



The Clientèle Standard Legal Plan Terms and Conditions

What the policy covers

1. This policies provides legal advice and covers the fees charged by an attorney in the representation of civil, criminal and labour related matters up to the amount listed on the policy schedule.
2. The policy has a three month waiting period. Only matters arising after the waiting period will be considered for cover.
3. Telephonic advice is available after payment of your first premium, even on excluded matters or matters arising in the waiting period.
4. Fees charged by an attorney are covered on claims that are accepted by Clientèle, for an attorney on Clientèle's panel, appointed by Clientèle, for as long as the claim lies within the terms and conditions of the policy.
5. The Standard Legal Plan is Member Only Plan
6. The Bail Benefit is automatically included on your policy at no additional cost. We will pay up to R5, 000 on your behalf for bail if arrested for a minor crime.
7. Should you be retrenched, the Retrenchment Benefit will allow you to miss up three consecutive premiums without the waiting period or cover being effected (subject to the policy's terms and conditions)
8. There are certain types of legal matters that are not covered, like business matters and pre-Existing matters (any matter that arose before taking out the policy). The policy wording contains the full list of exclusions applicable to this policy. Please ensure you read these to familiarize yourself with all benefits, exclusions or waiting periods

How the policy works

1. You must be over 18 to apply for this policy.
2. Our legal advisors are available telephonically 24 hours a day, 365 days of the year.
3. We have relationships with attorneys countrywide. If your matter is covered we will appoint an attorney in your area on your behalf, and pay the attorney's fees.
 - a. There are certain costs that may arise, like disbursements that are not covered. The policy terms and conditions provide a full list of costs not covered under the policy
 - a. Excess payable is 3 x main policy premium in the event of a claim being referred to a Legal Advisor for the commencement of legal Proceedings.
4. Proceeds from this policy are paid out directly to the attorney. Payment is made for costs

incurred by the attorney appointed by us, within their stated mandate, after approval of the claim.

5. Payment under the Bail Benefit is facilitated between ourselves, our service provider and the Police. We will use all reasonable means to ensure your release from custody.
6. The Premiums will increase by 10% annually and this will result in a 10% annual increase in Cover Limits

Full list of Terms and Conditions will be on policy documents.