

24/7 VALUE-ADDED SERVICES
SANTAM BUSINESS ASSIST

WELCOME
WE ARE
OPEN
PLEASE COME IN

Our services are available 24/7.
Certain specialised advice may be limited to (Monday to Friday, 08:00-17:00).

Contact Santam Business Assist
WhatsApp line: **010 211 5929** or call **086 010 9971**

**Terms and conditions apply*

SANTAM BUSINESS ASSIST

Your company demands 100% of your focus and energy. At Santam Commercial Insurance, we understand that your time is valuable, which is why we are proud to offer Santam Business Assist, a business support service designed to reduce unnecessary operational costs. Santam has partnered with Digicall to give you access to a platform of external Service providers who can fulfil the unique needs of your business at an agreed monthly premium.

Santam Business Assist includes:

1. Emergency and convenience services
 2. Finance assistance
 3. Marketing assistance
 4. Labour and HR assistance
 5. IT assistance
 6. Business assistance
- as fully detailed below.

DEFINITIONS

Service provider shall mean the service provider stated in the schedule.

Territorial limits shall mean within the borders of the Republic of South Africa.

Member shall mean you/your/yours as defined in your policy.

Case shall mean an inquiry opened in respect of a particular generic topic or particular matter for a specific employee. Follow-up calls relating to the same employee for the same matter would not be regarded as a new case but will be classified as an existing case.

CCMA preparation and support shall mean any work done in relation to the Member's CCMA case.

CCMA shall mean the Commission for Conciliation, Mediation and Arbitration.

Terminations and consultations shall mean any work done in relation to dismissal matters.

Templates shall mean a generic document drafted in accordance with best practice and SA legal standards.

Policy shall mean a generic document drafted as a source of guidance on how a wide range of HR issues should be handled within a company. It includes a description of principles, rights and responsibilities for managers and employees.

Workplace agreement shall mean an agreement concluded by the employer and the employee pertaining to any workplace matter, excluding those matters relating to the contract of employment.

Unit shall mean the unit in which the service offering will be charged.

In-bundle shall mean the services that are included at no additional cost to the Member.

Out-of-bundle rate shall mean the rate at which services in excess of the Member benefits will be calculated.

1. EMERGENCY AND CONVENIENCE SERVICES



EMERGENCY OFFICE ASSISTANCE

The Emergency Office Assistance programme assists you when you are involved in an office emergency. An office emergency means any sudden, unexpected and/or unforeseen event at your office requiring the immediate and/or urgent services of a domestic tradesman to limit/minimise or prevent further damage to the office. This service is restricted to office emergencies and only applies to your **eligible premises/office premises** within the territorial limits of the Republic of South Africa. The Member will be assisted with up to **3 incidents per annum**.

Emergency Services Notification and Call-out

At your request our Assist Call Centre will relay a notification of emergencies to the Police, Traffic Department, Fire Brigade, Ambulance, Security company, or any other emergency service provider.

Please note that each service will be managed on an individual basis and is highly dependent on traffic, weather and correct information received, i.e. address or area of incident.

Services rendered

The Emergency Office Assistance programme entails Digicall arranging the following emergency services for Members:

1. Plumbers
2. Glaziers
3. Electricians
4. Locksmiths

These services exclude maintenance (of any kind) and the costs of any materials required, which are for the Member's account.

PLUMBERS

Assistance will be provided by Digicall to Members in circumstances where they have requested access to the service for any of the following emergencies:

1. Visible burst water connections and pipes
2. Blocked drains, toilets, baths and sinks, causing further damage to the office
3. Emergency geyser overflow, and valves (Latco and pressure release) causing loss of hot water and pressure-release problems
4. The costs of any materials provided by the plumber are excluded and are for the Member's own account.

Exclusions (what is not covered)

1. Jacuzzi, swimming-pool and borehole pumps
2. Leak detection inspections

3. Repairs not complying with regulated specifications, such as SABS and others
4. Leaking taps/toilets
5. Replacement of a burst geyser, septic tanks and water-supply interruptions to the permanent residence.

GLAZIERS

1. Digicall's assistance is a 24-hour helpline, offering assistance where a glazier is dispatched to ensure that damaged building glass can be professionally replaced.
2. Broken or badly cracked windowpanes, which could enable access to the residence.

Exclusions (what is not covered)

1. No materials are included and are for the Member's own account (e.g. the actual glass etc.).

ELECTRICIANS

Assistance will be provided by Digicall to Members in circumstances where they have requested access to the service for any of the following emergencies:

1. Distribution boards, circuits, main cables causing 100% power failure
2. Earth-leakage relays causing 100% power failure
3. Geyser connections and elements causing 100% power failure
4. Plug points causing 100% power failure
5. Light fittings or switches causing 100% power failure
6. Lightning strikes on wiring causing 100% power failure
7. Multiple burnt connections on wiring or plug points causing 100% power failure
8. Connections to all electrical motors (e.g. electric gate motor) causing 100% power failure
9. The costs of any materials provided by the electrician are excluded and are for the Member's own account.

Exclusions (what is not covered)

1. Electric gates and doors
2. Jacuzzi, swimming-pool and borehole pumps
3. Air conditioners and commercial refrigeration
4. Repairs not complying with regulated specifications, such as SABS and others
5. All electric motors.

LOCKSMITHS

1. If keys to a main entrance or exit of the office (including outbuildings) are broken off or lost
2. If a person is locked inside the office or any room within the office.

Exclusions (what is not covered)

1. Burglary Incidents - Digicall will assist the Member by arranging a locksmith, but the Member will be liable for the costs of such locksmith and any material provided by the locksmith.

2. Replacing of damaged locks, padlocks and keys (Members may be assisted at their own expense).

Additional services also included are the following:

Should a burglary occur, security assistance and guarding services will be provided at the Member's request.

These services will be for the Member's own account.

Estimated service times

Urban areas = average response time is 35 to 80 minutes (from time of dispatch – up to 100km), with the potential of extended response time on weekends only.

Rural areas = average response time is 80 to 240 minutes (from time of dispatch – in excess of 100km).

Terms and conditions

1. The service is limited to 3 incidents per annum overall.
2. Please note that the call-out fee and first hour of labour will be covered under your Office Assistance; however, the cost of parts and additional labour will be for the Member's own account.
3. This benefit is restricted to emergency office assistance and only applies to your primary office building within the Republic of South Africa.
4. Charges for any assistance arranged by any source other than the Call Centre will not be reimbursed.
5. Assistance rendered includes use of standard methods only; no special machinery is covered.
6. Repairs for any items under warranty will be referred to the relevant manufacturer.
7. The Member will be liable for paying all additional costs, in excess of the offer limit, directly to the appointed service provider.
8. For any insurance-related risk, the Member will be referred to his/her insurer for assistance.
9. In case access to the unit is not provided by the Member, additional fees may apply for the labour performed to access the unit.
10. Based on the Member's description of the issue, the service technician will diagnose the unit and determine what repairs will be necessary to resolve the issue.
11. Where orders need to be placed for parts, the technician and Member will liaise directly regarding turnaround times.
12. Where parts are no longer available, the technician will provide a recommendation to the Member.

LICENCE ASSIST

Licence Assist Members have access to a unique service that is designed to take the hassle out of car licence renewals. Licence Assist will notify Members of licence renewals and then provide a convenient, quick and easy channel to get these licences renewed.

Our solution is simple and very effective:

1. Convenience – no queues and limited administration in dealing with the Licence Department or Post Office. Members also enjoy the convenience and huge time saving of having their licence(s) delivered directly to them.
2. Representation – our expert team provides full administrative support for all licence renewal issues.

Digicall specialises in supporting Members with a no-hassle way of renewing their South African vehicle licence disc. The fact is that all vehicle owners must renew their vehicle licences every year. The problem is that there is no proactive renewal notification, and these processes are extremely frustrating and time consuming. They can also be costly due to penalties and/or fines for late payment or driving without a valid vehicle licence disc. Dealing with government departments and parastatals can be a complex and arduous process, therefore we use our extensive legal and administrative expertise to simplify the entire process and really take the pain away.

The benefit of this product is that it relieves the Member of having to queue and provides limited administration in dealing with the Traffic Department, Municipal office or Post Office. Digicall protects the Member's pocket by making sure he/she will never have to pay any penalty fees or fines for expired vehicle licence discs.

Once we receive the vehicle's details at implementation, we will schedule a reminder 60 days prior to the renewal of the licence disc. If the Member opts for Digicall to facilitate the renewal, a fee of R150.00 will be charged towards the administration and delivery of the disc to a location of the Member's choosing. Alternatively, all the discs can be delivered to the work address.

HOME DRIVE

There is no need to cover the many reasons not to drive under the influence – the consequences are well known. With the Home Drive service, so easily available, there is also no justification for taking a chance. Relax, have a great evening, and let Home Drive take you and your car home safely.

CONVENIENCE DRIVE

In the event that you require assistance between destinations due to no access to a vehicle of your own, our professional team of standby drivers will fulfil your request either through our preferred method of a pre-booked event, or even if the day potentially throws a curveball.

1. Between meetings
2. An airport transfer
3. Pick up from a dealership, as your car has gone in for a service.

Either way, a driver will be there to pick you up. Your Convenience Drive will be provided by one driver who will drive you in one of our own vehicles to your destination.

Terms and conditions apply.

Service Centres: maximum 40 km from city centre.

- Johannesburg
- Tshwane
- Cape Town
- Stellenbosch
- Durban
- Gqeberha
- George
- East London
- Nelspruit
- Bloemfontein

The Home Drive and Convenience Drive benefits include 6 trips in total per annum limited to a 40 km radius per incident (calculated from Member pick-up point to the primary drop-off destination). Any additional kilometres travelled will be charged at R15.00 per kilometre.

Should the Member require additional trips, the booking will be facilitated on a Member-to-pay basis. The charge per trip will be billed at R500.00 per 25 km radius and R15.00 per kilometre thereafter. This will be charged to the Member's credit card.

Additional passengers/drop-off

1. The service is available to a valid Member and limited to his/her specified vehicle only. Up to 3 additional passengers can be transported at no cost provided that the entire trip is no longer than 40 km, takes no longer than 1 (one) hour and ALL are transported to one/main booked address.
2. An additional cost of R80.00 per additional/unplanned drop-off will be charged. This arrangement needs to be discussed and authorised by our Call Centre to ensure efficient planning and upfront payment (warding off the potential threat to our drivers when carrying cash).
3. Payment options – Mobi Paid Link or EFT to be done upfront to confirm booking.

Booking times

1. Pre-bookings are preferred and should be arranged until 20:00 each day.
2. Ad hoc or in-the-moment requests throughout the day and night will be fulfilled on a best-effort basis and Members should expect a potential time delay of a minimum of 1 (one) hour. This may be due to team availability and capacity at the time of requesting the standby team. Should any delays or incapacity to assist the Member be a certainty, your incident manager will inform the Member immediately.
3. Services for public holidays – pre-booking should be fulfilled by 17:00 on the day prior to the public holiday.

Collection

1. At the specified time and location, the Call Centre will notify the Member via SMS that the pick-up driver has arrived, at which time the Member will have 15 minutes to meet the driver. After the 15 minutes the Call Centre

will notify the Member that the pick-up driver will be leaving and the trip will be cancelled. Cancellation fees will apply.

Terms and conditions

Cancellation policy

1. The full rate is charged for bookings cancelled with cancellation notice of less than 1 (one) hour.

Amending trips

1. Amending a trip that has already been confirmed will result in delays and/or trips being cancelled should service providers not be available to assist at the amended time.

Lead times

Off-peak:

1. At least 2 (two) hours lead time is required.

Peak: Sporting events, music concerts and festivals, etc.

1. 3-day pre-booking to ensure availability.

Peak: Christmas period, New Year's Eve

1. At least 3-day pre-booking to ensure availability, and works on a first-come-first-served basis.

In-the-moment service

1. In-the-moment service can be booked; however, it will be on a best-effort basis depending on availability of teams and the time of year. There could be a delay when utilising this service.

Home Drive process

1. Member to contact the Digicall Call Centre.
2. Digicall agent books the Home Drive service with the relevant service provider via the current booking procedure.
3. Once the booking has been completed, the service provider will communicate via SMS with the Member to confirm pick-up point, date and time.
4. Once the service provider has allocated a team/cab driver, the Member will receive an SMS confirming the driver's name, telephone number and estimated time of arrival (ETA).
5. Once the driver has arrived, the Member will receive an SMS advising him/her that the driver is outside the requested address.
6. Should the Member not find the vehicle, the onus is on him/her to contact the driver (the driver's number will be forwarded via SMS).
7. The Member is given a 15-minute grace period to make use of the driver.
8. Not complying with point 7 will result in the driver cancelling the trip and the trip will be billed.
9. The Member arrives at the destination – once the trip has been completed the Member will receive a customer satisfaction index (CSI) SMS to rate the driver and the service provider's service.

10. Cancellations and changes in booking times need to be made by the Member by calling the Call Centre.
11. Members will receive an SMS confirming their booking and the onus is on them to check whether the SMS is accurate and to ensure that they receive this SMS. If the booking is inaccurate for any reason, the Member needs to call the Call Centre to amend the booking.
12. Members may only be dropped off at the drop-off point booked and may not change that destination en route. One additional drop-off is allowed along the way but needs to be pre-booked with the Call Centre. An additional drop-off fee of R80.00 per person will be charged if the drop-offs are within the 40 km radius.
13. The support vehicles used by the team of drivers are typically owned by the drivers and are unbranded vehicles. These vehicles are purely support vehicles and no passengers may travel in them.
14. When making use of the service, Members may have up to 3 additional passengers in their vehicle going to the same destination, with the exception of 1 additional drop-off having been pre-booked. An additional drop-off fee of R80.00 per person will be charged if the drop-offs are within the 40 km radius.
15. Drivers are uniformed and carry an identity badge. The driver's cellphone number is included in the SMS when the booking is confirmed.
16. If a Member does not receive an SMS of his/her driver's details 25 to 45 minutes before the collection time, the onus is on the Member to call the Call Centre to follow up.
17. Drinking and driving is a serious offence and our service providers do not condone this. Our service providers cannot be held responsible if for any reason there is a service delivery failure and the Member chooses to drive home under the influence.
18. Should there be a service delivery failure, please do not drink and drive but make alternative arrangements to get home safely. The service delivery failure is to be reported to complaints@santam.co.za or call 0860 102 725. The service failure will be investigated and, should it be due to the negligence of the service provider, the service provider will not charge Santam for the service and it will not be deducted from the Member's annual limit. However, if the failure is the Member's fault, the service will be deducted from the Member's annual limit and he/she will be liable for any additional costs that may apply.

2. FINANCE ASSIST



FINANCIAL ADVICE/DEBT COUNSELLING/TAX ASSISTANCE/COLLECTIONS

The Financial Advice and Support Helpline offers access to telephonic financial advice and preventative education rendered by professional consultants during office hours. In dealing with queries, confidentiality and quality time are key components to a professional service, which is what Members will experience as financial matters could be stressful. The service offers peace of mind in the sense that independent, unbiased guidance and information are shared pertaining to the Members' circumstances and query.

Debt wellness

This service gives Members all the vital tools necessary to create a personal finance action plan that will lead them towards financial self-reliance and debt management. It also includes:

1. Counselling
2. Formal debt review
3. Tax assistance
4. Trusts
5. Wills
6. Debt counselling
7. Collection service.

If you answer **YES** to any of the questions below, then you would benefit from talking to one of our financial consultants for a free debt assessment.

1. Unable to make monthly debt repayments?
2. Constantly being hassled by creditors?
3. Using credit to pay for household expenses?
4. Regularly borrowing money from payday or microlenders?
5. Garnishee orders against your assets and salary?
6. Struggling to solve debt problems?
7. Wanting to get rid of debt?

Counselling

Included in this service is a telephonic Call Centre service that will provide Members and their immediate family members with:

1. Financial literacy skills
2. The creation of a financial budget
3. Management of budgets
4. Income versus expenditure information
5. A financial needs analysis for the purposes of determining the level of debt.

Formal debt review

Included in this service is a telephonic Call Centre service that will provide Members and their immediate family members with:

1. A formal debt review process
2. Contacting of creditors and advising them that the Member is under formal debt review
3. Registering the Member under NCR
4. Renegotiating terms with the creditors concerned
5. Getting the new terms negotiated with the creditors approved in court.

The cost of the above benefits is built into the Member's repayment plan with creditors, therefore it has no further impact on his/her cash-flow problems.

Tax assistance

1. Telephonic assistance of 1(one) hour with labour tax queries.

Trusts

Generic information on trusts is provided, including:

1. Types of trusts
2. Advantages of using a trust
3. Who should use a trust?
4. Who should not use a trust?

Specific advice will be referred to a service provider who specialises in trusts and is able to assist the Member in taking the necessary steps to set up the trust should he/she wish to pursue the option with an approved partner for further assistance.

Wills

1. Important things to consider when drafting a will.
2. What happens when you die without a will? (Explanation of Intestate Law)
3. How will your assets be distributed?
4. Who can wind up your estate?
5. What are the general costs involved in winding up your estate?
6. What makes a will valid?
7. Instructions to follow when signing a will.

Members who wish to obtain the services to set up a will can be referred to a specialist at an approved partner for further assistance.

Debt counselling

How to handle debt.

We assist with a wide range of debt-related issues, including:

Defaults and adverse listings on your credit report

1. What is a default and what does it mean if you default?

2. How long will it reflect on your record?
3. What you can do to clear your default on your credit record.

Slow payments

1. What is a slow payment on a credit report and how will it affect your credit score?

Judgement

1. What is a judgement?
2. How long does a judgement stay on your credit record?
3. Can you have a judgement cleared?

Garnishee order

1. What is a garnishee order and what are your rights in respect of it?
2. Under what circumstances can it be released?

Administration order

1. How does it work and how does it help you?
2. When do you qualify for an administration order and how do you get one?

Sequestration

1. What is sequestration?
2. Why apply for sequestration?
3. Voluntary vs compulsory sequestration
4. Sequestration rehabilitation explained.

Basic financial planning

Information about a wide range of financial concepts:

1. Investing for specific objectives
2. Investing for retirement
3. Investing for income
4. Risk planning
5. What is life cover, disability cover, and dreaded disease cover?

How can your credit report help?

A financial advisor's interpretation of your credit report helps with the effective management of your financial well-being and credit lifestyle. Based on the circumstances in your report, our advisors can accurately guide you in terms of a debt consolidation process.

Terms and conditions

Accommodating and professional financial consultants are available to assist you telephonically whenever you require help. The experts offer three calls per case. For example, if you call one of our advisors once about your will, you will be able to benefit from his/her dedicated support during three telephonic consultations. If you would like to enquire about personal income, you will also enjoy three calls for that case.

All our experts are trained professionals and have the required expertise to provide you with sound and unbiased guidance of an exceptionally high standard.

We provide you with a one-off personal credit report in order to help you better understand your financial status, credit history and credit score.

Your credit report will include:

1. A summary of your personal details
2. Potential fraud indicators
3. Credit health score
4. Debt summary
5. Payment profile: Credit account status
6. Payment profile: National loans registration
7. Public domain records
8. Payment notification
9. Consumer information
10. Property interests
11. Principal links.

This service is limited to one telephonic consultation subject to the limits stated above. The cost of referrals is not included and will be billed separately by the relevant expert.

Collection service

Most small and medium-sized enterprises will suffer losses due to unpaid invoices and we are pleased to offer a potential solution:

We will refer your overdue debtors' accounts for collection as part of your Santam Business Assist Value-added Service Benefit.

Extent of services

1. Collection activity will be undertaken but not guaranteed over the 60 days following placement.
2. Multiple collection activities comprising data washing, tracing, collection calls, tactical SMS attempts to enhance payments/contact, email attempts to enhance payments/contact, risk segmentation, multiple payment options, including Debichecks, Pay@, Direct Deposits, EFT, Masterpass and Snapscan options.
3. Administration of monthly payment arrangements will continue with a collections service up until the account balance is fully repaid.
4. Our objective is to escalate recovery of all debts regardless of magnitude, while remaining sensitive to our Member's public image.
5. Admirable Member services in commercial debt collections and consumer debt collections.
6. If required post soft-medium Call Centre collections, your accounts can be referred at your request to a law firm for further legal action at your own expense.
7. All monies collected will be credited to your bank account each month end. We do, however, encourage payments to be made into your bank account.

Benefits

You have the benefit of getting your arrear accounts managed by registered debt collectors who are experienced in dealing with commercial debt collections and consumer debt collections.

Debt collections support terms and conditions

1. Accounts must be referred within 90 days of the invoice being raised.
2. Digicall will ensure the services are performed in a proper and efficient manner, but without a guarantee of success.
3. Digicall will ensure it exercises the levels of care, skill and diligence necessary to enable it to properly discharge its obligations under this contract.
4. Digicall will promote and advance the interests and reputation of the Member and will not do anything that may harm, or is contrary to, the interests of the Member.
5. Digicall will perform the services with all due haste; however, the manner and timing of Digicall's performance of the services are at the discretion of Digicall, subject to compliance with the provisions of this contract.

Limited to 1 incident per annum.

3. MARKETING ASSIST



CORPORATE IDENTITY, SOCIAL MEDIA AND DIRECT MARKETING

In today's competitive online environment, digital presence needs be structured to meet every end-user's requirement be it choice of mobile device, engaging site content, subscription options or online purchasing. These features must integrate with social media platforms and communication-driven systems to continually drive site traffic and stimulate return communication.

Digicall service providers specialise in the development of full-circle online solutions that serve as optimum digital marketplaces with trackable results. In addition, they are also able to assist with any branding or design requirements, such as logo and email signature design, promotional brochures and leaflets, signage design and vehicle branding design, to name but a few available for the Member's own account.

Starting up a business entails executing a multitude of tasks – selecting and securing premises, enlisting staff, acquiring stock, and setting up effective administration and accounting systems, often with limited resources and funds.

We assist with the setting up of digital platforms to promote online presence, as well as assist with branding and/or marketing requirements:

1. Corporate Identity – provide us with a brief overview of your business and we will supply you with three graphic design logo options from which to choose.

2. Digital business cards – easily circulated to all telephone contacts via WhatsApp.
3. Facebook business page set-up – we will set up your Facebook Business Page, targeting Facebook contacts applicable to your business. We will also assist you with initial artwork required – banner and profile images.
4. Free consultation regarding additional requirements – to discuss any additional requirements such as the development of your official website, developing a full Corporate Identity Document that includes official company colours and fonts, business cards, email signatures, office stationery, signage, vehicle branding and much more.

The above service not only provides the business owner with an instant full-circle online presence, but it also enables the immediate collection of site analytics and user data to aid in further online communication and marketing strategies.

PLEASE NOTE:

Corporate identity: Logo design only, stock images and photography excluded.

Facebook business page set-up: Does not include monthly management and booster fees.

Limited to 1 incident per annum, up to R4 750.00.

4. LABOUR AND HR ASSISTANCE



EmployerAssist™

Digicall's 24/7 EmployerAssist™ membership includes labour legal telephonic and email assistance where suitably qualified legal advisors will be readily available to provide remote assistance. Following this, should the matter require on-site assistance or representation, our extended team of Industrial Relations (IR) specialists will do so according to the prevailing product benefit.

Typical examples of telephonic and email support include advice and assistance on:

1. Dismissal procedures
2. Drafting of charge sheets and relevant notices
3. Providing information and guidance on dismissal procedures
4. Guidance and advisory services with regard to urgent labour matters
5. Advisory services relating to contracts of employment
6. Drafting of standard letters and documents
7. Representation with regard to CCMA and Bargaining Council procedures, including conciliation and arbitration
8. Advisory services relating to changes and the interpretation of legislation
9. Access to product-related templates, such as written warnings, leave forms and hearing notices.

Typical examples of representation include:

1. Chairing of hearings and retrenchment consultations
2. Representation at the CCMA and Bargaining Council
3. Advisory services and representation relating to union negotiations and strike action.

A Member is entitled to 3 incidents per annum, subject to a maximum of 1 (one) incident in any given month. A single incident is made up as follows:

3 (three) telephonic or email cases per month

and

Consultation of up to 4 (four) hours

or

CCMA representation, assistance, preparation, and support of up to 4 (four) hours.

Terms and conditions

The Member agrees that he/she has contacted the Call Centre for advice and guidance on his/her policy cover, and the Member agrees that he/she will be liable for the difference, including such extra costs as may be occasioned by any assistance the consultant has provided to comply with the policy conditions. The Member agrees that the Insurers of the policy will not be liable for additional costs unless written confirmation of cover is issued by the Insurer.

Exclusions

We will not provide any benefits for matters that arise from, are based upon, or relate to any of the following:

1. Commercial transaction, which, for the purposes hereof, will mean any event in connection with or relating to or arising from any interest in immovable property other than your permanent place of residence; or arising from any trade or profession or other occupation or business or arising from any existing or future interests in mineral rights or shares or other interest in any patent, copyright, trademark or any other device giving rights in terms of the law, whether alone or in partnership or whether as a shareholder or a director of a close corporation or company. This exclusion will not apply to any action arising from your employment unless you have alternative relief or remedies;
2. Vexatiousness or malice on your part
3. Labour matters based on or tainted with illegality
4. Labour matters in which you do not have a proprietary interest
5. Where you act as an executor, trustee, curator, committee member, or in any other fiduciary capacity
6. Circumstances of general public interest that affect or may affect the public interest, society, an identifiable interest group, or the universe in general
7. Events that occurred outside the borders of the Republic of South Africa.

On CCMA and Bargaining Council matters your business must be registered with a predetermined employer's organisation. If you are not registered, you are responsible for the cost of registration.

Costs

An activity that may be included	Unit	In-bundle	Out-of-bundle rate
TELEPHONIC AND EMAIL SUPPORT			
24-hour labour support and advice	Per case	Up to 3 cases per month	R450.00 per case
TERMINATIONS AND CONSULTATIONS			
<ul style="list-style-type: none"> Chairing hearings and retrenchment consultations Other consultations 	Per case	4 hours	R1 000.00 per hour
CCMA PREPARATION AND SUPPORT			
<ul style="list-style-type: none"> Representation, assistance, preparation and support 	Per case	4 hours	R1 000.00 per hour
<ul style="list-style-type: none"> Printing CCMA bundles (4 x bundles required) 	Per bundle		R240.00 per bundle
TEMPLATES			
<ul style="list-style-type: none"> 50 Generic HR and Labour Law templates Disciplinary and Grievance Policy Contract of employment template 	Per document	Free	
<ul style="list-style-type: none"> Workplace agreement Other policy Independent contractor agreement Restraint of trade agreement 	Per document	R999.00	R999.00 per document
<ul style="list-style-type: none"> Consultation and amendment to templates 	Per hour		R1 000.00 per hour

All templates will be in a generic format and are drafted in accordance with basic SA labour law specifications. Amendments to these documents will be done at the out-of-bundle hourly rate.

Workplace agreement repository	Policy repository
<ul style="list-style-type: none"> Confidentiality agreement Demotion agreement Mutual separation agreement Non-disclosure agreement Paid maternity leave agreement Retrenchment agreement Short-time agreement Study assistance work back agreement Suspension agreement 	<ul style="list-style-type: none"> Business Code of Ethics Dress code HIV and Aids IT, Communications and social media Leave Protection of personal information Harassment Smoking Termination of services Substance abuse Remote working Overtime

An activity that may be included	Unit	In-bundle	Out-of-bundle rate
TRAVEL COSTS			
<ul style="list-style-type: none"> Travel reimbursement 	Per km	First 50 km in SA Metropolitan area	SARS rates
<ul style="list-style-type: none"> Flights Accommodation 	Per case	First 50 km in SA Metropolitan area	Economy 3 Star (Dinner, Bed and breakfast)

HR Transact™

Your virtual HR Back-Office Support subscription covers your transactional HR administration needs with quick turnaround times while ensuring a personal and confidential Member experience.

The HR Back-Office Support subscription includes:

1. Leave balance queries
2. Employment contract queries
3. Preparation of employment contracts
4. Preparation of offer letters
5. Drafting of promotion letters
6. Administration of onboarding documents
7. Administration of termination documents
8. Medical aid queries
9. Provident fund queries
10. Preparation of maternity leave documents
11. Preparation of retirement documents
12. Confirmation of employment letters
13. Completion of UI19/ UI2.7 forms for UIF claims.

Terms and conditions

The Member agrees that he/she has contacted the Call Centre for advice and guidance on his/her policy cover, and the Member agrees that he/she will be liable for the difference, including such extra costs as may be occasioned by any assistance the consultant has provided to comply with the policy conditions. The Member agrees that the service providers of the policy will not be liable for additional costs unless written confirmation of cover is issued by the service provider.

Exclusions

1. Senior HR consulting support for strategic matters and guidance not covered under the HR Back-Office Support services section
2. Labour law advisory services.

Costs

An activity that may be included	Unit	In-bundle	Out-of-bundle rate
HR BACK-OFFICE SUPPORT			
Company size (1-25 employees)	Per case	Up to 6 cases per month	R280.00 per case
Company size (26-50 employees)		Up to 15 cases per month	
Company size (51-100 employees)		Up to 20 cases per month	
Company size (101-150 employees)		Up to 25 cases per month	

5. IT ASSISTANCE



Digicall's IT experts provide telephonic support for 1 (one) hour on IT-related issues for computers and laptops operated in businesses. Our experts will troubleshoot and utilise technology solutions to gain access to your computer and attempt to resolve issues remotely, including installing printers, connecting new equipment and installing software.

Our team of experts are available during office hours. They provide telephonic support on IT-related issues affecting businesses. In the event that the issue cannot be resolved remotely, our team will dispatch a technician to your premises. This dispatch service is billed separately directly to the Member at negotiated rates.

Technical support offering includes:

Troubleshooting or maintaining self-service websites

1. Support via phone 1 (one) hour
2. Dispatch of service technicians at additional cost
3. Single point of contact (SPOC) with call escalations.

Software support covers:

1. Application software tools.

Systems support covers:

1. Servers, PCs and workstations.

These managed services allow a business to offload IT operations to a service provider, known as a Managed service provider. The managed service provider assumes an ongoing responsibility for 24-hour monitoring, managing and/or problem resolution for the IT systems within a business.

Your IT should help you and your staff function at peak performance with as little downtime as possible. The traditional break-fix approach to IT is no longer sufficient in the modern business world, and therefore we make it our responsibility to ensure your servers and desktops operate in exactly the way you would prefer. Engineers monitor your systems on a daily basis to ensure your IT is ready for the business day.

What does this include?

The managed services solution includes Windows servers, Microsoft application servers like Exchange and SQL, Windows and Apple desktops, Internet connectivity, including ADSL lines and firewalls. We also maintain an ITIL-compliant service desk with dedicated staff to ensure every incident is logged, actioned and closed. This provides you with a detailed monthly report of your IT systems. Our service providers are all highly trained and have years of corporate network experience, which we apply to your environment.

Limited to 5 incidents per annum.

6. BUSINESS ASSISTANT



PROCUREMENT/BUSINESS CONCIERGE

Business owners require ongoing purchases of goods, services, and equipment. In addition, they need to schedule appointments, arrange travel and accommodation. Business Concierge is your personal assistant helping you procure services and goods and sorting out bookings so you can spend more time running your business.

Members covered:

1. Anyone in the employ of the business
2. Your Personal Assistant is available 24/7 to assist you with the procurement of goods and services, arrange bookings and perform telephonic personal assistance services.
3. Digicall is able to procure certain goods and services at competitive rates due to volumes purchased. The full discount received is passed on to the Member.

Limited to 5 incidents per annum.

TENDER ASSISTANCE

The ability to keep track of relevant tenders for your specific industry can be costly and time-consuming. Tender Assistance allows businesses to specify the relevant industries in which they participate so that Digicall can assist them with proactive notification of tenders as they arise.

MEMORANDUM AND CONDITIONS

1. This wording is to be read in conjunction with the value-added services schedule.
2. This value-added service is not an insurance product in terms of the Insurance Act, Act No 18 of 2017 but a business support service for policyholders of Santam Limited. By dialling the number reflected on the policy schedule, access is gained through an independent Call Centre to the services reflected above.
3. This value-added service contract is to be read independently of the rest of the Santam Limited insurance policy wording(s) and no reference shall be made to the terms and conditions of such insurance policy wording.
4. This contract/service may be cancelled at any time:
 - 4.1 by the service provider or Santam Limited after giving 31 days' notice in writing to the Member direct or the Member's intermediary of their intent to do so, or
 - 4.2 by the Member who may give immediate notice to cancel or notice to cancel at a future date to Santam Limited or the intermediary.
5. This contract and all benefits hereunder will be terminated automatically:
 - 5.1 at the same time as the underlying insurance policy through Santam Limited is terminated; and
 - 5.2 although these value-added services can remain active only as long as your underlying insurance with Santam Limited is active, there is no obligation to keep these services active should the need no longer exist, and they can be cancelled at any time without affecting your underlying insurance cover.
6. Other amendments required by the service provider will be implemented:
 - 6.1 at the annual renewal/anniversary date; or
 - 6.2 at any other time by giving 31 days' notice in writing of the service provider's intent to do so.
7. All benefits under this contract are conditional upon the prior payment of all premiums due.
8. Santam Limited will monitor the services provided by this facility to ensure that it meets the expected standards of our policyholders.

SANTAM LIMITED

- a) is not responsible whatsoever for the quality of any service rendered through this facility.
- b) shall not be liable whatsoever for death, bodily injury, or illness of any person as a result of any service rendered or not rendered as intended.
- c) shall not be liable whatsoever for loss (direct or consequential), liability, damages or damage to property as a result of any service rendered or not rendered as intended.