



Clientèle

Clientèle Standard Legal Plan



A division of Clientèle Life



From as little as **R320 per month a Clientèle Standard Legal Plan** will provide you with easy access to personal legal services that are available 24 hours a day. From the moment your first premium is paid, a team of dedicated legal advisors is available telephonically to assist you

with legal matters that you may have. For the first 3 months you will have access to limited telephonic legal advice only; and thereafter, you will have access to full legal assistance.



The Clientèle Standard Legal Plan is a member only policy that provides you with easy access to personal legal services that are available 24 hours a day.



The plan covers Civil, Criminal and Labour related matters.



Includes Bail Protect Benefit if you are arrested (for a minor crime) and need bail, we will go to the police station and pay the bail of up to R5,000 for you.

Benefits	
Entry Ages	21 - 85
Premium	R320
Annual Legal Cover	R300,000
Lifetime Legal Cover	R3 million
Retrenchment Benefit will provide a 3-month grace period on your premium payments, should you be retrenched after you have paid 12 consecutive premiums.	✓
Cover for IFA business related matters, where the dispute is not against another IFA.	✓
Excess	3X Main policy premium
A Bail Protect Benefit, administered by Road Protect, which provides assistance in posting bail of up to R5,000 following arrest for a minor (and non-violent) crime.	✓
Inflation Protection: To protect your policy against the effects of inflation, your premium and legal benefits will increase by 10% every year.	✓
Earnings Guarantee Benefit: Upon an IFA's death or total and permanent disability, a lump sum equal to 12 months' IFA Earnings, as per the month prior to the claim event, is paid. In addition, a payment equal to the last monthly earnings earned will be paid for 2 years thereafter.	✓

Note: Premiums are as at February 2024 (subject to change) and inclusive of VAT. Terms & Conditions apply.



Non-life insurance policies are underwritten by Clientèle General Insurance Limited, a licensed non-life insurer and an authorised financial services provider, FSP no. 34655. Premiums and benefits escalate by 10% annually.

CLIENTÈLE STANDARD LEGAL PLAN FAQ'S



1 How does it work?

Once you become a member and we receive your first premium, you will have access to professional legal services 24 hours a day. For the first three months, you will have access to telephonic legal advice. Thereafter, we will appoint an attorney from our nationwide panel to represent you in your area, if necessary.

2 How much does a lawyer normally cost?

Under normal circumstances, a lawyer could cost you thousands of rands per hour. This is why we are so proud to offer you professional legal services at an affordable monthly premium.

3 What is excluded from the policy?

Pre-existing matters are excluded from the policy. This means that we may not appoint a lawyer to represent you in court if you join after a legal matter is already in progress. However, it is important to note that we will still provide expert guidance and advice over the phone and e-mail if you need it – even if a matter is excluded from the policy. For a complete list of exclusions, please consult your policy documentation. It is important to understand what you are covered for.

4 Will my benefit and my premium increase?

To protect your policy against the effects of inflation your premium and legal benefit will increase by 10% each year.

5 What does 'professional legal services' mean?

Clientèle Legal is the trusted and respected name in the field of affordable legal services. We utilise only professional lawyers and advisors. Our technical and communications infrastructure is world class and backed by the Clientèle group. Nationwide panel of professional attorneys: Clientèle Legal employs professional and qualified legal advisors and attorneys. Our panel of internal and external attorneys are standing by to advise you or represent you in your area, if necessary.

6 How do I claim?

A main member or beneficiary/dependant on the policy may lodge a claim in the following manner:

 0860 004 LAW (0860 004 529)

 Fax: 011 320 3362

 Email: lawyers@clientele.co.za

Your claim will be assessed and you will be advised on the appropriate legal assistance required. Should your claim be accepted, a legal advisor or external attorney will be assigned and will communicate with you on the progress of your claim.

IFA IS A DIVISION OF CLIENTÈLE LIFE

011 320 3000

Physical Address:
Clientèle Office Park
Cnr Rivonia and Alon Roads, Rivonia



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Visit www.ifa.co.za. Terms & conditions apply.