



LEGAL HERO **GOLD**

Insurance against life's legal villains.

POLICY GUIDE



This product was developed by Legal Hero (Pty) Ltd with company registration number 2014/046729/07. Legal Hero (Pty) Ltd is an authorised financial services provider operating under the license number 45377. Underwritten by Guardrisk Insurance Company Ltd with FSP number 75

Table of Contents

1. Definitions of legal and insurance related terms	1
2. Benefits	2
3. Legal problems included under the Out of Court legal negotiation benefit	4
4. Legal problems included under the Litigation (in court) benefit	4
5. Exclusions of matters that will NOT be covered by this policy	5
6. General Process	8
7. Contact Conditions	8
8. Accidental Death Benefit	10
9. Claim-Free Cashback	11
10. Contact Legal Hero	12
11. Disclosure Notice	13

Introduction

Legal Hero rescues policyholders from criminal, labour, civil and family law problems.

Life's villains are frightening and come in all shapes and sizes, such as unfair employers, untrustworthy sellers and nasty divorces for example. Legal Hero believes in justice and the security of legal and human rights at an affordable rate, allowing its policyholders more time to focus on life's pleasures and less for worry.

This document sets out the terms and conditions of Legal Hero's insurance product. Kindly refer any policy related question to 0861 22 99 22 and select voice prompt 3 or mail admin@legalhero.co.za.

Legal Hero is an authorized financial services provider with license number 45377. This Policy is underwritten by Guardrisk Insurance Company Limited with FSP number 75.

1. Definitions of legal and insurance related terms

- 1.1 "Accidental Death": refers to the death of the principal policyholder solely and directly due to an accident that occurred in the Republic of South Africa that caused bodily harm, resulting in the passing of the principle policyholder within 12 (Twelve) months from the date of the aforesaid accident.
- 1.2 "Bail Cover": refers to money paid to Court by Legal Hero on behalf of the policyholder following the arrest of the policyholder and/ or his/ her spouse and/ or dependent/s and subject to the terms and conditions mentioned in this policy wording.
- 1.3 "Cause of Action": refers to the date upon which the legal problem originally originated. It is the initial event, either proven or alleged, that caused the legal problem and lead to the policyholder claiming the advice benefit and/or the out of court legal negotiation benefit and/or the litigation (in court) benefit.
- 1.3 "Commencement Date": refers to the date upon which GuardRisk receives the registration fee and 1st (first) premium. It is from this date onwards that the waiting period starts running.

- 1.4 "Claim-Free Cashback": refers to the amount of R500.00 (Five Hundred Rand) rewarded to the principal policyholder every 60 (Sixty) months should he/ she and/or his/ her dependents qualify;
- 1.5 "CCMA": refers to the Commission for Conciliation, Mediation and Arbitration. The CCMA deals with several labour disputes by way of a two-step process, namely conciliation (in terms of which legal representation is prohibited) and arbitration should conciliation fail (legal representation is permitted during arbitration proceedings).
- 1.6 "Dependent/s": refers to the principal policyholder's spouse and 4 (four) dependent children. Policyholders may register their family members by contacting Legal Hero or their broker.
- 1.7 "Dependent children": refers to 4 (four) of the principal policyholder's own/ adopted/ step children under the age of 18 (eighteen) years whom are unemployed, unmarried and financially dependent on the principal policyholder.
- 1.8 "Legal Hero": refers to Legal Hero (Pty) Ltd, who is Guardrisk's underwriting manager for this product as also the coordinator of all legal services rendered in terms hereof.
- 1.9 "Policyholder": refers to the policyholder, his/ her spouse and 4 (four) eldest dependent children. Supporting documents including but not limited to identity documents and marriage certificates may be required before registering the principal policyholder's spouse and dependent children under the policy.
- 1.10 "Policyholder guide": refers to this policy document, which contains the terms and conditions applicable to your Legal Hero policy.
- 1.11 "Premium": refers to the payment made by the policyholder. Premiums must be paid monthly in advance or before the 7th (Seventh) day of each consecutive month.
- 1.12 "Spouse": refers to the principal policyholder's 1 (one) legal or traditional spouse as registered under the principal policyholder's policy. Should a policyholder get married after his/ her commencement date, the date of marriage will be regarded as the new spouse's commencement date for the purpose of determining any waiting periods applicable to this policy.
- 1.13 "Waiting period": refers to a specific time period as calculated from the policy's commencement date onwards. A time period may be applicable to

a certain legal benefit, during which specified time the policyholder will be unable to lodge a claim for assistance under the certain legal benefit. The applicable legal benefit will only be available to the policyholder once the specified waiting period has passed.

2. Benefits

a Legal Advice:

- i. This benefit entitles the policyholder to legal advice on any private and personal labour, civil, family or criminal matter.
- ii. There is no waiting period applicable and this legal advice benefit is available to the policyholder as of the commencement date.
- iii. Please note that this benefit does not cover pre-existing matters, and only legal questions arising after the commencement date of the policy.
- iv. **Using the Legal Advice benefit WILL affect the policyholder's 'Claim-free Cashback.'**

b Out of Court legal negotiation benefit:

- i. Out of court legal negotiations include telephone calls, letters of demand, faxes, emails and consultations held on your behalf by qualified legal professionals. This saves policyholders' time as South African courts are often subject to delays.
- ii. There is no waiting period applicable and this out of court legal negotiation benefit is available to the policyholder as of the commencement date, provided the legal problem's cause of action date falls after the commencement date.
- iii. **Using the Out of Court legal negotiation benefit WILL affect the policyholder's 'Claim-free Cashback.'**

c Litigation (in court benefit):

- i. The litigation (in court) benefit provides cover when the legal problem of the policyholder is of such a nature that it cannot be solved out of court by way of legal advice or out of court negotiations. It provides physical representation of quality legal attorneys during court proceedings.
- ii. Cover extends to R100 000 (One Hundred Thousand Rand) per year.

- iii. A waiting period of 3 (three) months applies for Legal Hero policyholders regarding all litigation benefits, apart from the Opposed divorce benefit which has a waiting period of 6 (six) months;
- iv. Legal Hero is responsible for appointing and covering the legal fees of a preapproved legal practitioner who will attend to the litigation (in court) matter of the policyholder. Legal fees are calculated in accordance with Legal Hero's approved fee structure as agreed upon by Legal Hero and the legal practitioner, the aforementioned agreement which is on a party and party scale for civil matters and a set fee structure for family, criminal and labour matters.
- v. Using the Litigation benefit WILL affect the policyholder's 'Claim-free Cashback.'
- vi. All of the following criteria must be met in order to qualify for litigation cover:
 - a) Up to date premium payments by the policyholder;
 - b) The cause of action arose after the commencement date of the policy. This means that the legal problem only happened after the Legal Hero policy came into effect;
 - c) The cause of action of the legal problem arose after the relevant waiting period had passed;
 - d) The legal problem of the policyholder is specifically included in terms of this policy guide, as listed under section 4 (four);
 - e) The legal problem of the policyholder is not specifically excluded in terms of this policy guide, as listed under section 5 (five);
 - f) The Legal Hero merit assessment team have found that the legal problem of the policyholder has a reasonable prospect of success in order not to waste the time of the court;
 - g) The cause of action arose within the borders of South Africa;
 - h) All parties involved need to be permanently resident in South Africa;
 - i) The legal representation in court proceedings must fall within the borders of South Africa;
 - j) The litigation request was submitted within a reasonable timeframe, which is at least 7 days since becoming aware of same. Urgent matters submitted less than 7 (Seven) days in advance require an 'urgency fee,' which will be for the policyholder's own account. An example will be where the policyholder requests last-minute notary assistance for an ante-nuptial agreement

where conclusion of the marriage (wedding ceremony) is less than seven days away. In such cases, our panel attorneys may request higher fees due to the last-minute instruction. Such additional fees will be for the policyholder's own account. Notethat such 'urgency fee' does not apply where bail/ arrest matters are concerned.

3 Legal problems included under the Out of Court legal negotiation benefit

- i. Negotiations and the settlement of a civil matter where the policyholder wishes to institute or defend a claim;
- ii. Assistance with the filing of labour grievances;
- iii. Written representations for child maintenance payments;
- iv. Assistance with parenting plans;
- v. Perusing and offering legal advice on contracts of up to 20 (twenty) pages.
- vi. Assistance with the drafting of the following contracts:
 - a) Contract of sale for movable property;
 - b) contract of sale for immovable property;
 - c) Settlement agreements for divorce or debts;
 - d) Acknowledgement of debt;
 - e) Employment contract for domestic workers;
 - f) Lease agreement for a house or apartment;
 - g) Basic wills.

4 Legal problems included under the Litigation (in court) benefit

- a. Formal and/or Informal bail applications for the release of the policyholder and/or registered dependants on bail (a 24-hour emergency arrest line is available to the policyholder). Formal bail applications conducted by appointed panel Attorneys will initially only cover the policyholder's or registered dependant's bail appearance. Further court appearances (while the State is still investigating the criminal charge) up until the outcome of a formal merit assessment will be conducted by the policyholder with the assistance of his/her appointed Legal Hero officer;
- b. Defense in criminal matters (e.g. assault, robbery, murder, rape, fraud etc.);
- c. Bail cover of R1 000 (One Thousand Rand) per year, provided the Legal Hero appointed panel

- attorney signs the bail receipt;
- d. Guilty pleas in criminal matters provided that it is not a case of malice;
- e. Representation during disciplinary hearings provided there is a danger of dismissal and the employer allows same;
- f. CCMA (Arbitration) and Labour Court representation of up to R10 000 (Ten Thousand Rand) in legal fees per year;
- g. The institution or defence of a civil claim;
- h. Defamation of character, provided same was made public by way of electronic/printed media and that same resulted in financial loss in the policyholder's personal capacity;
- i. Child maintenance representation provided the other party is legally represented;
- j. Unopposed divorce (when parties reach settlement as to the consequences of their divorce);
- k. Opposed divorce (where the parties cannot settle and need to battle it out in Court) subject to an additional three month waiting period over and beyond the standard three month waiting period for litigation. In other words, in total the opposed divorce benefit has a waiting period of six months. Opposed divorce is limited to R10 000 (Ten Thousand Rand) in legal fees per year;
- l. Discount of up to 40% on property transfer and bond registration fees.

IMPORTANT TO UNDERSTAND is that matters not specifically mentioned in this policy guide, as well as those specifically excluded in terms of this policy, will under no circumstances be covered by this policy.

5 Exclusions of matters that will NOT be covered by this policy

- 5.1 Litigation (in court) cover where the cause of action date is prior to the commencement date of the Legal Hero policy;
- 5.2 Litigation (in court) cover where the applicable waiting period has not yet lapsed;
- 5.3 Where the policyholder becomes a fugitive (is on the run) from justice;
- 5.4 Legal assistance requested by the dependents when it is directed against the best interests of the principal policyholder;
- 5.5 When legal representation and proceedings fall

- outside the borders of South Africa or where the legal problem originally arose outside the borders of the Republic of South Africa;
- 5.6 When a claim has been considered by Legal Hero and it has been found that a reasonable prospect for success does not exist. This includes the instance where it found that the policyholder had withheld from Legal Hero the relevant contracts, statements, reports, etc. or where it is found that the policyholder lied about the merits of the claim;
 - 5.7 When there is a dispute concerning the merits and/or quantum of a claim between the policyholder and Legal Hero;
 - 5.8 Legal fees incurred by the policyholder by using an attorney whose services were not formally requested by Legal Hero in writing;
 - 5.9 Business matters and applications for business related matters, including any act the policyholder performs with the object to generate income or profit. This does not include the salary the policyholder receives from his/her employer as labour matters are covered in terms of this policy;
 - 5.10 Political activities by the policyholder that involves any government, local and/ or tribunal authority;
 - 5.11 Legal problems where the policyholder intentionally disregarded the law in acts of malice and cruelty whilst realizing the possible consequences of his/her actions or where the reasonable person would have realized the possible consequences at the time of the incident. This includes but is not limited to warlike operations, public disorder, civil disobedience and unlawful strikes;
 - 5.12 When the policyholder becomes a habitual criminal and is charged with the same or similar criminal offence twice within a period of 12 (twelve) months without a reasonable explanation at the discretion of Legal Hero;
 - 5.13 Any cession, assignment or delegation with the result or the purpose to change any matter which is not covered in terms of this policy in order to bring it within the ambit of this document;
 - 5.14 Matters that fall within the jurisdiction of any community court where legal representation is not necessary or allowed, such as the Small Claims Court;
 - 5.15 Household/ domestic problems between family members or arising out of an affectionate relationship between spouses, lovers, ex-spouses

- or ex-lovers. This exclusion does not include divorce and maintenance matters;
- 5.16 The establishment of a trust;
 - 5.17 Any formal court application out of own motivation (e.g. an interdict, sequestration, Rule 43 application in divorce proceedings, rehabilitation, etc.);
 - 5.18 The winding up of the estate of the policyholder after his/her death;
 - 5.19 Legal fees for a CCMA or Labour Court matter exceeding R10 000 (Ten Thousand Rand) per year;
 - 5.20 Any claim for non-monetary loss by the policyholder, including wrongful arrest;
 - 5.21 A litigation claim based on an oral agreement between the policyholder and a third party in the instance where there is no written proof of the terms and conditions thereof;
 - 5.22 Legal representation in the Constitutional Court of South Africa;
 - 5.23 Any tax related matter or tax related litigation;
 - 5.24 When Legal Hero is not informed within 30 (thirty) days by the policyholder after the occurrence of a legal problem likely to rise to litigation (in court assistance). It is the duty of the policyholder to report the legal problem and safe keep proof that same was reported;
 - 5.25 When it is possible for the policyholder to claim damages through any other form of insurance, for example when the policyholder has motor vehicle insurance;
 - 5.26 Loss or damage to the vehicle of the policyholder in the instance:
 - a) where the terms and conditions of his/her finance agreement prescribes insurance, which the policyholder failed to comply with;
 - b) when the vehicle of the policyholder was driven by anyone other than the principal policyholder or any of his/her dependents;
 - c) where the principal policyholder or any of the dependents driving the vehicle was not in possession of a valid driver's license at the time of the incident;
 - 5.27 Legal representation at ID parades and judicial inquests;
 - 5.28 Any further collection costs necessary after Legal Hero has, on behalf of the policyholder, secured a judgment confirming the money owed by a third party to the policyholder and a first warrant of

- execution has been issued;
- 5.29 The payment of a cost order (a cost order is when the court orders the payment of the legal fees incurred by the third party as well);
- 5.30 The fees of an expert witness, expert reports and the security for execution proceedings will not be covered in terms of this policy;
- 5.31 Bail payment will not be granted in the following instances:
- a) Where the policy fees are in arrears or the policy has lapsed;
 - b) Where the policyholder or registered dependents made use of his/ her own attorney not formally mandated by Legal Hero in writing to attend to the bail payment;
 - c) Where the bail amount exceeds R1 000.00 (One Thousand Rand). The entire bail amount of a bail payment exceeding R1 000.00 (One Thousand Rand) is for the policyholder's own account;
 - d) Where the policyholder or registered dependents has reached his/ her R1 000 (One Thousand Rand) annual limit.
- 5.32 Should the policyholder forfeit the said bail payment by not attending court hearings due to negligence on his/ her part, Legal Hero will have a civil claim against the policyholder to recover the relevant bail payment made;

6 General Process

- a) Legal Hero will upon receipt of a legal issue from a policyholder via telephone, fax or email correspondence provide legal advice and thereafter open a legal file in order to commence out of court legal negotiations, provided same is necessary and applicable in terms of the cause of action date premiums paid.
- b) Legal Hero may request from the policyholder to provide at his/her own cost the relevant documentation, information and explanations deemed reasonable and necessary by Legal Hero in order to assist the policyholder with out of court legal negotiations and/or to determine the prospect of success of a litigation (in court) claim. Feedback will be provided to the policyholder telephonically or via email every 2nd (Second) week.

- c) Should out of court negotiations prove to be unsuccessful, the Legal Hero merit assessment team will receive the legal file for assessment whereafter the litigation claim will either be accepted or rejected. In the event of a rejection the policyholder will receive a formal letter listing the reasons for the rejection as well as the procedure and timeframe available in which to lodge a formal complaint (in the event that the policyholder is of the opinion that cover was unreasonably withheld by Legal Hero, bearing in mind the terms and conditions as set out in this policy guide).

6 General Conditions

- 7.1 Legal Hero reserves the right to make modifications to the premium and the terms and conditions of this document. The policyholder will be notified of the modifications made and payment of fees subsequent to such notification will indicate the policyholder's acceptance thereof;
- 7.2 The policyholder may cancel the policy by way of 30 (Thirty) days written notice. The onus is on the policyholder to prove that cancellation was timeously requested from Legal Hero. A full refund will be payable to the policyholder should the policy be cancelled before the first premium is due;
- 7.3 Legal Hero reserves the right to cancel this policy by giving 30 (Thirty) days written notice. This policy may however be cancelled by Legal Hero with immediate effect should a policyholder become abusive by swearing, shouting or refusing to give his/her full cooperation to Legal Hero, including the employees, managers and the appointed legal practitioner/s;
- 7.4 Benefits in terms of this policy will be provided on the premiums of the policyholder are up to date and the legal assistance requested is in accordance with the terms and conditions of the policy as set out in the policy guide.
- 7.5 The policyholder will forfeit all benefits and his/her policy will lapse in the event that his/her payment history reflects 2 (Two) outstanding payments, whether consecutive or scattered, within any period of 24 (Twenty-Four) months;
- 7.6 Lapsed policies may be reinstated upon receipt of the first payment of the policyholder. The

date of reinstatement will count as the new commencement date of the policy from which all applicable waiting periods will run again. Payment of the registration fee will be waived for reinstated policyholders;

- 7.7 In the event that the policyholder upgrades to a superior legal product, waiting periods specified by the superior legal product will apply for any additional policy benefit not covered by the previous legal product. Additional benefits will not have any retrospective force, meaning that it will not cover matters with a cause of action date falling within the timeframe of the previous legal product;
- 7.8 No precedent and no variation of this document will be of force in the event that Legal Hero covers a litigation matter which is not in accordance with the terms and conditions as set out in this document;
- 7.9 Legal Hero reserves the right to reject a litigation claim with similar facts to a previously approved litigation claim during which the policyholder deliberately or negligently failed to cooperate with the advice and assistance provided by Legal Hero or the legal representative appointed to the case which resulted in the case not being finalized the first time and Legal Hero incurring unnecessary expenses;
- 7.10 The payment of bail money on behalf of the policyholder will be refunded to Legal Hero and not to the policyholder once the court case has been finalized;
- 7.11 The relevant Bail receipt is to be signed by an appointed Legal Hero Representative, only;
- 7.12 The policyholder indemnifies Legal Hero and Guardrisk against any claims resulting from advice given or acts performed by the legal practitioners contracted by Legal Hero to advise or represent policyholders in terms of the litigation (in Court) benefit. Legal Hero and Guardrisk will therefore not be held liable for any loss caused by the appointed legal practitioner, all of which are registered attorneys and advocates;
- 7.13 The policyholder agrees to attain the written approval of Legal Hero before settling a litigation (in court) matter out of court, unless the settlement includes the right of recovery of legal expenses already paid by Legal Hero. All litigation expenses paid by Legal Hero up until the date

of settlement must be refunded, whereafter the balance will be paid over to the policyholder;

- 7.14 Legal Hero may require a policyholder to sign an indemnity form before litigation cover is provided. In terms of the indemnity form the policyholder undertakes to provide Legal Hero with accurate information and not to withhold important information in order to secure litigation cover, failing which the policyholder undertakes to refund Legal Hero any amounts previously paid in terms of the claim;
- 7.15 Legal Hero will send a written rejection letter with reasons in the event that a claim of the policyholder was rejected, where after the policyholder or his/her representative has a limit of 90 (Ninety) days from that date to query the decision. If the policyholder is not satisfied with the resolution of the query, the policyholder may refer the query to the Ombudsman for Short Term Insurance at P.O. BOX 32334, Braamfontein, 2017. Tel: (0860) 726 890 or (011) 726 8900. If the policyholder chooses not to utilize the Ombudsman for Short Term Insurance and Legal Hero has still not changed its decision, the policyholder has 180 (Hundred and Eighty) days from the date of the original notice of the decision not to pay, in which to issue summons, failing which the policyholder will forfeit the claim and Legal Hero and/or Guardrisk will have no further liability in terms of the claim.

8 Accidental Death Benefit

- 8.1 The Legal Hero Product offers a R5000.00 (Five Thousand Rand) Accidental Death benefit to the principal policyholder should he/she be involved in an accident causing bodily injury, resulting in the death of the principal policyholder within a period of 12 (Twelve) months;
- 8.2 The amount of R5000.00 (Five Thousand Rand) is payable to the principal policyholder's registered spouse, and if there is no registered spouse, the eldest registered dependent;

- 8.3 The policyholder and/ or the registered dependents of the principal policyholder forfeit the accidental death benefit in the following instances:
- 8.3.1 The principal policyholder reaches 65 (Sixty- Five) years of age and older. This benefit is thus limited to the age of 65 (Sixty-Five) years of age;
 - 8.3.2 He/she withholds information relevant to the claim or acts fraudulently;
 - 8.3.3 Any of the principal policyholder's registered dependents fail to provide Legal Hero with a certified death certificate, certified Identification Document and banking details and any other document deemed necessary by the merit assessment team; within 30 (Thirty) days after the accidental death of the principal policyholder.
- 8.4 The following exclusions apply to the accidental death benefit:
- 8.4.1 Where an existing medical condition contributed to the death of the principal policyholder;
 - 8.4.2 Where the policyholder was under the influence of alcohol or any other illegal narcotic and/or substance impairing the policyholder's mental capacity;
 - 8.4.3 Where the policyholder was the cause of the accident;
 - 8.4.4 Where the policyholder assaulted a third party or broke the law in any regard whatsoever;
 - 8.4.5 Where the death falls within the policyholder's scope of employment;
 - 8.4.6 Any travel by air unless the policyholder was a paying fare-goer and the aircraft was licensed;
 - 8.4.7 Attempted suicide or any self-inflicting injury;
 - 8.4.8 Where the policyholder took part in an extreme sport or activity.
 - 8.4.9 Where the accident was a result of a domestic dispute and/ or where the spouse or dependent/s contributed to the accident with intent or gross negligence;
- 8.5 Legal Hero has 60 (Sixty) days to make payment to the beneficiary after receiving notification of the principal policyholder's death, together with the necessary documents referred to in 8.3.3.

9 Claim-Free Cashback

- 9.1 The reward calculation period stretches over 60 (Sixty) months, starting on the commencement date of the policy and ending exactly ten days after the 60th (Sixtieth) anniversary;
- 9.2 In order to qualify for a Claim-Free Cashback, a Legal Hero policyholder has to meet the following criteria by the date the reward calculation ends:
- 9.2.1 Legal Assistance was not requested by the principal policyholder and/or his/her dependents in terms of the 'Legal Advice' or 'Out of Court' or 'Litigation' benefit during the reward calculation period;
- 9.2.2 All 60 (Sixty) premiums were paid timeously during the reward calculation period and at no stage whatsoever did the policy fall into arrears;
- 9.2.3 In the event that the policyholder qualifies for a Claim-Free Cashback, of R500.00 (Five Hundred Rand), it is the responsibility of the policyholder to notify Legal Hero thereof in writing within 60 (Sixty) days, failing which the policyholder will forfeit his/ her Claim-Free Cashback;
- 9.2.4 It is the responsibility of the policyholder to notify Legal Hero of any change in personal details as soon as possible;
- 9.3 Should Legal Hero fail to reward the principal policyholder with R500.00 (Five Hundred Rand), and whereas the principal policyholder is of the opinion that he/she qualifies in terms of section 9.2 above, the principal policyholder is to notify Legal Hero thereof in writing as soon as possible;
- 9.4 Legal Hero may deduct from the cashback total, any banking fees applicable to the electronic transfer from Legal Hero and/ or its Administrator to the policyholder's bank account;
- 9.5 Should a policyholder make use of his/ her policy in terms of the 'Legal Advice' or 'Out of Court' or 'Litigation' benefit, the 60 (Sixty) month reward calculation period will only start running again as from the date the Legal Hero file is closed. In other words, the 60 (Sixty) month claim-free cashback period will pause for the duration of the Legal File's lifespan and start running again on the date the file's closing letter is sent;
- 9.6 Legal Hero has a period of 60 (Sixty) days to make payment to the policyholder following receipt of the policyholder's written notification in the event

that the policyholder does qualify for the Claim-Free Cashback as per the terms and conditions mentioned under clause 9;

- 9.7 Legal Hero is indemnified from whichever failure whatsoever causing the policyholder's premium to lapse and remain unpaid before the 7th (Seventh) of each month. It is the responsibility of the policyholder to ensure the success of each and every premium deduction.

10 Contact Legal Hero

Policyholder enquiries: 0861 22 99 22 or email admin@legalhero.co.za

To open a new legal case: 0861 22 99 22 and select voice prompt 4 or email legal@legalhero.co.za

Complaints or Compliments: 0861 22 99 22 and select voice prompt 3 or email hello@legalhero.co.za

Website: www.legalhero.co.za

Facebook: www.facebook.com/LegalHeroSA

Post Office: PO BOX 20013, Big Bay, 7448

Head Office: F1 Bayside Office Park, 43 Erica Road, Tableview 7441

DISCLOSURE NOTICE

Statutory Disclosure

Please safeguard this document.

Disclosure Notice in terms of the Financial Advisory and Intermediary Services (FAIS) General Code of Conduct 2003

YOUR INTERMEDIARY

Business Name: Legal Hero Business (Pty) Ltd

Registration number: 2014/135793/07

Physical address: F4 Bayside Office Park, 41 Erica Road, Tableview, 7441

Postal address: P.O. BOX 20013, Big Bay, 7441

Telephone: 010 001 1001

Website: www.legalhero.co.za

FAIS registration (FSP No): 45560

In terms of the FSP license, Legal Hero Business is authorised to give Intermediary Services and/or Advice for products under:

CATEGORY I Short-term Insurance: Personal Lines

Without in any way limiting and subject to the other provisions of the Services Agreement/Mandate, Legal Hero Business accepts responsibility for the lawful actions of their representatives (as defined in the Financial Advisory and Intermediary Service Act) in rendering financial services within the course and scope of their employment. Some representatives may be rendering services under supervision and will inform you accordingly

Legal and contractual relationship with the Insurer:
Non-Mandated Intermediary

Professional Indemnity and/or Fidelity Cover:
R1 000 000 Professional Indemnity

Intermediary Guarantee Facility: Leopard

Complaints contact details:

010 001 1001 or hello@legalhero.co.za

Compliance Officer: Adv. GPB Myburgh

Conflict of Interest Policy:
www.legalhero.co.za/download

YOUR UNDERWRITING MANAGER / ADMINISTRATOR (IF APPLICABLE)

Name: Legal Hero (Pty) Ltd
Physical address: F2 Bayside Office Park, 41 Erica Road,
Tableview, 7441
Postal address: P.O. Box 20013, Big Bay, 7448
Telephone: 010 001 1001
Fax Number: 086 551 2705
Email: info@legalhero.co.za
Website: www.legalhero.co.za
FAIS registration (FSP No): 45377
FAIS Categories: Short Term Personal Lines

Professional Indemnity and/or Fidelity Cover:
R1 000 000 Professional Indemnity

Legal and contractual relationship with the Insurer:
Underwriting Manager

Intermediary Guarantee Facility: Leopard

Compliance Officer: Adv. GPB Myburgh

Complaints Contact Details:
010 001 1001 or hello@legalhero.co.za

Conflict of interest: www.legalhero.co.za

YOUR INSURER

Business Name: Guardrisk Insurance Company Limited
Registration number: 1992/001639/06
Physical address: 3rd Floor, 102 Rivonia Road, Sandown,
Sandton 2196
Postal address: PO Box 786015, Sandton, 2146
Switchboard telephone: +27-11-669-1000
General email enquiries: info@guardrisk.co.za
Website: www.guardrisk.co.za
FAIS registration: FSP 75

In terms of the FSP license, Guardrisk Insurance
Company Limited is authorised to give advice and render
financial services for products under:

CATEGORY I:

Short-term Insurance: Personal Lines
Short-term Insurance: Commercial Lines
Short-term Insurance: Personal Lines A1
Guardrisk has Professional Indemnity Cover and Fidelity Guarantee Cover in place.

Your Intermediary and/or Underwriting Manager noted above should always be your first point of contact in the event that you have a query or complaint. Guardrisk is a Cell captive insurance company, we partner with other financial service providers to provide our customers with different insurance and risk solutions to suit their specific needs.

If you are dissatisfied with the feedback received from your Intermediary and/or your underwriting manager, or your complaint remains unresolved, feel free to contact the **Guardrisk Complaints Department:**

Telephone: 0860 333 361

Email: complaints@guardrisk.co.za

Guardrisk Compliance Details

Telephone: +27-11-669-1104

Fax Number: +27-11-675-3826

Email: compliance@guardrisk.co.za

Guardrisk Insurance Company Limited has a conflict of interest management policy in place and is available to clients on the website: www.guardrisk.co.za

PARTICULARS OF THE SHORT TERM OMBUDSMAN

(For claims/service related matters)

Postal address: PO Box 32334, Braamfontein, 2017

Telephone: +27-11- 726- 8900

Fax number: +27-11- 726- 5501

Email: info@osti.co.za

PARTICULARS OF THE REGISTRAR OF SHORT TERM INSURANCE

(For market conduct matters)

Postal address: PO Box 35655, Menlo Park, 0102

Telephone: +27-12- 428-8000

Fax number: +27- 12- 347- 0221

Email: info@fsca.co.za

PARTICULARS OF FAIS OMBUDSMAN

(For advice/policy related matters)

Postal Address: PO Box 74571, Lynnwood Ridge, 0040

Telephone: +27- 12- 470- 9080

Fax number: +27- 12- 348- 3447

Email: info@faisombud.co.za

