

Life's 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

# LEGAL HERO

Insurance against life's villains

From as little as R5.50 per day for up to **R200 000** cover per year! T's & C's apply.

## When Compared To Competitors, What Makes Legal Hero Different?

- **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. 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 you very much for your assistance and patience, Long live, Legal Hero!"  
- **Lieutenant Yolisa.**

"The service was excellent. U guys rock.. Thank u so much for a great service."  
- **Mawona.**

"Thank you so much for your friendly and professional handling of the matter. Have a lovely day!"  
- **Barbara.**

"Hi I really appreciate it, thanks for the fast and excellent work well done."  
- **Christl.**

"Thanks to the Legal Hero Team for assisting us with our contracts and for their quick response time and very efficient service! Keep up the excellent work!"  
- **Cloete.**

"Hiermee wil ek, W. Sauls, my dank uitspreek van die goeie gehalte diens wat ons gekry het van Legal Hero. Ek wil graag benoem die uitstekende dame wat ons op ons tone gehou het en ons bystand diens verleen het en ons ook op hoogte gehou het met alles tot op die laaste dag. Dankie dat julle iemand soos Nadine in u diens het. Ek stel haar as waardevol en 'n bate vir u besigheid. Dankie."  
- **W. Sauls.**

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Life's Villains	Legal Hero Saves the Day	Life's Villains	Legal Hero Saves the Day	Life's Villains	Legal Hero 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	Emergency bail line available 24/7	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 even on matters dating back 06 months	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	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

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 0861 22 9922 should you have any questions.

# JOIN 0861 22 99 22

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

T's & C's Apply

