



**SWIFTCARE COMMERCIAL ASSIST  
VALUE-ADDED PRODUCT  
FREQUENTLY ASKED QUESTIONS  
(FAQ'S)**

**October 2017**

DO GREAT THINGS



**OLD MUTUAL**  
INSURE

# SWIFTCARE COMMERCIAL ASSIST FAQ'S

Question	Answer
When will the <b>swift</b> care Commercial Assist value-added service be available?	The value-added services will be available from 1 October 2017.
Will this value-added service be available to all Commercial policyholders?	The <b>swift</b> care Commercial Assist services will only be available to Commercial policyholders on platform business. Agri Commercial policyholders and off-platform Scheme business are excluded at this stage.
What is the process for our new business clients if they want to add the value-added service to their policy?	The value-added services will automatically be added to all new business quotes, provided that the client has motor cover for eligible vehicles and one or more of the following sections: i.e. Fire, Buildings Combined, Office Contents, Business Interruption, Accounts Receivable, House owners and/or Householders.
How will the client know that the service is automatically added?	It is important that the broker/adviser and staff disclose this upfront to inform clients.
What is the process if the client does not want to benefit from the value-added services?	An opt-out option is available. Please contact your senior portfolio manager for assistance.

# SWIFTCARE COMMERCIAL ASSIST FAQ'S

Question	Answer
What about our existing clients who might want to enjoy the benefits of the service when we launch on 1 October 2017?	For our existing clients, the service will automatically be added upon renewal of the policy. It is important to note that the client must be made aware of this upfront at the renewal stage.
How do we handle request from clients who want to benefit from the value-added services before their policy comes up for renewal?	The <b>swiftcare</b> services can be added to the client's policy and will be treated as an MTA (mid-term adjustment). However, we need to be mindful that mass additions to policies will increase the MTA volumes. For this reason, ad hoc additions must be treated as exceptions only.
Where will the terms and conditions and product brochures be available?	Please refer to our website: <a href="http://www.ominsure.co.za">www.ominsure.co.za</a> .
How will our clients access their services and benefits in the event of an emergency?	The service is available 24 hours a day, seven days a week and 365 days a year in South Africa. Services are accessible by calling the toll-free line: <b>0860 247 365</b> .
What about our Commercial clients who are traveling outside of the South African borders and need access to their <b>swiftcare</b> services?	Clients traveling in neighbouring countries will have telephonic access to the <b>swiftcare</b> services. If the <b>swiftcare</b> call centre is not contacted in the first instance for assistance, any costs incurred will be for the client's own account. The number to call is <b>(+27)11 374 4880</b> .

# SWIFTCARE COMMERCIAL ASSIST FAQ'S

Question	Answer
<p>How will the uptake of this value-added service impact our clients' premiums?</p>	<p>The minimum premium can start off from R10 up to, or above R180, depending on whether the client has a certain number of vehicles and how many incidents were reported pertaining to these vehicles. This premium will be split between motor and non-motor benefits.</p>

**For more detailed information on pricing, please contact your senior portfolio manager.**