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# Welcome

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 providing assistance and support in the key business areas, namely: Technology, Business Management, Operations, Finance, Marketing and Sales, and Human Resources.

A number of 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 all the key business areas. Fully-trained agents will be on call 24/7, 365 to assist you with your business needs.

## General Terms and Conditions

These products and services are offered exclusively to our Business Insurance clients.

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

In most cases our call centre agents and/or specialists will revert within 24 hours (on working days) with relevant feedback. However, depending on the complexity of the requests, especially with regard to tax, financial or legal advice, the information may be supplied within a maximum of three working days.

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

## Trading and Market Place

### **24/7, 365**

Our Trading and Market Place is an online trading platform that facilitates links between your business and other companies, enabling you to access new business opportunities, at no extra cost. Once you have created your company profile on the system we will automatically match your profile to relevant business opportunities.

Our Trading and Market Place enables you to promote your products and services to large databases of clients. You can create your own personalised voucher, at no cost, displaying special offers or value-added benefits.

## Business Advisor Service

### **Monday – Friday, 8:00 – 17:00**

As the owner of a small or medium-sized business, you may not have the luxury of a board or team of experts who you can turn to for advice. The Business Advisor Service puts you in touch with a panel of expert business leaders who can give you practical advice when you need it, at no extra cost!

You can:

- share your business ideas;
- get an independent second opinion;
- find out about different business strategies;
- get pointers on increasing your market share;
- identify potential problems in your business;

- look at ways of increasing your profitability;
- discover the best way to manage change in your company;
- get information on best practices and how to implement a BEE strategy;
- explore the option of e-commerce; and
- identify whether or not your business practices are up to date.

Whatever business-related questions you have, our panel of experts will point you in the right direction, providing practical advice that empowers you with the knowledge and confidence to make informed business decisions.

## Business Information Service

**24/7, 365**

The Business Information Service will provide you with any general business information. Simply call the dedicated number and tell us what you would like to know. Your call will be logged on the information request system and one of our specialists will get back to you via e-mail or fax with the necessary information, at no extra cost.

## Financial Advisor Service

**Monday – Friday, 8:00 – 17:00**

The Financial Advisor Service puts you in touch with independent experts who can give you sound advice and practical solutions that can assist with the growth and profitability of your business in the short to long term. Whatever financial difficulties or uncertainties you may have, our panel of independent experts will address all of your queries in the strictest confidence and provide you with solutions that are best suited to you.

## Personal Assistant Service

**24/7, 365**

The Personal Assistant Service will help you with your everyday arrangements, such as:

- directions to your appointments;
- help with travel bookings;
- reservations at restaurants or golf clubs; and
- taking messages on your behalf when you're not available.

## Legal Advisor Service

**Monday – Friday, 8:00 – 17:00**

Our Legal Advisor Service puts you in touch with legal advisors who can provide telephonic advice or, if necessary, research particular legal issues on your behalf.

To ensure that the advice you receive is of the highest standard, all of our calls are recorded and evaluated by independent, practicing specialist attorneys. In addition, we can provide you with samples of legal contracts at no extra cost, such as:

- shareholders' agreement;
- commercial lease;
- loan agreement;
- general employment agreement;

- acknowledgement of debt;
- independent contractors' agreement;
- sale of shares;
- trust deed;
- confidentiality agreement;
- payment / performance guarantee, and more.

If you need to speak to a lawyer face-to-face, we will assist you in finding one who is available to help. The first half-hour consultation is at no cost; thereafter, discounted rates will apply.

## Vehicle Dealer Service

**Monday – Friday, 8:00 – 17:00 and  
Saturday, 8:00 – 12:00**

The Vehicle Dealer Service will source new or pre-owned vehicles on your behalf through a network of over 120 motor dealerships nationwide.

In addition:

- you will be entitled to discounts – more money in your pocket; and
- you will also be able to choose from a range of vehicle accessories, at the best possible prices.

Our Vehicle Dealer Service will handle all of the related administration, ensuring that the whole process is hassle free!

## Tax Advisor Service

**Monday – Friday, 8:00 – 17:00**

Our Tax Advisor Service puts you in touch with a forum of tax advisors who can provide you with sound advice and practical solutions. Whatever tax concerns or questions you have, our panel of independent, experienced tax experts will address all your queries in the strictest confidence.

## Procurement Officer Service

**24/7, 365**

The Procurement Officer Service will find whatever product or service you need – from stationery and office equipment to business services and more. Simply call the Procurement Officer Service and place your request.

We have a database of over 145 000 trustworthy suppliers who we regularly negotiate with, and can pass these savings on to you. Our procurement specialists will source the products or services you need in an area convenient for you and, wherever possible, negotiate better prices on your behalf. We'll get back to you via SMS, e-mail or fax (whichever you prefer) with details, where possible, of at least three suppliers.

## Online Shopping Service

**24/7, 365**

Shop online with our Online Shopping Service by logging onto the designated URL, and get discounted packages and deals on:

- presentation and communication systems;
- office equipment;
- stationery;

- cellular phones and accessories;
- black and white appliances;
- computer equipment, software and accessories; and
- corporate gifts and flowers.

The delivery of goods is provided at no extra cost; however the actual goods are for your own account.

## Travel Desk Service

**Monday – Friday, 8:00 – 17:00 and**

**Saturday, 8:00 – 12:00**

You can use our Travel Desk Service to get business travel packages – including airfares, accommodation, car hire and tours – at affordable prices. The travel Desk Service includes:

- assistance with the making of and changes to travel arrangements;
- affordable holiday, weekend and family travel;
- exciting incentive travel for business events, meetings and conferences.

## Discount Vouchers

**24/7, 365**

A Discount Voucher is like cash in your hand – you get great savings on products and services you regularly use. You benefit from our large network of business and supplier contacts. We regularly receive special offers and savings and pass these on to you in the form of Discount Vouchers.

Your Discount Vouchers can be accessed on the designated website by clicking on the voucher. Download, print and present it to the service provider to receive your discount.

## Office Maintenance Service

**24/7, 365**

Whatever type of service you need to get your office looking great, you can count on our Office Maintenance Service to find trustworthy suppliers and to negotiate better rates on your behalf, at no extra cost– leaving you to get on with the business of business!

Call the designated Office Maintenance Service telephone number for:

- appliance repair and support;
- customer warranty support;
- office repair emergencies (locksmiths, electricians, plumbers, builders, etc.); and
- office relocations.

Once a supplier has been sent to you on a call-out and provided services to you, you will be required to pay that service provider's fees. We will contact you directly thereafter to check that you were satisfied with the service. This will ensure that we continue to maintain a quality database of trustworthy suppliers.

The Office Maintenance Service also offers an Easy Move service to help you with your office relocations. We'll source competitive quotes for you from our highly recommended suppliers, so that all you have to do is choose one.

# IT Procurement Service

**24/7, 365**

Technology changes all the time and this makes our IT Procurement Service extremely important. Is your business keeping up to date with technology and are your systems running as efficiently as they could be?

Our IT Procurement Service gives you access to the services of an IT expert who can advise and assist you with the purchase of the right systems you need to run your business effectively.

Our experts will make sure that you have the equipment you need to stay up to date, without you spending a fortune. Our IT experts will define the specifications and obtain competitive quotes from different suppliers.

To find out which updated IT systems you need to run your business more efficiently, contact the IT Procurement Service for advice and competitive quotes.

# IT Help Desk Service

**24/7, 365**

The IT Help Desk Service is manned by a panel of qualified computer technicians who can offer advice on various computer-related problems and queries. All telephonic support is provided at no extra cost.

Our Help Desk technicians will be able to assist you with:

- hardware and software problems and information;
- hardware upgrades and installations;
- connecting to and surfing the web;
- queries relating to e-mail; and
- the use of computer accessories.

The IT Help Desk can be accessed via telephone or on our website. All support is provided telephonically and on-site assistance can be provided at affordable rates. The IT Help Desk has also negotiated discounted computer training programmes and packages; so that you and your staff can get the training you need in order to operate your business more efficiently.

# Labour Advisor Service

**Monday – Friday, 8:00 – 17:00**

The Labour Advisor Service specialists can provide practical information on the various Acts that apply to labour law, including: the Labour Relations Act, the Basic Conditions of Employment Act, the Employment Equity Act and the Skills Development Act.

With Labour Advisor you receive telephonic advice at no extra cost. If you need to speak to a labour advisor face to face, we will assist you in finding one who is available to help you. The first half-hour consultation is free of charge; thereafter, discounted rates will apply. Now having a labour expert is more affordable and accessible.

The Labour Advisor Service can:

- help you prepare for internal disciplinary hearings and appeals;
- advise, guide and assist you with retrenchments and downsizing;
- advise and guide you on matters relating to staff incapacity (illness or disability);
- provide assistance with workmen's compensation claims; and
- e-mail, fax or mail procedure documents and guidelines to help you better understand labour laws.

# Medical Officer Service

24/7, 365

The Medical Officer Service gives you immediate access to registered doctors, ICU-qualified nursing sisters and paramedics. All you have to do is call our Medical Officer helpline.

Our helpful staff will also research hospitals closest to you and arrange an ambulance for emergencies.

## Road Assist

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

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);
- 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 place of residence 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.

**PLEASE PUT YOUR TOWLINE STICKER ON YOUR VEHICLE!**

**[Click here for contact numbers](#)**



# **Towline and Business Plus Assist**

**0860 83 84 85**

Auto & General Insurance Company Ltd is an authorised financial services provider (FSP licence number: 16354).