

swiftcare

**COMMERCIAL**  
**ASSIST** VALUE  
ADDED SERVICES

STANDARD TERMS AND CONDITIONS

DO GREAT THINGS



**OLDMUTUAL**  
INSURE

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## COMMERCIAL POLICIES

### 1. GENERAL

#### 1.1 INTRODUCTION

**swiftcare** Commercial Assist (Commercial Assist) is an optional, value-added service, which provides defined Old Mutual Insure Commercial **multisure** policyholders with quality benefits that assist them on the road or at the office.

Commercial Assist also provides help in certain emergencies by paying for specific servicing costs (see the Commercial Assist Benefit Summary table below).

#### 1.2 DEFINITIONS

##### 1.2.1 BENEFICIARY

**Policyholder:**

- means the insured named in the policyholder's Old Mutual Insure Commercial **multisure** policy schedule.
- includes any principal, partner, director or employee of the insured whilst engaged in the business or occupation of the insured.

The following benefits are only provided to the Old Mutual Insure policyholder for the following listed insured items:

##### **BENEFITS: ROAD AND MEDICAL, OFFICE ASSISTANCE**

<b>BENEFITS</b>	<b>INSURED ITEM</b>	<b>BENEFICIARY</b>
<ul style="list-style-type: none"> <li>▪ Roadside assist</li> <li>▪ Towing</li> </ul>	Eligible vehicles insured under an Old Mutual Insure Commercial <b>multisure</b> motor policy/section.	Old Mutual Insure Commercial <b>multisure</b> policyholder within South Africa.
<ul style="list-style-type: none"> <li>▪ Medical</li> </ul>	Old Mutual Insure Commercial <b>multisure</b> insurance policy that includes motor insurance on Eligible vehicles.	Old Mutual Insure Commercial <b>multisure</b> policyholder within South Africa
<ul style="list-style-type: none"> <li>▪ Office</li> </ul>	Old Mutual Insure Commercial <b>multisure</b> insurance policy that includes one or more sections of Fire, Buildings Combined, Office Contents, Business Interruption, Accounts Receivable, Houseowners, Household.	Old Mutual Insure Commercial <b>multisure</b> policyholder within South Africa.

Table 1.0

### 1.2.2. TERRITORY

**“Territory”** means South Africa only.

Commercial Assist delivers services on an access basis in neighbouring countries (Botswana, Lesotho, Mozambique, Namibia, Swaziland and Zimbabwe). This means that Commercial Assist will make all the arrangements, but the policyholder must pay any cost for these services.

## 2. swiftcare COMMERCIAL ASSIST BENEFITS

Beneficiaries have access to the Commercial Assist services and related benefits for 24 hours a day, 365 days a year, throughout the defined territory, by contacting the dedicated Commercial Assist share call number (0860 247 365) within the borders of South Africa. If the beneficiaries are outside of South Africa, they must call +27 113744880.

Commercial Assist has the right to temporarily stop their service to beneficiaries who are in a place of safety during severe weather conditions, civil disturbance or national emergencies.

### **Service providers**

Commercial Assist chooses independent contractors to deliver services and related benefits.

Although Commercial Assist monitors and assesses these service providers, the responsibility for loss, damage or unsatisfactory workmanship stays with these service providers.

This means that policyholders cannot hold Old Mutual Insure accountable for any loss or damage to person or property arising out of the services provided by these service providers.

Commercial Assist will, however, make every effort to sort out any dispute that may arise, if they receive a written complaint within 10 days of the date of the incident.

### **Beneficiary**

Before delivering any service, Commercial Assist will make sure that the beneficiary is an active Commercial **multisure** policyholder.

### **Assistance**

**swiftcare** Commercial Assist will only provide help if they were contacted in the first instance. Commercial Assist will not be responsible for any service costs if the policyholder contacted a service provider directly.

If Commercial Assist asked and gave permission to a service provider to help the policyholder and the policyholder later contacts an alternative service provider without prior discussion and permission from Commercial Assist, then the policyholder will have to pay the costs of both service providers.

The details of the service limits are in the benefit summary. The policyholder must pay the charges for any Commercial Assist services/benefits that exceed the noted limits in the benefit summary. These charges will be at the current hourly or kilometre rate of the region where the service is provided.

## 2.1 ROAD

### Eligible vehicles

Commercial Assist will only provide services for the following types of vehicles insured with Old Mutual Insure under a Commercial **multisure** policy:

- private type motor cars (including station wagons, safari vans, estate cars and the like, or similar vehicles designed to seat not more than nine persons, including the driver),
- commercial vehicles with a gross vehicle mass (GVM) of 3 500 kilogram or less,
- motor cycles (including motor scooters and three-wheeled vehicles), and
- trailers, i.e. any vehicle that does not have a self-forward motion and is designed to be drawn by a self-driven vehicle.

Services are not available for:

- commercial vehicles with a gross vehicle mass (GVM) of more than 3 500 kilograms,
- special type vehicles, and
- buses (including any vehicle used for business purposes and that is designed to seat more than nine persons, including the driver), no matter what the type of policy cover for the vehicle is.

### Assistance requirements

The beneficiary must be with the vehicle at the time of service and assistance. Commercial Assist will not be responsible for any damage or loss from unattended vehicles or for previous damage.

If the beneficiary's vehicle is still under warranty, Commercial Assist has the right to transfer the assistance to the warranty provider. Commercial Assist will ask for the details of the vehicle warranty upfront, and if the policyholder gives incorrect information, then Commercial Assist may not be responsible for the service costs.

#### 2.1.1. Roadside assistance

##### Minor roadside problems

Commercial Assist provides roadside assistance for minor roadside problems such as: flat tyres, flat batteries, keys locked in car and running out of fuel (the policyholder must pay the cost of 10 litres of fuel).

Commercial Assist will cover the cost of the call-out fee and the first hour of labour, up to a maximum of R500 per incident. The policyholder must pay all the additional related costs.

- **If the breakdown happens outside a radius of 100km from the business premises, Commercial Assist will help with:**

- **Hotel accommodation**

The policyholder must pay for the assistance by phone to arrange hotel accommodation and travel arrangements.

- **Car rental/Taxi**

The policyholder must pay for the assistance by phone to arrange car rental or a taxi.

- **Storage**

Arrange for safe overnight storage of the vehicle, if needed because of the breakdown of the policyholder's vehicle. However, the policyholder must pay for the cost involved.

- **Vehicle return**

Arrange for return of the vehicle to the business or to an agreed destination if the incident happens away from the business premises. Commercial Assist will help with all the arrangements, but the policyholder must pay for the cost involved.

- **Communication of urgent messages**

Commercial Assist will pass on any messages on behalf of the beneficiary when there is a breakdown or collision. Commercial Assist will follow up each call and will send messages to family members or the employer.

**Benefit limits:**

<b>Emergency:</b> Vehicle is stranded on the side of the road.	Unlimited incidents per insured vehicle per year.
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Table 2.0

## Security

If the policyholder is stranded in an unsafe area and needs security assistance while waiting for roadside assistance to arrive, Commercial Assist will arrange and pay for a security guard to go to the incident scene to provide security until help arrives.

### 2.1.2. Towing service – Mechanical/Electronic/Electrical breakdown

After a mechanical, electronic or electrical breakdown on the side of the road, Commercial Assist will send an Old Mutual Insure-appointed towing vehicle to tow the insured vehicle to the closest, most appropriate manufacturer-approved dealership/service centre/repair centre.

Commercial Assist will cover the cost of the towing of the vehicle to the closest, most appropriate manufacturer-approved dealership/service centre /repair centre from the scene of the breakdown.

If the policyholder wants the vehicle to be towed to an alternative destination, Commercial Assist will cover the portion of the towing cost to the closest, most appropriate manufacturer-approved dealership/service centre/repair centre. However, upon drop-off, the policyholder must pay the service provider directly for the rest of the towing cost (per km) for the distance to the specified alternative destination.

Furthermore, if the policyholder asks that the vehicle must be taken to an alternative repairer/service centre, Commercial Assist and its service providers will not be held responsible in any potential future warrantee disputes.

If the policyholder has a trailer or caravan attached to the vehicle, which is not insured by Old Mutual Insure, Commercial Assist will still provide the towing service. However, the policyholder must pay for the cost involved.

The benefit covers unlimited incidents per insured vehicle per year.

Commercial Assist can also help with arranging transportation for the policyholder and family members from the scene of breakdown if the vehicle is towed. However, the policyholder must pay for the cost involved.

## 2.2. MEDICAL

### 2.2.1. Medical emergency ambulance service

#### Assistance

If the policyholder was unable to contact the 24-hour call centre because of the seriousness of their injury or illness and was transported to a medical facility without a prior call to the 24-hour call centre, the policyholder or a representative must notify the 24-hour call centre within 72 hours after the incident. If the policyholder then receives an account for the emergency ambulance transportation, for which the policyholder is personally responsible, this original invoice, together with the policyholder's details (i.e. full name, policy number, contact details) and a brief description of the incident must be sent to [customercare@first4u.co.za](mailto:customercare@first4u.co.za).

**swiftcare** Commercial Assist will pay the ambulance service provider directly as per the benefit limits (see the Commercial Assist Benefit Summary below).

If the policyholder paid the ambulance service provider directly for the emergency medical transportation, Commercial Assist will pay back the money to the policyholder – in line with the benefit limits (see the benefit table).

This Medical Emergency Ambulance Service benefit includes:

- A 24-hour call centre, operated by medical doctors, ICU nursing sisters and paramedics.
- Evacuation by a fleet of vehicles e.g. helicopters, fixed-wing aircraft, ambulances or rapid response vehicle (all equipped to Advanced Life Support Level) to the nearest most appropriate medical facility.
- Sending of medical staff, equipment and medicines to remote areas, as needed.
- Medical return to the policyholder's home town, after hospitalisation.
  
- Return of mortal remains
  - If the death is either by natural causes or because of a medical emergency, Commercial Assist will pay all costs for the transportation of the deceased back to their home within South Africa, thus relieving the family of any additional stress. This benefit is excluded for self-inflicted injuries. Return of mortal remains means the transportation of the deceased

from a mortuary where the body has been prepared and stored, to the place of burial. This service does not include the removal of the deceased to a mortuary/funeral parlour from place of death.

- Help with the arrangement of a funeral or cremation, if the event happened outside the normal home of the beneficiary.
- After cremation, the transfer of ashes to the normal home of the beneficiary within South Africa.
- This is a service benefit only and cannot be changed to cash.

### 2.2.2. Guaranteed hospital admission – R5 000

<b>DEFINITIONS:</b> emergency	Medical	An unforeseen incident with a sudden onset, requiring immediate medical attention to save human life or a limb
In-patient		Admission to hospital for treatment, requiring a bed in a ward for a minimum period of 24 hours

Table 3.0

The aim of the Guaranteed hospital admission benefit – an extension of Commercial Assist’s comprehensive Ambulance Service – is to guarantee the beneficiary’s quick hospital admission after a life-threatening medical emergency and ambulance transportation.

Before admission as an “in-patient”, private hospitals and medical facilities may ask patients who do not belong to a medical aid or have a hospital plan (or proof thereof), to make a cash deposit payment or demand a bank guaranteed cheque. This can result in the refusal of or the delayed admittance to appropriate medical facilities, which could result in the death of the patient.

Note: This guarantee/admission fee does not pay for in-hospital expenses. Treatment in a trauma unit (casualty department) is not in-patient treatment and is therefore not covered under this benefit (this is classified as out-patient treatment).

The Guaranteed hospital admission can only be used in conjunction with Commercial Assist’s comprehensive ambulance service.

The policyholder must contact the 24-hour call centre on 0860 247 365 from the admitting hospital to ask for this guarantee. Commercial Assist will provide a hospital admission guarantee directly to the hospital’s admission department for hospitalisation on the day of admittance up to a maximum of R 5 000 per policyholder per year.

The Guaranteed hospital admission is not a stated financial benefit that a policyholder can claim against for hospital admission when a deposit payment was not needed, as this disregards the Medical Aid Schemes Act. The policyholder cannot claim for the R5 000 deposit payments if these expenses are covered by their medical aid, as this is self-enrichment and once again disregards the Medical Aid Schemes Act.



If the policyholder is a member of a medical aid that covers admission to hospitals in the case of an emergency, then Commercial Assist will claim any deposit paid directly from the medical aid.

## 2.3. OFFICE

### Office assistance

#### Eligible office:

Commercial Assist will provide repairs and help at the office located at the policyholder's business premises, or the portion of the premises occupied for business purposes. This premises or a portion of it must be used for commercial purposes only and includes outbuildings.

#### Benefits:

When there is an office emergency, Commercial Assist will provide help by sending an electrician/plumber/locksmith/glazier or similar services. They will cover the cost of the call-out fee and first hour labour, but the policyholder must pay all additional related costs.

If the policyholder asks for help that involves an electrician/plumber/locksmith/glazier or similar services, but it is not an emergency, Commercial Assist will help and cover the cost of the call-out fee and first hour labour – limited to a total of three incidents per year. However, the policyholder must pay all additional related costs.

<p><b>Benefit limits: In the case of an Office emergency:</b> An Office emergency means any sudden, unexpected and/or unforeseen event at the office located at the business premises or a portion of these premises that requires the immediate and/or urgent services of a tradesman or repairer, to ensure the safety of the office and of the occupants at the premises or to limit/minimise or prevent further damage to the premises.</p>	<p>3 Incidents per annum</p>
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Table 4.0

**Please note that office assistance benefit does not include or cover the costs of:**

- Air conditioners and commercial refrigeration
- Appliances still under warranty from the manufacturer
- Assistance requested for septic tanks
- Dripping taps
- Electrical appliance older than eight years
- Electrical or mechanical failure of electric gates and doors
- Installation of any appliances
- Jacuzzi, swimming pool and borehole pumps

- Leak detection inspections
- Locks to garages or padlocks
- Main electrical and water supply to the business premises
- Main electrical supply interruptions to permanent address
- Maintenance of any kind
- Normal wear and tear
- Off-site repairs
- Parts or replacements
- Purchasing of parts
- Remote controls or access controls
- Removing or delivering any appliance from the beneficiary's business premises
- Repairs exceeding one hour
- Repairs not complying with regulated specifications such as SABS and others
- Replacement of burst geysers
- Replacement of light bulbs and adjusting thermostats
- Replacement or repair of electrical motors (e.g. electric gate motor)
- Replacing damaged locks. Commercial Assist will assist the policy holder but the cost of materials will be for the policyholder's account
- Safes

**Additional help/services provided by Commercial Assist for the Office assistance benefit:**

- When there is an emergency, Commercial Assist can help with notification to SAPS, ambulance, fire & rescue services.
- When there is a medical emergency that leaves the minor(s) stranded at the business premises, Commercial Assist will provide a travel companion with the minor(s) to a place of safety.
- In an emergency situation, when the security at the policyholder's office has been breached, and the policyholder asks for it, Commercial Assist will send a private security company, to provide security until the matter has been addressed and the insured premises is safe again. Commercial Assist covers a maximum of 24 hours and the policyholder must pay for any additional hours,
- If the policyholder's office is unsafe, Commercial Assist can arrange for alternative premises at discounted rates. The policyholder must pay the cost of these premises.

### 3. BENEFIT SUMMARY

DESCRIPTION	BENEFIT/LIMIT
<b>ROAD</b>	
<p><b>Available for:</b></p> <ul style="list-style-type: none"> <li>private type motor cars (including station wagons, safari vans, estate cars and the like, or similar vehicles designed to seat not more than nine persons, including the driver),</li> <li>commercial vehicles with a gross vehicle mass of 3 500 kilograms or less,</li> <li>motor cycles (including motor scooters and three-wheeled vehicles), and</li> <li>trailers i.e. any vehicle that does not have a self-forward motion and is designed to be drawn by a self-driven vehicle.</li> </ul> <p><b>Not available for:</b></p> <ul style="list-style-type: none"> <li>commercial vehicles with a gross vehicle mass of more than 3 500 kilograms,</li> <li>special type vehicles, and</li> <li>buses (including any vehicle used for business purposes and that is designed to seat more than nine persons, including the driver)</li> </ul>	
<b>Roadside assistance</b>	Unlimited incidents: Emergency while stranded on the side of the road
<ul style="list-style-type: none"> <li>Flat tyre</li> <li>Flat battery</li> <li>Keys locked in vehicle</li> </ul>	<ul style="list-style-type: none"> <li>Call-out fee plus first hour labour up to R500 per incident (40km roundtrip)</li> </ul>
<ul style="list-style-type: none"> <li>Running out of fuel</li> </ul>	<ul style="list-style-type: none"> <li>Call-out fee plus first hour labour up to R500 per incident (40km roundtrip)</li> <li>The policyholder must pay cost of 10 litres of fuel</li> </ul>
<ul style="list-style-type: none"> <li>Security</li> </ul>	<ul style="list-style-type: none"> <li>Security response until safe</li> </ul>
<b>Mechanical/ Electronic/Electrical breakdown : towing when stranded on the side of the road</b>	<ul style="list-style-type: none"> <li>No maximum incident limits on towing</li> <li>To the closest most appropriate manufacturer-approved repair centre or dealer</li> </ul>
<b>If the breakdown happens outside a radius of 100km from business:</b>	
<ul style="list-style-type: none"> <li>Hotel accommodation</li> <li>Car rental</li> <li>Safe storage</li> <li>Return of vehicle</li> </ul>	<ul style="list-style-type: none"> <li>Assistance only – all cost for policyholder's account</li> </ul>
<b>MEDICAL</b>	
<b>Medical emergency ambulance service</b>	
<ul style="list-style-type: none"> <li>Evacuation</li> </ul>	<ul style="list-style-type: none"> <li>Full service</li> </ul>
<ul style="list-style-type: none"> <li>Sending of medical staff, equipment</li> </ul>	<ul style="list-style-type: none"> <li>Full service</li> </ul>
<ul style="list-style-type: none"> <li>Medical return</li> </ul>	<ul style="list-style-type: none"> <li>Full service</li> </ul>
<ul style="list-style-type: none"> <li>Return of mortal remains</li> </ul>	<ul style="list-style-type: none"> <li>Full service</li> </ul>

DESCRIPTION	BENEFIT/LIMIT
<b>Guaranteed hospital admission</b>	<ul style="list-style-type: none"> <li>▪ Only applicable when the <b>swiftcare</b> Commercial Assist Emergency Ambulance Service is used</li> <li>▪ Limited up to R5 000 per policyholder per year</li> <li>▪ Reclaimable by <b>swiftcare</b> Commercial Assist if the policyholder has a medical aid</li> </ul>

<b>OFFICE ASSISTANCE</b>	
<b>Office assistance</b>	3 incidents per annum: Emergency assistance
<ul style="list-style-type: none"> <li>▪ Office assistance: electricians/plumbers/locksmiths/glaziers or other similar emergency service providers</li> </ul>	Call-out plus first hour labour
<ul style="list-style-type: none"> <li>▪ Security</li> </ul>	Maximum of 24 hours
<ul style="list-style-type: none"> <li>▪ Emergency notification to police, ambulance, fire &amp; rescue services or any other emergency services</li> </ul>	Unlimited assistance by phone

Table 5.0

## 4. CLAIMS PROCEDURE

The benefits provided under **swiftcare** Commercial Assist are **service-related** benefits. The beneficiary must therefore contact **swiftcare** Commercial Assist on the dedicated **swiftcare** share call number (0860 24 7 365) within the borders of South Africa to access the benefits as described in this document. If the beneficiaries are outside of South Africa, they must call +27 113744880.

If the beneficiary does not first call the **swiftcare** call centre to access the benefits, the policyholder must pay any costs incurred by the beneficiary.

## 5. COMPLAINTS PROCEDURE

All complaints can be sent to [complaints@ominsure.co.za](mailto:complaints@ominsure.co.za) or call us on **0860 63 43 57**.

## 6. DISCLAIMER

Service providers are independent contractors. Although **swiftcare** Commercial Assist makes every effort to monitor and assess the service providers, the responsibility of loss, damage or defective workmanship stays with the service provider.