

Trust

COMMERCIAL ASSIST

Welcome to Commercial Assist

Companies receive great discounts and special offers from a wide range of top quality service providers.

Benefits are immediately available - all you have to do is call Stepp Assist on:



Emergency No: 086 127 8377 (0861 2 Stepp)



Alternative Emergency No: 083 307 1214



https://www.stepp.co.za



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https://www.facebook.com/steppinsure

Trust Journey



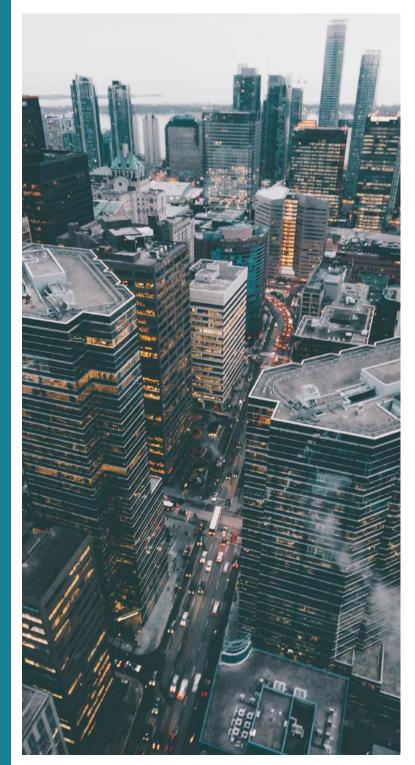
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Commercial Assist



Assistance Products & Services:

- \rightarrow ROADSIDE & ACCIDENT ASSISTANCE
- \rightarrow OFFICE ASSIST
- \rightarrow EMERGENCY MEDICAL SERVICES
- \rightarrow LEGAL ASSIST
- \rightarrow Home safe chauffeur
- → TRAUMA & TREATMENT CHAUFFEUR







Roadside Assistance

Members have access to the following services in the event of a roadside emergency (limited up to R750 per incident):

- Flat battery jump-start only (replacement of battery for the member's account)
- Flat tyre (help with a change of tyre)
- Keys locked in a vehicle (unlocking only)
- Fuel assistance (limited to five litres per incident)
- Minor roadside-running repairs (electrical, coil, immobilizer, etc.)
- Transmission of urgent messages

<u>Tow-in</u>

(5)

Tow-in service to the nearest approved dealership (if under warranty), repair centre, or panel beater in the event of:

- Mechanical breakdown covered up to R750
- Electrical breakdown covered up to R750
- Accident damage cost covered to the nearest approved panel beater up to a limit of R1850

Courtesy Transport

Where the vehicle needs to be towed to a repairer, we will arrange for the occupants of the vehicle (up to a maximum of two persons) to be transported to a nominated destination where the breakdown has occurred within a 40 km radius of your normal place of residence.

OVERALL LIMIT OF R5 000 PER ANNUM PER POLICY.

ROADSIDE & ACCIDENT ASSIST

Hotel Accommodation

Where the breakdown has occurred outside a radius of 100 km from your normal place of residence, resulting in an overnight delay, we will arrange hotel accommodation for the occupants of the vehicle (up to a maximum of four people). Cover up to R500.

OR

Car Rental

If the circumstances of the problem entitle you to the hotel accommodation benefit but you would prefer to continue with your journey immediately, we will arrange for a rental car to enable you to reach your destination, subject to your qualifying for a rental vehicle in terms of the car rental companies general terms and conditions.

The costs incurred will be confined to rental charges; delivery and collection of the hire vehicle, and the car must be surrendered on arrival at your destination.

Cover up to R500 and subject to availability.

Vehicle Repatriation

In the event of a member's vehicle being left for repairs, we will pay up to R500 for 24-hour, Group-B car rental or a flight ticket to collect the vehicle after repairs. Alternatively, should the vehicle have been towed to a dealership closer to the member's place of residence, we will supplement the additional tow costs with the costs of car rental.

*Please note: This cover excludes all vehicles over 3 500kg. A member will not be entitled to service where the vehicle is not in a roadworthy condition. Any costs incurred through arrangements made by the member without prior authorization shall not be reimbursed. Assistance is only available in South Africa, Lesotho and Swaziland.





Fixtures, Fittings and Services

In the event of an office emergency as a result of breakage of fixtures and fittings, we will arrange for an appropriate repairer (electrician, plumber, locksmith, glazier etc.) to address the problem at one nominated address (callout fee and first-hour labour is covered, thereafter normal rates apply). Please note that all parts and materials used are excluded and will be for the member's account.

An office emergency is defined as an event that is potentially life threatening or could possibly cause structural damage to a property.

Overall limit of 3 incidents or up to R2 000 per annum per policy.

Emergency Services Notification and Call-out

We will, at your request, relay notification of emergencies to the police, traffic, fire brigade, ambulance, security or any other emergency service provider.

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EMERGENCY MEDICAL SERVICES(ACCESS ONLY)

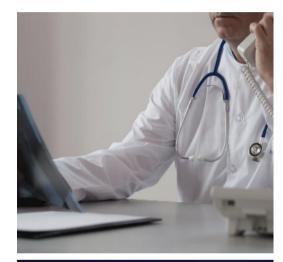
The following benefits are advisory services only:

- · Medical advice and information
- Emergency telephonic advice and information, 24-hours, seven days a week
- Referrals to crisis lines
- Referrals to medical practitioners and facilities

The following benefits are on an access basis only: (all costs are for your account)

- Emergency medical response to the scene of an incident
- Emergency medical transportation to the nearest appropriate medical facility
- Inter-hospital transfer
- Medical repatriation
- Escorted return of minors
- Compassionate visits
- Repatriation of mortal remains









LEGAL ASSIST

24-hour Legal Advice

Assist members and their immediate family have ongoing access to a 24-hour legal advisory service on any aspect of the law such as criminal law, family law, constitutional law, child law, labour law, Driver Protect, etc.

30-Minute Free Consultation

This service involves a free initial 30-minute consultation should any matter require legal action. The member will then be referred to a lawyer who forms part of our national network for a direct free 30-minute consultation.

Free Standard Legal Documents

If a member requires a purchase, sale, lease, or prenuptial agreement, employment contracts, etc.

We will provide these free at his or her request. The member will also be advised on the application of each of these documents and the procedures and principles that apply.







CHAUFFEUR SERVICES (OPTIONAL COVER) HOME SAFE CHAUFFEUR (OPTIONAL COVER)

Commercial Home Safe Chauffeur is an option available on Commercial policies for 6 trips annually or 12 trips annually and will be priced per vehicle. The Home Safe Chauffeur trips can be exchanged for Trauma & Treatment Chauffeur Trips. For Example, if a client has chosen to buy 6 trips they will be able to use a total combination of 6 Home Safe Chauffeur and Trauma & Treatment Chauffeur trips.

NB: This is an optional cover that can be chosen - cover is only applicable if noted and paid for on the schedule and is on a nominated car and driver basis meaning that the driver's name, identification number and car must be noted on the schedule.

This product is designed to encourage you to drive responsibly. Statistics show car incidents as a result of drinking & driving account for a large percentage of accidents on our roads, especially at night.

BENEFITS ARE AS FOLLOW:

- We will ensure that you and your vehicle arrive home safely. We will dispatch a vehicle with two drivers (where possible) and drive you home in your OWN car.
- All drivers have a public driver's permit, carry a cellphone and dress professionally. The drivers all speak English.
- You are entitled to use this service the <u>number of times as noted on</u> your schedule per annum. Each incident is capped at R500 rand, any costs incurred over and above this will be for the client's account.

WHAT ARE THE TERMS & CONDITIONS?

*Bookings can be arranged between the following hours:

 Mondays to Thursdays 	17:00 - 01:00
 Fridays 	15:00 - 03:00
 Saturdays 	16:00 - 02:00
 Sundays 	16:00 – midnight

- The service is available within a 50km radius of city centres in Johannesburg, Pretoria, Durban, Cape Town, Nelspruit, Polokwane, Kimberley, Port Elizabeth, East London, George, Bloemfontein and Pietermaritzburg.
- Ad hoc or last-minute requests will be accommodated by the Service Provider on a best-effort basis with a maximum expected delay of 90 minutes. This Service is subject to the availability of a standby team at the time of the request.
- Pre-bookings for public holidays need to be made before 17:00 on the day before the public holiday.
- At the specified time and location, the call centre will notify you that the pick-up driver has arrived at which time you will have 15 minutes to meet the driver. After 15 minutes, the call centre will notify you that the pick-up driver will be leaving and the trip will be cancelled.

Cancellation and rescheduling fees:

- Two hours before booked collection time Rnil
- One hour before booked collection time one incident will be eliminated





CHAUFFEUR SERVICES CONTINUE: TRAUMA & TREATMENT CHAUFFEUR (OPTIONAL COVER)

This product is designed to get you from and to home after any trauma or treatment session should you not have available transport.

Benefits are as follow:

- All drivers have a public driver's permit, carry a cellphone, and dress professionally. The drivers all speak English
- You are entitled to use this service as an exchange for a Home Safe Chauffeur trip. These trips form part of the Home Safe Chauffeur trips limitation. Each incident is capped at R500 rand, any costs incurred over and above this will be for the client's account
- This benefit will also apply to transport the insured from a medical facility (post-cancer treatment) to their house of residence.

Terms & Conditions:

• Bookings can be arranged between the following hours:

	06:00 - 20:00
	06:00 - 20:00
	06:00 20:00

- Saturdays U5:00 20:00
- Sundays 06:00 20:00
- The service is available within a 50km radius of city centres in Johannesburg, Pretoria, Durban and Cape Town.
- At the specified time and location, the call centre will notify you that the pick-up driver has arrived at which time you will have 15 minutes to meet the driver. After the 15 minutes, the call centre will notify you that the pick-up driver will be leaving and the trip will be cancelled.

Cancellation and rescheduling fees:

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TrustJourney



AN AUTHORISED FINANCIAL SERVICES PROVIDER