



COMMERCIAL ASSIST

010 271 3026 | 0861 468 882

ACCIDENT MANAGEMENT

Accident Management is available 24 hours a day, 7 days a week, 365 days a year and includes the following benefits:

ACCIDENT TOWING

Towing of the vehicle to the nearest approved repairer. Any additional costs will be for the Insurer or the client's account.

If a client is insured for third-party fire and theft only, accident towing is not covered under the policy. While CLC can assist in arranging towing services, all costs will be for the client's account.

2ND ACCIDENT TOW / BREAK-IN TOW / STOLEN AND RECOVERY TOW

Assistance will be provided, however, all costs will be for the Insurer or the client's account.

ROADSIDE ASSIST

Roadside Assistance for a mechanical or electrical breakdown is available 24 hours a day, 7 days a week, 365 days a year and includes the following benefits:

We will arrange to tow the vehicle to the nearest repairer, within a 100 km round-trip.

Where no reputable repairer is available within a 100 km round-trip we will tow the vehicle to the nearest repairer.

If you are further than 100 km from your permanent residence or destination, where available, and at our discretion, we will provide one of the following:

• CAR HIRE

A limit of R2 000 is applicable to this benefit per breakdown. Terms and conditions of the car hire company apply.

• OVERNIGHT ACCOMMODATION

A limit of R2 000 is applicable to this benefit per breakdown. The provision of accommodation is subject to availability.

• REPATRIATION OF VEHICLE

A limit of R2 000 is applicable to this benefit per breakdown. This benefit applies should the vehicle need to be repatriated from the place of repair, on condition that the breakdown was more than 100 km from your permanent place of residence or destination.

VEHICLE LOCKSMITH

Cover will be provided for the call-out fee and first hour labour where the keys have been broken or locked inside the vehicle.

FLAT TYRE

Cover will be provided for the call-out fee and first hour labour to fit the spare tyre. The cost of the repair or the replacement of the tyre is not covered.

OUT OF FUEL

Cover will be provided for the call-out fee and first hour labour if you are stranded next to the road as a result of running out of fuel. A service provider will be dispatched to deliver the fuel. The cost of the fuel will be for your own account.

FLAT BATTERY

Cover will be provided for the call-out fee and first hour labour if your vehicle won't start due to a flat battery. We will dispatch a service provider to attempt to jump start the vehicle. It should be noted that jump starting could result in damage and the cost thereof will be for your own account.

TAXI SERVICE

We will arrange transportation for the occupants of the vehicle in the event of the vehicle having to be towed. The cost of the transportation will be for the client's account.

MESSAGE RELAY SERVICE

A Consultant will contact relatives, employers or colleagues to inform them of any incident if requested by the client.

POTHOLE

Towing of the vehicle to the nearest approved repairer within a 100 km radius will be covered from the scene of the incident, when there is no damage to the body of the vehicle.

ANNUAL LIMITS

1 - 10 Vehicles R5 000 per policy, per annum.
11 - 15 Vehicles R7 500 per policy, per annum.
16 - 20 Vehicles R10 000 per policy, per annum.

PLEASE NOTE

- We do not cover any vehicles over 3 500 kg.
- CLC Assist will not be held liable for any repairs or towing costs not authorised by the contact centre.



ADVANCED OFFICE ASSIST

This comprehensive benefit provides you with assistance for day-to-day office repairs with regards to the following:

- Electrical
- Motors
- Plumbing
- Appliances
- Electronics
- Locksmiths
- Relocation
- Other

Included in this benefit is assistance with the following:

- Tree Felling
- Beekeeping
- Handyman
- Rubble / rubbish removal
- Carpet / upholstery cleaning
- Fumigation
- Gutter Cleaning
- Relocation

TABLE OF BENEFITS

Using our database of approved service providers, we can assist you with the following:

ELECTRICAL	MOTORS	APPLIANCES	OTHER
Faulty Lights	Gates	Microwave Ovens	Tree Felling
Faulty Plugs	Swimming Pools	Stoves	Beekkeepers
Geyser Thermostats	Jacuzzi's	Fridges /Freezers	Handyman
Geyser Elements	Garage Doors	Washing Machines	Rubble / Rubbish Removal
Power Failures		Tumble Dryers	Carpet / Upholstery Cleaning
Distribution Boards	PLUMBING	Dishwashers	Fumigation
Earth Leakage Relays	Blocked Drains		Gutter cleaning
Faulty Circuits	Water Leaks	ELECTRONICS	RELOCATION
Stove Plates / Elements	Geyser Valves and Elements	Televisions	Moving Company
General Office Wiring	blocked and overflowing Toilets		Cleaning Services
Main Cables	Blocked Baths, Sinks and Taps	LOCKSMITHS	Carpet Cleaners
Light Switches	Leaking Pipes	Unlocking of Doors	Security Guard
Burnt Plug Points	Shower Outlets	Replacement of Locks	Security Consultant
Lighting Wiring	Water Connections		DSTV / TV Installations

The maximum cover per claim, faults per claim and excesses shown on the table below are applicable:

PRODUCT	MAXIMUM COVER PER CLAIM	NO. OF FAULTS PER CLAIM	EXCESS PER CLAIM
Electrical & Plumbing	R2 000	4	R280
Appliance, Motors Electronics & Locksmiths		1	R280
Relocation	R1 000	1	R280
Other	R1 000	1	R280

All values depicted include VAT.

LIMITS

- There is an overall limit of R4 000 per policy per annum.
- No excess is applicable for any claim lower than R600 for electrical, plumbing, appliances, motors and electronics.
- An excess of R280 is payable for other/relocation.
- Also included in this product is the relocation benefit which will assist you with moving office, a R280 excess is payable. This benefit was specifically created to ease the burden of moving.

PLEASE NOTE

- This product does not cover the following:
 - Appliances older than 8 years | Replacement of Appliances
 - Municipal Connections | Repairs Outside of the Clients Property



LEGAL ASSIST

Legal advice and assistance from qualified attorneys on any legal matter.

This includes:

- Telephonic legal advice.
- 24 Hour legal referral.
- Two free 30 minute consultations with a qualified attorney.
- Free standard documentation.

At the discretion of our legal representative. It should be noted that this benefit is intended to provide basic telephonic legal advice. In the event of more technical questions, eligible persons may be referred to more qualified legal advisers which may have cost implications to the eligible persons.

LIMIT

R5 000 per policy.

EMERGENCY MEDICAL & TRAUMA ASSIST

Emergency Medical & Trauma Assist will provide you with assistance 24 hours a day, 7 days a week, 365 days a year. In the event of a medical emergency, we will arrange the following:

- Emergency telephonic "911" type medical advice and information.
- Emotional support and telephone counselling.
- Companionship and / or care of stranded minors.
- Repatriation of patient or return of mortal remains.
- Confidential non-emergency medical information and advice.
- R5 000 Admission to hospital guaranteed (refundable by the patient or their medical aid).

At the discretion of the medical service provider:

- Emergency medical response by road or air to the scene of a medical emergency.
- Transfer of the patient to the most appropriate medical facility.
- Transfer of life-saving medication and emergency blood.

ANNUAL LIMIT

R20 000 per policy.



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This brochure should be read in conjunction with the policy wording which is available from your Broker. These products consist of risk products. All values stated are inclusive of VAT and 12.5% Broker Commission.