

FAIS

Mutual & Federal falls within the Financial Advisory and Intermediary Services Act 37 of 2002, both as a product supplier and as a financial services provider. All representatives in the operational areas who advise clients should therefore comply with the Act. Furthermore, the Act requires that key individuals be identified to manage and oversee the business of the financial services provider. Key individuals should therefore also comply with the "fit-and-proper" requirements of the legislation.

Learning Unit 1: Background



Learning Outcomes

After completing Learning Unit 1, the learner should have:

- An overview of the PLCC offerings.
- Information about the Inbound Call Centre Services.
- Information about the Inbound Mail Centre Services.

Introduction to the PLCC offerings

Our Personal Lines Contact Centre (PLCC) consists of an Inbound Call Centre as well as a Back Office that deals with mail requests. The Call Centre is available between 8am and 5pm from Monday to Friday, excluding public holidays. The Back Office service level agreement is to action mail requests within 8 business hours of receiving the request. Both the Call Centre and Back Office are supported by the Quality Assurance team to ensure that the quality of our service delivery is maintained at a high standard. Further support comes in the form of the in-house process improvement team which identifies pitfalls in the service provided and improves the process to reduce bad service delivery.

Inbound Call Service

Broker service center number, **0860 63 73 73** or **0860 22 55 63**, are channeled to different divisions depending on the option selected by the caller.

For Old Mutual PFA's, please use **0860 63 66 73**,

Division	Details
Claims	<p>Claims handling</p> <p>Registration and handling of personal lines claims.</p>
Amendments	<p>Amendments or queries on existing policies</p> <ul style="list-style-type: none"> • Adding, amending or deleting items or risks on policies; • Quoting for new risk items on policies; • Confirmation of cover/border letters; • General queries. <p>Account queries</p> <ul style="list-style-type: none"> • Debit order queries; • Arranging of unpaid premiums; • Arranging of refunds.
Sales	<p>New business or quote requests</p> <ul style="list-style-type: none"> • Underwrite or process new quotations; • Amending quotations; • Accepting new business.
Cancellations	Includes cancellation requests.

Inbound Mail Service (Back Office)

E-mail queries can be forwarded to the following e-mail addresses:

Query	Brokers	Old Mutual PFAs
<p>Quote requests</p> <ul style="list-style-type: none"> • Underwrite and process new quotations; • Amending quotations. 	MFQUOTE@mf.co.za	
<p>Accepting new business</p>		
<p>Amendments/queries on existing policies</p> <ul style="list-style-type: none"> • Adding, amending, deleting items or risks on policies; • Quoting for new risk items on policies; 	mfbroker@mf.co.za	OMAdmin@mf.co.za

<ul style="list-style-type: none"> • Confirmation of cover/border letters; • General queries. 		
Account queries <ul style="list-style-type: none"> • Debit order queries; • Arranging of unpaid premiums; • Arranging of refunds. 		
Cancellation requests <ul style="list-style-type: none"> • Handling requests for cancellation of policies. 	retention@mf.co.za	
Complaints <ul style="list-style-type: none"> • Resolving complaints of unsatisfactory service experience via call or e-mail. 	PLCCComplaints@mf.co.za	
Claims Handling <ul style="list-style-type: none"> • New Claims <ul style="list-style-type: none"> • Non-Motor Claims • Motor Claims • Windscreen Claims • Existing Claims <ul style="list-style-type: none"> • Non-Motor Claims • Motor Claims 	nonmotorclaims@mf.co.za motorclaims@mf.co.za windscreenclaims@mf.co.za	correspondence@mf.co.za motorcorrespondence@mf.co.za

Introduction to the Allsure Policy

Allsure is one of the flagship Mutual & Federal insurance products. Insurance products are designed to ensure that, if an event occurs for which one is insured, that results in damage or loss, the insured party can be reimbursed according to the agreed terms. Allsure is an insurance product that specifically targets private individuals.

The provisions of the allsure product are defined in the allsure insurance policy wording. This is the basis on which all allsure insurance cover is detailed. The document comprises different sections addressing specific aspects of the Allsure cover. The first section contains the general terms, conditions and exclusions of the

Allsure product. Provisions of this section of the document apply to all types of insurance cover provided under Allsure. Terms, conditions and exclusions that are specific to certain sections are then addressed. The table below shows a list of the sections of the Allsure Policy Wording.

Allsure Policy Sections
General Terms, Conditions and Exclusions
Household Goods
Personal Liability
Houseowners
Personal Accident
All Risks
Motor
Watercraft
Personal Computers
Legal Costs
Extended Personal Liability
Bereavement Expenses
Hospital Cash Plan
Mechanical and Electrical Breakdown
Premium Waiver for Retrenchment or Redundancy
Identity Theft
Home Employer's Labour Dispute



It is important to note that South African law applies to the allsure policy and therefore, it is agreed that only the courts of the Republic of South Africa may deal with any dispute in respect of the policy.

The general terms, conditions and exclusions of the policy will be addressed.

Learning Unit 2: Value Added Services



learning outcomes

Learning Outcomes

This information about the value added benefits will allow you to:

- Explain what the value added benefits are.
- Describe how Swiftcare functions.
- Describe how SAMS works.

Introduction

As you already know, the allsure policy also comes with a range of value-added services and benefits which are automatically included in the policy.

There are various elements to the value-added services.

Swiftcare



member

Swiftcare

South Africa **0860 24 7365**

**Our allsure product automatically includes Swiftcare
- a value added service where policyholders enjoy the following benefits:**

Roadside Assistance

Home Assistance

Medical Assistance

Swiftcare is available to allsure policyholders, 24 hours a day, 7 days a week, and 365 days a year in South Africa. Policyholders travelling in neighbouring countries will have telephonic access to Swiftcare. As the Swiftcare benefits are service related and not insurance benefits, if the Swiftcare call centre is not contacted in the first instance for assistance any costs incurred will be for the policyholder's own account.



During the emergency circumstances, certain costs, which are noted under the benefits, are automatically paid for by Swiftcare. Any additional service requests and related costs, materials or labour are for the policyholder's own account.

Compensation for these benefits will only apply if the policyholder calls the Swiftcare call centre in the first instance for assistance.

Terms and conditions apply.

We will now consider the details of each benefit in the Swiftcare Value Added Service.

- Enhanced Roadside Assistance

This service now includes assistance at the policyholder's home, place of work or any other location not traditionally defined as roadside. The benefit includes the cost of the call out fee and first hour of labour up to a maximum of R500 and is limited to three incidents per insured vehicle per annum; however the number of incidents for emergency roadside assist at the side of the road still remains unlimited.

- Enhanced Home Assistance

This service now includes both the call out fee and the first hour of labour for all emergency and non-emergency incidents. Non-emergency call outs are limited to three incidents.

- Medical Emergency Services and Hospital Admission Guarantee

In the event of a life threatening medical emergency - this service includes ambulance transportation to the nearest appropriate hospital and to ensure no delay in treatment, the benefit also includes a guarantee of up to R5 000 - towards the admission fee if required. This benefit is a cash benefit and does not apply to any in-hospital expenses. The admission fee is reclaimable by Swiftcare should the policyholder have pre-existing medical aid cover.

Motor Vehicle value adds*

*These benefits are applicable to policyholders who have motor insurance with Mutual & Federal.

Call out fee +1 hr labour (unlimited number of incidents at the side of the road, 3 incidents limited to R500 for non-emergencies at home/work)

Roadside Assistance

- Run out of fuel (Cost of fuel for policyholder's account)
- Flat tyre
- Keys locked in vehicle
- Flat battery

Benefits

Outside a radius of 100km from home at policyholder's own cost:

- Hotel accommodation
- Car rental
- Repatriation of vehicle
- Safe storage

Security (until safe)

Mechanical & electrical breakdown if stranded on the side of the road (to the closest repair centre or dealer)

Home value adds

Call out fee +1 hr labour

- Emergency home assistance (unlimited) – locksmiths, electricians, plumbers and glaziers
- Non-emergency home assistance (3 incidents per annum) – locksmiths, electricians, plumbers and glaziers

Home & Lifestyle Discounts

- Solar geyser
- General house maintenance

Benefits

- Security up to 24 hrs
- Emergency notification (police, ambulance, fire & rescue – telephone assistance only)
- Telephonic assistance for domestic appliance repairs
- Alternate accommodation at policyholders own expense
- Telephonic concierge service
- Medical emergency ambulance service
- Travel companion for stranded minors
- Call out fee and 1 hr labour for flat tyre or flat battery & keys locked in vehicle (limit of R500 & up to 3 instances per annum)
- Telephonic trauma counselling

Medical value adds

- Guaranteed hospital admission (max of R5000 per beneficiary per annum)
- Repatriation of mortal remains
- Emergency evacuation
- Telephonic trauma counselling
- Travel companion for stranded minors

Swiftcare Accident Management Solutions (SAMS)

SAMS is a service that provides fast and efficient towing assistance when a vehicle that is comprehensively insured by Mutual & Federal is involved in a motor accident. In the event of an accident, the help-desk will immediately dispatch an approved towing operator and the vehicle will be towed to the nearest Mutual & Federal approved towing center or approved auto body repairer. To be fully compensated under this service, the policyholder must call the help desk as a first port of call for towing authorisation – otherwise only a limited benefit will apply.

By promoting the use of our SAMS services to policyholders, brokers can help us save on our average cost per claim. This will ultimately benefit our

policyholders through reduced premiums. For more information log on to www.mf.co.za/valueaddedservices



0860 24 7 365 (national)

For quality assurance purposes, all calls are recorded.

Critical 5 HIV Prevention Plan
0860 MF CARE (0860 63 2273)

Mutual & Federal is serious about corporate social responsibility and has teamed up with Health Finance Corporation and ER24 to bring you the Critical 5 HIV Prevention Plan – providing medical assistance and preventative treatment for accidental exposure to HIV through rape, assault, needlestick injuries, motor vehicle accidents and other exposures, to all current policyholders.

Notes
