



# LEGAL HERO

Insurance against life's legal villains



**Claim-free cashback**  
**R200K COURT COVER per year**  
**R5k bail money**

T's & C's apply as per policy wording we will send you. **Please read & if unhappy you may cancel within 30 days.**

**GUARDRISK**  
 TAILORED RISK SOLUTIONS

Legal Hero Business (Pty) Ltd is an authorised financial services provider under license number 45560. Underwritten by Guardrisk Insurance Company Ltd. FSP 75.

Life's Villains	Legal Hero Saves the Day	Life's Villains	Legal Hero Saves the Day	Life's Villains	Saves the Day
Financially unable to pursue a legal matter	Up to R200 000 court cover per year. Includes family, criminal, civil and labour law	Your boss giving you a hard time	Representation during hearings & CCMA/ Labour Court representation	Issues at work	Complication of formal grievances
Strapped for cash	R 1 500 Claim-Free Cashback	Being arrested in the middle of the night	24/7 Emergency bail line and bail money of R5000	Having no proof of your agreements	Professional contracts drafted specially for you
Accidental death	R20 000 cash pay-out	Pressed for time with a legal headache	informal negotiation for out of court settlement which saves you time	Divorce	Covers contested and uncontested divorce
Having so many legal questions	Legal advice sessions even on pre-existing problems	Unforeseen death of main breadwinner	Family legally covered for 12 months after your death	Blacklisting	Assistance in removing info and judgments
Consumer issues with goods or services	Consumer protection against dealers and/or suppliers	Erroneous deduction on bank statement	Ombudsmen assistance, letters of demand, court assistance	Being accused of a crime	Defence in criminal matters and Guilty Pleas
Huge expenses when purchasing a property	Up to 40-60% discount on transfer & bond registration fees	Unsure whether you should sign a contract	Review and advice on contracts of less than 20 pages <b>Legal Hero</b>	Your children fighting after your passing	Assistance in drafting a valid will & testament
				The Maintenance Court	Representation if other party is represented
				Unable to meet your creditor's deadlines	Assistance with the arrangement of payment plans

# JOIN 010 001 1001

For Legal Insurance. Kindly hand the completed and signed form back to the Legal Hero marketer or fax to 086 552 4183 or email to [join@legalhero.co.za](mailto:join@legalhero.co.za) or post to P.O. Box 20013, Big Bay, 7448.

**Legal Hero offers you a lawyer in your pocket 24 hours a day, 7 days a week!**

T's & C's Apply

## STATUTORY DISCLOSURE

Please safeguard this document.

## 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:

**Compliance Officer:** Compysure

Tel: (028) 3164286 Fax: (028) 3164285

## 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:** Compysure

Tel: (028) 3164286 Fax: (028) 3164285

## 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@ostf.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- 348- 0221

Email: info@fscsa.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

## GENERAL PROCESS – LEGAL

Upon becoming a valued Legal Hero Member, you can register a new legal case by calling 010 001 1001 and asking to speak to a Lawyer to open your new case.

You will then explain your case to your Lawyer and your Lawyer will advise you on the next

steps forward. This may include the sending of documents to support your claim. Please include your ID/ Membership Number on all documents sent to legal@legalhero.co.za or via fax to 086 551 2705.

**STEP 1:** first your Lawyer will start with Advice

**STEP 2:** starting with Out of Court Negotiations (calls to third parties, sending of letters of demand, drafting of contracts.) This saves time as our Courts are experiencing heavy delays!

**STEP 3:** In-Court/ Litigation Cover. The matter is sent to our Merit Assessors to approve or decline your claim based on the policy wording, up to date payments, date your problem arose, chances of success in Court as we do not want to waste the Court's time as we can be fined, etc. Please see the last pages of your Policy Wording on how to dispute the outcome of a Merit Assessment.

Most Common Exclusions for In-Court Cover – This does not mean we cannot assist via Step 1 and Step 2 mentioned above:

- REMOVAL OF DEBT REVIEW WHERE THERE IS A COURT ORDER AND NOT PAID UP
  - EVICTIONS, INTERDICTS, SEQUESTRATION, UNLESS THEY ARE AGAINST YOU
  - WHEN THE PROBLEM HAPPENED BEFORE YOU BECAME A MEMBER
  - WHEN THE WAITING PERIOD HAS NOT PASSED YET
  - WHEN YOU INCUR PRIVATE LEGAL FEES BY USING AN ATTORNEY NOT APPOINTED BY LEGAL HERO IN WRITING
  - BUSINESS MATTERS (THIS DOES NOT MEAN LABOUR CASES)
  - SETTING UP TRUSTS
  - WINDING UP OF ESTATES
  - CLAIMS FOR NON-MONETARY LOSS SUCH AS DEFAMATION WHERE NO MONETARY LOSS CAN BE PROVED. CAN HELP WHERE MONETARY LOSS CAN BE PROVED
  - LITIGATION CLAIMS BASED ON ORAL AGREEMENTS AS THE COURTS NEED WRITTEN AGREEMENTS
  - COVER IN CONSTITUTIONAL COURT
  - TAX RELATED MATTERS
  - WHEN YOU CAN CLAIM FROM OTHER INSURANCE (EX. VEHICLE INSURANCE) OR THE SMALL CLAIMS COURT
  - WHEN YOU DO NOT INFORM LEGAL HERO OF YOUR LEGAL PROBLEM THAT MIGHT GIVE RISE TO LITIGATION WITHIN 30 DAYS OF HAVING THE PROBLEM
- \* ALL CLAIMS FOR IN-COURT COVER MUST BE APPROVED BY AN INDEPENDENT MERIT ASSESSOR ONCE ALL DOCUMENTS ARE RECEIVED AS IS THE CASE WITH ALL INSURANCE COMPANIES**

PLEASE REFER TO POLICY WORDING FOR THE REST - THIS WILL BE SENT TO YOU VIA SMS OR EMAIL

## LH COST COMPARED TO PRIVATE LAWYER COSTS

Paying a monthly premium of R249 adds up to R2988.00 per year.

A private Lawyer will cost around R2500 for a single 30-minute consultation! You will also be charged for each call, letter etc. and a lot of money to fight it out in Court!

But for our low monthly premium, you can call your Legal Hero any time with no extra charge.

## Legal Hero: 010 001 1001

QUOTE/JOIN: Press option 1 / join@legalhero.co.za

ARREST: Press option 2

ADMIN QUERIES: Press option 1 / admin@legalhero.co.za

LEGAL PROBLEM: Press option 1 / legal@legalhero.co.za

www.legalhero.co.za | www.facebook.com/LegalHeroSA

## Legal Hero: 010 001 1001

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# LEGAL HERO APPLICATION FORM

 New Application Upgrade Reinstatement Legal Hero Black R249 p/m = R200 000 Cover, R5000 Bail, R20 000 Accidental Death, Claim-Free Cashback. Legal Hero Core R175 p/m = R150 000 Cover, NO Bail, NO Accidental Death, NO Cashback or any other additional benefits.Signature if you agree to once-off R100 for golden Membership card (your choice): 

NAME:  SURNAME:

MR  MRS  MISS  ID NUMBER:  HOME LANGUAGE:

ADDRESS:  (to receive letters from us) POSTAL CODE:

CELL:  EMAIL:

TEL:  EMPLOYER:  SAPS/ DEP EDU TOWN/AREA

UNION:  I agree to receive information on the latest product offerings, competitions and newsletters (FREE): YES  NO   
**If YES, Legal Hero may contact me via one or all of the following:** EMAIL  SMS  DIRECT CALL   
I understand that I may contact Legal Hero to stop contacting me with regards to the above at any point.

MARITAL STATUS:  NAME OF SPOUSE:

NAME(S) OF UP TO 4 CHILDREN:  NAME & SURNAME  NAME & SURNAME  NAME & SURNAME  NAME & SURNAME

## PERSAL

I, the undersigned: FULL NAME: 

ID NUMBER:  RANK:  DEP CODE ID NO.:

DEPARTMENT:  PREMIUM:  PERSAL NUMBER:

hereby authorize the Accountant of the Department of  my salary until such time as I cancel this authorization in writing or until I substitute it with a new authorization.

to deduct from my salary each month the premium of R  applicable

for the cover selected with effect from (month)  2020 and monthly thereafter, and pay this amount to Guardrisk Insurance Company Limited, Institution code - 0290 ("Guardrisk") from whom I have obtained a policy, until such time as I cancel this authorization in writing, or until I substitute it with a new authorization. In the event of this deduction being dishonored, the policy will lapse, subject to the grace period as stipulated under the terms and conditions. No deductions are accepted for arrear or any other premiums. I understand that this signed document is required in the Guardrisk offices 10 (ten) working days prior to the deduction date; if not, the deduction will only qualify for the following calendar month's deductions, and cover will only commence the following month.

Should the relevant premium rate be adjusted by Guardrisk as a result of an inflation related increase in premium rate, I confirm that the adjusted premium rate may be deducted from my salary until such time as I cancel this authorization in writing or until I substitute it with a new authorization.

SIGNATURE:  DATE:

## BANK DEBIT ORDER:

DEBIT ORDER MANDATE FRB Minimum Requirements for Written Authority and Mandate for Debit Payment Instructions

A. Authority: Given by: NAME OF ACCOUNTHOLDER 

Address:  POSTAL CODE:

Name of Bank:  Branch code:  Branch:  (place account was opened)

Account No.:  Type of Account (tick applicable):  Current Cheque  Savings  Transmission

Amount:  Date:  Abbreviated Name as Registered with the Bank:

Beneficiary's Address:  POSTAL CODE:

This signed Authority and Mandate refers to our contract dated  ("the Agreement"). I hereby authorise Phakama on behalf of Legal Hero (Pty) Ltd to issue and deliver payment instructions to your Banker for collection against my above-mentioned account at my above-mentioned Bank (or any other bank or branch to which I may transfer my account) on condition that the sum of such payment instructions will never exceed my obligations as agreed to in the Agreement and commencing on  and continuing until this Authority and Mandate is terminated by me by giving you notice in writing of not less than 20 ordinary working days, and sent by prepaid registered post or delivered to your address as indicated above. The individual payment instructions so authorised to be issued must be issued and delivered as follows: monthly, bi-monthly, three monthly, six monthly, annually, weekly, bi-weekly (delete that which is not applicable). In the event that the payment day falls on a Sunday, or recognised South African public holiday, the payment day will automatically be the preceding ordinary business day. Payment

Instructions due in December may be debited against my account on  I understand that the withdrawals hereby authorised will be processed through a computerised system provided by the South African Banks. I also understand that details of each withdrawal will be printed on my bank statement. Such must contain a number, which must be included in the said payment instruction and if provided to me should enable me to identify the Agreement. This number must be added to this form in Section E before the issuing of any payment instruction. B. Mandate: I acknowledge that all payment instructions issued by you shall be treated by my above-mentioned Bank as if the instructions have been issued by me personally. C. Cancellation: I agree that although this Authority and Mandate may be cancelled by me, such cancellation will not cancel the Agreement. I shall not be entitled to any refund of amounts which you have withdrawn while this Authority was in force, if such amounts were legally owing to you. D. Assignment: I acknowledge that this Authority may be ceded or assigned to a third party if the Agreement is also ceded or assigned to that third party, but in the absence of such assignment of the Agreement, this Authority and Mandate cannot be assigned to any third party.

Signed at  on this  day of  2020. (Signature as used for operating on the account)  (Assisted By) 

E. Agreement Reference Number: This Agreement reference number is LEGALHERO followed by your policy number once issued. F. Premium Adjustment: Should the relevant premium rate be adjusted by Guardrisk as a result of an inflation related increase in premium rate, I confirm that the adjusted premium rate may be deducted from my bank account until such time as I cancel this authorization or until I substitute it with a new authorization.

PLEASE TICK PREFERRED DEDUCTION TYPE: PERSAL:  BANK DEBIT ORDER: 

## Declaration and Record of Advice: I, the undersigned hereby apply for legal insurance and confirm the following:

- The policy benefits and exclusions were properly explained by the Legal Hero Representative;
- I undertake to immediately familiarizing myself with the terms and conditions of the policy and will notify Legal Hero within 30 days should I not understand a specific section of the policy;
- I am aware that litigation matters originating before the commencement date of the policy or during any applicable waiting period, as explained in the terms and conditions, will not be covered;
- I am aware that the merits of my case will be taken into account when litigation (in court) cover is considered;
- I realize and understand that I will not be covered if my premium is in arrears;
- I acknowledge that receipt of the monthly premium by Legal Hero is my responsibility;
- In the event that my premium is one month in arrears, I hereby authorize Phakama to debit my bank account with the necessary amount to cover my premium in order to avoid this policy to lapse;
- In terms of Section 8(4) (a) of the Financial Advisory and Intermediary Services Act of 2002, General Code of Conduct, I have taken particular care considering whether or not the advice provided to me is appropriate considering my objectives, financial position and particular needs, as I understand and acknowledge the fact that the marketer who introduced this policy to me is under time constraint to conduct a full analysis in respect of my risk profile and financial needs;
- I am employed and my monthly gross income, exceeding R3 500, is sufficient to meet the monthly policy contributions;
- I have received, read and understood the statutory disclosure relevant to short term insurance policyholders;
- I hereby authorise Legal Hero (Pty) Ltd to appoint the underwriter for this policy, GuardRisk Insurance Company Ltd;
- I acknowledge that the party hereby authorised to effect the drawing(s) of my account may not cede or assign any of its rights to any third party without my prior written consent and that I may not delegate any of my obligations in terms of this contract/ authority to any third party without prior written consent of the authorised party;
- I warrant that all information given in this application is true and complete.

Please note that debit orders are drawn by 'Phakama' on behalf of Legal Hero.

 I am interested in Funeral HeroINITIALS & SURNAME:  SIGNATURE:  DATE: Agent's details:  Agent's code:  Agent's Signature:

Life's legal villains are frightening and come in all shapes and sizes, such as an unjust employer, friend owing you money or a cheating spouse.

**LET'S HAVE A LOOK AT WHY YOU NEED LEGAL HERO.**



## What Makes Legal Hero SUPER?

**CLAIM-FREE CASHBACK.** Competitors do not offer this.

**NO EXCESS FEES.** Most competitors request 3 x your premiums as an excess fee.

**GUILTY PLEAS are covered.** Most competitors consider your claim and refuse to cover if the state has enough evidence against you for conviction.

**No WAITING PERIODS** apart from divorce 1 month and ante-nuptial agreement 3 months. Most competitors have a standard 3 month waiting period for all benefits.

Your **family remains covered** 12 MONTHS after your passing (for free).

**MAINTENANCE REPRESENTATION** provided the other party is represented. Most competitors do not cover matrimonial disputes.

Dependent **children UNDER 28 YEARS are covered** in terms of your policy. Dependents = unmarried and unemployed under 28. Most competitors only cover under 18 years.

**CONTESTED/OPPOSED divorce.** Most competitors only cover unopposed divorce (when both husband & wife agree to the consequences of the divorce and settle).

## TESTIMONIALS

"Thank u guys, u have conquered where many have failed... you took the matter head on, just as you had promised."

- **Promise Hlomuka**

"All in all, I appreciate you and your company. It's not every day that a company makes their clients feel important. If I ever meet you someday I might just hug you. Don't be alarmed."

- **Mel**

"I was very pleased as I was kept up to date about the progress of my case. She represented me very well and she gave me a very good advice and eventually the problem was gone and I am very happy."

- **Lieutenant Colonel S Ndlovu**

"You won it. I would also like to take this opportunity and show gratitude to you Miss Nonhlanhla Mayise for handling my case, Furthermore I would also like to show my appreciation to Legal Hero for always delivering on your promises. Today I am a Proud member of Legal Hero because you never disappoint."

- **S Mgwaba**

"We thank Legal Hero because I see now that we are not alone in this problem that is why we feel strong."

- **P Mhlongo**

Note that you are responsible for providing Legal Hero with the evidence of your case. Therefore if a fax costs you R2, that's on you. By telling you the fine print it seems this hero has revealed its true identity.

**Please read through the terms and conditions of your policy guide & give us a call on 010 001 1001 should you have any questions. 30 Days to request refund.**