assist benefit provides you with collection advisors, backed by a legal team. They will take all reasonable steps to assist with your unpaid invoices, so that your business is not impacted financially, allowing you time to focus on your core business.

Benefits

You have the benefit of getting your arrear accounts managed by registered debt collectors who are experienced in dealing with commercial debt collections and consumer debt collections. No hassles of any damage to your brand.

Extent of services:

- The collection service will be undertaken, but not guaranteed, over the 30 days following placement.
- We use multiple collection services comprising of:
 - data washing;
 - tracing;
 - collection calls;
 - tactical SMS attempts to enhance payments/contact;
 - email attempts to enhance payments/contact and risk segmentation; and
 - multiple payment options including DebiChecks, Pay@, Direct Deposits, EFT, Master pass and Snapscan options.
- Administration of monthly payment arrangements until the account balance is fully repaid.
- Our objective is to increase recoveries of all debts regardless of magnitude, while remaining sensitive to your public image.
- Delivering admirable client services in commercial debt collections and consumer debt collections.
- If required, we will post soft-medium call centre collections.
- Your accounts can be referred at your request to a law firm for further legal action. The cost hereof will be for your own account.
- All monies collected will be credited to your bank account at the end of each month.

Collections Assist – Terms and Conditions

- 1** All collection services are limited to one incident per year.
- 2** Accounts must be referred within 90 days of the invoice being raised.
- 3** We will ensure that the services are performed in a proper and efficient manner, but without guarantee of success.
- 4** We will ensure that we exercise the levels of care, skill and diligence which are necessary to enable us to fulfil our obligations under this contract.
- 5** We promote and advance in your interests and reputation and will not do anything to harm, or that is not in line with your interests.

We will perform the services with all due expedition, however the manner and timing of our performance of the services are at the discretion of Sigma and subject to compliance with the provisions of this contract.

Digital Presence

Monday – Friday, 8:00 – 17:00

In today's competitive online environment, digital presence needs be structured to meet every end-user's requirement - be it a choice of mobile device, engaging site content, subscription options or online purchasing. These features must integrate with social media platforms and communication driven systems, to continually drive site traffic and stimulate return communication.

At the same time, site owners are increasingly looking at optimising and applying user data and site analytics to make better online communication and marketing decisions across all media platforms, essential to driving their business forward.

Business Assist service providers specialise in the development of full-circle online solutions that serve as optimum digital marketplaces with trackable results. In addition, they are also able to assist you with any branding or design requirements such as logo and email signature design, promotional brochures and leaflets, signage and vehicle branding to name but a few.

Starting up a small business entails executing a multitude of tasks – selecting and securing premises, enlisting staff, acquiring stock, setting up effective administration and accounting systems - often with limited resources and funds.

We will assist in the setup of a digital platform and promoting your online presence, as well as assisting with branding or marketing requirements.

- **Corporate Identity** – Provide us with a brief overview of your business and we will supply you with three graphic design logo options to choose from. Logo design only, stock images and photography will be excluded.
- **Domain Registration** – Provide us with the domain name you have in mind for your business and we will ascertain whether the domain name is available. If so, we will assist you in registering the domain, setting up your email accounts and choosing a cost-effective monthly hosting package.

If your domain is not available, we will assist you with alternative name choices. This does not include monthly Internet Service Provider (ISP) costs. Various ISP packages are available through us, depending on disk space requirements and will be for your own costs.

- **Splash Page** – Provide us with the details regarding your business and we will set up a splash page on your domain, describing your business offerings and providing contact details – telephone number, email address and social media account links. Splash pages create the ideal foundation from which to then fully design and construct your official website.

- **Facebook Business Page Set-Up** – Applying the information acquired from your splash page, we will set up your Facebook Business Page, targeting Facebook contacts that are applicable to your business. We will also assist you with initial artwork required – banner, profile image and initial post. This does not include monthly management and boost fees, but we have various packages available for your own costs.
- **Direct Mail Marketing Campaign** – We will provide you with a free newsletter template through which to introduce your business to 250 of your email contacts. We will circulate this for you via a dedicated newsletter system and will provide a full report-back function with features such as:
 - indication of bad email addresses that exist within the given database and
 - who clicked through on the message (a great tool for follow-up sales calls)
- **Free Consultation** – To discuss any additional requirements such as the development of your official website, developing a full corporate identity document, which includes official company colours and fonts, business cards, email signatures, office stationery, signage, vehicle branding and much more.

The above services not only provide you with an instant full-circle online presence, it also enables the immediate collection of site analytics and user data, to aid in further online communication and marketing strategies. The cost of this additional consultation and associated services are for your own account and is limited to one incident per year, up to an annual limit of **R4 250**.

Emergency Medical Assist

24/7, 365

Business Assist provides immediate access to a team of dedicated nurses and paramedics, together with a national complement of accredited medical assistance service providers who will assist with a medical emergency.

Emergency Medical Transportation

In the event of a medical emergency, Business Assist will arrange and coordinate the most appropriate method of emergency medical transportation. You will be transported to the nearest medical facility capable of providing adequate care. Including transportation by road or air ambulance (dependent on weather conditions and flight plans where medically justified). The transportation cost will be for your own account or recovered by your medical aid.

Medical Referrals

In addition to the emergency medical transportation service, one call to the same number will trigger our medical professionals to guide you through a medical crisis, providing you with emergency advice.

This program includes referrals to crisis lines in the case of:

- Family and Domestic Abuse
- Rape
- Child Abuse
- Bereavement
- Suicide Hotline - Life Line
- Poison Hotline – In House

Medical Advice

You now have access to qualified, professional nurses who will answer questions and enquiries pertaining to general health topics, symptoms, medicines, surgery, medical conditions and illnesses.

We will guide you through a medical crisis, as well as provide you with emergency advice which includes referrals to crisis lines, doctors, clinics and hospitals in your area. Advice includes information on:

Prescription Medication	Contra-indication of medicines	Fevers	Blurred Vision
Insomnia	Headaches / Migraines	Stomach aches	Antibiotics
Expired medication	Treatment of abrasions	Telephonic CPR	Ear aches
Allergies	Women's / Men's Health	Supplements	Cramps

The advice and information is not diagnostic, but offers you appropriate, relevant advice and information. The service allows you to obtain information prior to a doctor's consultation benefiting you in terms of cost saving and immediate professional advice.

You will be referred to a doctor should the nature of the call not be classified as a home remedy case. Reading material on particular subjects is also available.

Referrals to:

Closest Medical facilities	GP's within your area	Closest Medical Transport	Health Specialists
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Office Assist

24/7, 365

The Office Assist benefit provides assistance to you when you are involved in an office emergency.

An office emergency means any sudden, unexpected and/or unforeseen event at your primary business premises requiring the immediate and/or urgent services of a domestic tradesman to limit, minimise or prevent further damage to the premises.

Terms and Conditions

- This benefit is restricted to office emergencies and only applies to your eligible premises / primary business address within the Republic of South Africa and used for business purposes, including outbuildings.
- Overall limit of three incidents or **R2 000** per policyholder, per annum, applies.
- The call out fee and first hour of labour will be covered, however the cost of parts and additional labour will be for your own account.
- Where the incident is not considered an emergency that requires immediate attention, we will provide a referral for any specific service provider and all costs will be for your own account.
- This benefit excludes maintenance of any kind.

Exclusions

- Replacement of light bulbs.
- Adjustment of thermostats.
- Any remote controls or access controls.
- Normal wear and tear.
- Any type of safe (s).

Emergency Services Notification and Call-out:

At your request our call centre will relay a notification of emergencies to the police, traffic, fire brigade, ambulance, security or any other emergency service providers.

Mobile Notification Services

You will receive a sms notifying you of any updates on your active case.

The below details will be sent to your mobile phone after lodging a case:

- Reference number (allowing you to call in and enable anyone of our consultants to intervene or provide further details)
- Once a service provider has been appointed, the details will be sent to you along with the estimated time of arrival.
- Any changes made to the case (new service provider, additional requests, etc.)

Services Rendered

Please note that each benefit will be managed on an individual basis and is highly dependent on traffic, weather and correct information received i.e. address or area of incident.

The Office Assistance programme includes the following emergency services:

- 1 Plumbers
- 2 Glaziers
- 3 Electricians
- 4 Locksmiths

Plumbers

We will provide access to plumbers in circumstances where the emergency is any of the following:

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

Exclusions

- Jacuzzi, swimming pools, boreholes and borehole pumps.
- Leak detection inspections.
- Repairs not complying with regulated specifications such as SABS and others.
- Leaking taps.
- Replacement of a burst geyser.
- Septic tanks.
- Water supply interruptions to the business premises.

Glaziers

We will provide the following glazier assistance:

- Glazier assistance is a 24-hour help line, where a service provider is dispatched to ensure that damaged building glass can be professionally replaced.
- Broken or badly cracked window panes which could result in access to the business premises.

Materials are excluded as this will be for your own account.

Electricians

We will provide access to electricians where the emergency is any of the following, resulting in power failures:

- Distribution boards, circuits and main cables.
- Earth-leakage relays.
- Geyser connections and elements.
- Plug points.
- Light fittings or switches.
- Lightning strikes on wiring.
- Multiple burnt connections on wiring or plug points.
- Connections to all electrical motors (e.g. electric gate motor).

Exclusions

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

Locksmiths:

- If keys are broken off or lost for a main entrance or exit of the business premises (This includes outbuildings).
- If a person is locked inside the business premises or any room thereof.

Exclusions

- Burglary incidents (you will be assisted, but will be liable for the cost).
- Garages.
- Padlocks.
- Replacing of damaged locks (you will be assisted at your own expense).

Additional benefits included

- Tree fellers and beekeepers - paid for, up to the per incident limits only and only within daylight hours
- Pest controllers - borer beetle / thatch lice / dust mites / cockroaches / fleas and fish moths / ants / ticks / bedbugs / rodents - paid for, up to the per incident limits only and only within daylight hours
- Should a break-in occur, security assistance and guarding services will be provided at your request.

This will be for your own account

Safe Drive and Convenience 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, Business Assist will ensure that you are transported to your home or work safely.

Safe Drive:

The driving team consists of a back-up driver, 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 house.

- This service is subject to availability during peak periods.
We define peak periods based on statistics e.g. New Year's Eve & Friday nights etc.
- The vehicle's make and model cannot be specified.

Convenience Drive:

If you require a driver's assistance to get from point A to point B in one of our Taxi/Cab vehicles, our professional team of standby drivers will be at your service. Whether you are running between meetings, need an airport transfer or your car has been booked in for a service and you need to be collected from the dealership, you can rely on Convenience Drive for assistance. Pre-booking of this service 24 hours prior is required to guarantee pick-up time.

- This service is subject to availability in peak periods
We define peak periods based on statistics e.g. New Year's Eve & Friday nights etc.
- The vehicle's make and model cannot be specified.
- This service is limited to a 4-passenger vehicle including luggage suited to the vehicle's maximum capacity.
- Should an additional vehicle be required the call centre will assist on a best effort basis and the second vehicle will be deducted from the remaining annual trips.
- Passenger vehicles larger than a 4-passenger vehicle are excluded from this service offering.

Service Centres

Johannesburg | Pretoria | Cape Town | George | Port Elizabeth | Durban | East London | Nelspruit | Bloemfontein

The benefit includes **Safe** and **Convenience** Drive trips to a radius of 50km per incident. Any additional kilometres travelled will be charged at the rate as charged by the service provider. Should you require additional trips, which are in excess of your annual trip entitlement, the call centre will facilitate the booking for your own account.

Additional passenger/drop off

- Service is available to you and limited to your insured vehicle/s only. Up to 4 additional 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 per additional/unplanned drop-off will be charged. This arrangement needs to be discussed and authorised by our call centre to ensure efficient planning and upfront payment hereby guarding our drivers against the potential threat of carrying cash.

IT Helpdesk

Monday – Friday, 8:00 – 17:00

Business Assist's IT advisors provide telephonic support to IT related issues to computers and laptops being operated in your business. Our advisors will troubleshoot and utilise technology solutions to gain access to your computer and attempt to resolve issues remotely, including installation of printers, connecting new equipment and installing software.

In the event that the issue cannot be resolved remotely, our team will dispatch a technician to your premises. This dispatch service is billed separately, directly to you at negotiated rates.

Technical Support offering includes:

- 1** Troubleshooting or maintaining self-service websites
 - Support via phone
 - Dispatch of service technicians at an additional cost
 - Single Point of Contact (SPOC) with call escalations
- 2** Software support covers:
 - Application software tools
- 3** Systems support covers:
 - Servers; PCs; workstations
 - Thin clients; storage devices
 - Terminals and peripherals

Managed Service

This allows a business to offload IT operations to a service provider, who will assume the ongoing responsibility for 24-hour monitoring, managing and/or problem resolution for the IT systems within your business.

This service will help you and your staff function at peak performance with as little downtime as possible. The traditional break-fix approach to IT is no longer sufficient in the modern business world and therefore we make it our responsibility to ensure that your servers and desktops operate exactly the way you would prefer. Engineers will monitor your systems daily to ensure that your IT is ready for each business day.

What does this include?

The managed services solution includes Windows Servers, Microsoft Application Servers like Exchange and SQL, Windows and Apple desktops, Internet connectivity, including ADSL lines and firewalls. We also maintain an ITIL compliant service desk with dedicated staff to ensure that every incident is logged, actioned and closed. This provides you with a detailed monthly report of your IT systems.

Our technicians have access to award winning remote-control software which allows our team to help your staff to get back to work as soon as possible. This impressive support is only a click away. Click on our Service Provider site, and we can make your computer problems disappear.

Our Service Providers are all highly trained and come with years of corporate network experience, which we apply to your environment.

Tender Assist

Monday – Friday, 8:00 – 17:00

The ability to keep track of relevant tenders for your specific industry can be costly and time consuming. Tender Assist allows you to specify the relevant industries wherein you participate so that we can assist you with pro-active notification of tenders as they arise.

You will be required to complete a questionnaire, setting out your industry type, as well as the type of tenders that you would be interested in participating in. Our team of advisors will utilise various tender search engines to pro-actively alert you of tenders that arise in the specified areas of business.

We will advise you telephonically on the completion of the tender and provide you with the relevant templates to ensure that you will be able to present a professional tender document.

Road Assist

Included with the Motor – Comprehensive; Motor – Third Party, Fire and Theft; and Motorcycle cover sections.

24/7, 365

These benefits offer comprehensive solutions for virtually any roadside emergency:

Breakdown Assistance:

This includes:

- towing to the nearest dealer after a mechanical/electrical breakdown;
- cover for the call-out fee plus one hour's labour for a vehicle locksmith if your keys are locked in your car;
- cover for the call-out and one hour's labour when assistance with a flat tyre/battery is required;
- emergency delivery of 10 litres of fuel (charged at cost and for the policyholder's own account);
- roadside referral;
- mechanic referral;
- directions service;
- 72 hours' storage after tows;
- notification and message service for family or business;
- if you are stranded more than 100 km away from home after a breakdown and your vehicle needs to be towed to a repairer, we will arrange and pay up to **R500** towards:

- courtesy transport for you and a maximum of six persons to one nominated destination
- OR
- hotel accommodation for you and a maximum of six persons if there is an overnight delay
- OR
- car hire for a 24-hour period, subject to your provision of a credit card guarantee and limited to rental charges, delivery and collection of the hire vehicle, the first tank of fuel and surrender of the vehicle on arrival at your destination.

We will also pay up to **R500** towards the cost of collecting the vehicle and returning it to your business after the repair has been effected.

The Breakdown Assistance service has a maximum annual limit of three call-outs per insured vehicle.

Accident Assistance:

This provides:

- towing to the nearest approved panelbeater or yard after an accident; and
- collision procedure advice.

No limit is set for accident towing under this benefit.

If you do not call the designated towline after an accident, you will be personally responsible for the cost of the towing and storage of your vehicle. If your vehicle was towed to an unauthorised location and it is being stored there, repairs will be delayed while you negotiate the price to release your vehicle from their facilities.

Fire Assist

(Included with all Fire, Office Contents and Buildings Combined policies)

Fires can have a devastating impact on your life. That's why we've got you covered with our Fire Assist benefit to handle fire emergencies and reduce damage when you need it most.

In the event of a fire at your insured address or within the boundary of the insured address, we will cover the call-out fee and the cost of a private fire brigade service to contain the fire and attempt to minimise the damage caused.

This service is available in partnership with our trusted service provider in the following major metropolitan areas:

- City of Cape Town
- City of Johannesburg
- City of Tshwane (Pretoria)
- Ekurhuleni (East Rand)
- Ethekewini (Durban)
- Mangaung (Bloemfontein)
- Nelson Mandela Bay (Port Elizabeth)
- Buffalo City (East London)

If you reside outside one of these covered areas, you will still be able to access this benefit by calling our Assist line. However, you will be responsible for all service costs. While fire services may be limited outside the listed areas, a reasonable effort will be made to assist.

Motor-only policyholders residing in the covered areas can also access this benefit at their own cost.

Take note

You or your representative at the fire scene must:

- grant our service provider immediate access to the property to provide assistance, and
- alert our service provider in advance of any animals, and any other possible dangers and/or hazardous conditions, at the property.

Neither we nor our service provider will be liable for any loss, damage or injury caused by entering the property or during the attempt to extinguish the fire.



Emergency Fire Assist
0861 026 663

Business Assist
0861 33 38 77

Towline
010 493 9595

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