

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

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

- CLAIM-FREE CASHBACK. Competitors do not offer
- 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).

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.

## **TESTIMONIALS**

and patience, Long live, Legal Hero!" - Lieutenant Yolisa.

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

"Thank you so much for your friendly and professional handling of the matter. Have

- W. Sauls.

"Thank you very much for your assistance

fast and excellent work well done.'

# LEGAL HERO

Insurance against life's villains



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

Financially unable to pursue

Accidental death

Strapped for

Having so many legal questions

Consumer issues with goods or services

Huge expenses when purchasing a property

# Up to R200 000

court cover per year. Includes

Legal Hero

Free Cashback

R20 000 cash pay-out

> Legal advice on pre-existing

protection against dealers and/or suppliers

Up to 40-60% transfer & bond

# Villains

Your boss giving you a hard time

Being arrested in the middle of the

with a legal

Unforeseen death of main

> Erroneous deduction on

> > Unsure whether

statement

during hearings & CCMA/

Emergency bail line available 24/7

out of court settlement even on matters dating back 06

months

vour death

assistance

assistance, demand, court

Review and

#### Life's Villains

proof of your

Blacklisting

Your children

fighting after

The Maintenance

your creditor's

Being accused of

Issues at work



contracts drafted specially for you

grievances

Legal Hero

divorce

Assistance in

Defence in and Guilty Pleas

will & testamen

represented

the arrangement of payment plans

JOIN 0861 22 99 22

Please read through the terms and conditions of your policy guide & give us a call on 0861 22 9922 should you have any questions.

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.

#### 1. DETAILS OF YOUR UNDERWRITING MANAGER

Legal Hero (Pty) Ltd is the Underwriting Manager of this policy with registration number 2014/046729/07. Address: F1 Bayside Office Park, 41/43 Erica Road, Table

View 7441.

Postal Address: P.O. BOX 20013, Big Bay, 7448.

Email: info@legalhero.co.za.

Tel: 0861 229922 | Fax: 086 551 2705.

#### **COMPLAINTS**

Legal Hero will handle any policy related complaints, which may be sent to hello@legalhero.co.za or directed to 0861 229922. You may access our complaints resolution policy on www.legalhero.co.za.

## **COMPLIANCE DEPARTMENT**

Name of Compliance Officer: Adv. GPB Myburgh

Email: benm@legalhero.co.za

Tel: 021 556 0268 Fax: 0865 51 27 05

Legal Hero is an authorised Financial Services Provider in terms of the FAIS Act and may render administrative services and provide advice relating to short term insurance products 5. OTHER IMPORTANT MATTERS under licence number 45377.

You may access our conflicts of interest management policy on www.legalhero.co.za.

#### 2. DETAILS OF THE SERVICE

The product is legal cost insurance. The remuneration agreed upon between the Intermediary, Underwriting Manager and the Insurer for legal cost insurance business are as follows: \*20% commission paid to the broker/intermediary; \*25% binder fee paid to the binder holder.

Please refer to your policy guide for the following information:

- Nature and extent of benefits;
- Premium payment obligations and consequences of noncompliance:
- · Details of special conditions, exclusions, excesses or restrictions.
- There is a R100 once-off registration fee when joining.

## 3. DETAILS OF THE INSURER

Guardrisk Insurance Co Limited (FSB No: 26/10/75). Address: Tower 2, 102 Rivonia Road, Sandown, Sandton,

Postal address: PO Box 786015, Sandton, 2146.

Tel: (011) 669 1000. Fax: (011) 669 1931.

You may access our conflicts of interest management policy on www.guardrisk.co.za

#### **COMPLAINTS**

Tel: (011) 669 1000 | Fax: 011 669 1931.

Email: complaints@quardrisk.co.za.

You may access our complaints resolution policy on www. guardrisk.co.za

## **COMPLIANCE DEPARTMENT**

The Compliance Officer: (011) 669 1000 | Fax: 011 669

1931. Email: compliance@guardrisk.co.za.

#### 4. DETAILS OF YOUR INTERMEDIARY

Legal Hero Business (Pty) Ltd is the intermediary who may be contacted via the Underwriting Manager. Company Registration Number: 2014/135793/07.

Contact details: same as that of the Underwriting Manager. **Complaints:** handled by the Underwriting Manager.

#### **CONTRACTUAL RELATIONSHIPS**

The Intermediary has a contractual relationship with the Insurer. The Key Individual is Adv. CS Timothy who may be contacted at carlt@legalhero.co.za.

The Intermediary is an authorised Financial Services Provider in terms the FAIS Act and may provide advice relating to short term insurance products under license number 45560.

If the policy was sold to you by the call centre, please note that recordings of the telephone discussion between you and the telemarketer can be made available to you.

You may access our complaints resolution and conflict resolution policy on www.legalhero.co.za.

- The insurer must give you written reasons for repudiating your claim;
- The insurer may not cancel your policy without sending a notice to you;
- You are entitled to a copy of the policy free of charge.
- Misrepresentation, incorrect or non-disclosure by you of any facts or circumstances may impact on any claim arising from your insurance contract;
- Do not feel pressurised to buy this product;
- You have the right as a customer to be treated fairly;
- You have the right to complain by registering a complaint with the Underwriting Manager or the Insurer;
- Should your complaint remain unresolved after a period of four weeks, you are to be informed of your right to refer the matter to the Ombud for Financial Services Providers.

#### **6. CONTACT DETAILS OF THE SHORT TERM INSURANCE OMBUDSMAN**

For advice in the event that your complaint was not satisfactory resolved by the underwriting manager and/or the insurer: P.O. BOX 32334, Braamfontein, 2017. Tel: (0860) 726 890 / (011) 726 8900 | Fax: (011) 726

5501. Email: info@osti.co.za

## 7. CONTACT DETAILS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES OMBUD:

For a complaint relating to advice concerning in terms of the FAIS Act and which has not been resolved to your satisfaction by the underwriting manager and/or the insurer: P.O. BOX 74571, Lynwood Ridge, 0040.

Tel: (0860) 324 766 / (021) 470 9080 | Fax: (021) 348 3447.

Email: info@faisombud.co.za.

## Legal Hero: 0861 22 99 22

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

ARREST: Press option 2

ADMIN QUERIES: Press option 3 / admin@legalhero.co.za LEGAL PROBLEM: Press option 4 / legal@legalhero.co.za

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

# Legal Hero: 0861 22 99 22

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

ARREST: Press option 2

ADMIN QUERIES: Press option 3 / admin@legalhero.co.za LEGAL PROBLEM: Press option 4 / legal@legalhero.co.za

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

# R220 p/m = R200 000 cover per annumSURNAME:

I understand that I may contact Legal Hero to stop contacting me with regards to the above at any point.

I the undersigned: FILL NAME:

086 552 4183 or email to join@legalhero.co.za or post to P.O. Box 20013, Big Bay, 7448

**Legal Hero Application Form** 

The Legal Hero Product (R220)

NAME:

PERSAL

CELL:

MR MRS	M)	ISS		D	ATE	OF	BII	RTH	: Y	Y	Ή	′ Y	<u> </u>	1	1 D	D	ID	NUI	ИΒЕ	R:[								
ADDRESS: (to receive letters from us)																												
																							PC	ST	AL (	COD	E: [	

For Legal Insurance. Kindly hand the completed and signed form back to the Legal Hero marketer or fax to

Legal Hero Core (R160)

I agree to receive information on the latest product offerings, competitions and newsletters (FREE): YES NO

HOME LANGUAGE:

If YES, Legal Hero may contact me via one or all of the following: EMAIL SMS DIRECT CALL

MARITAL STATUS:	NAME OF SPOUSE:	
NAME(S) OF UP	NAME & SURNAME	NAME & SUF
TO 4 CHILDREN:	NAME O CUDNAME	NAME O CUE

EMPLOYER: Do you currently have legal cost insurance? YES

	1, the undersigned. TOLL NAME.		
ID NUMBER:		RANK:	DEP CODE ID NO.:
DEPARTMENT:	PREMI	TUM: PERSAL	NUMBER:

hereby authorize the Accountant of the Department of an inflation related increase in premium rate, I confirm that the adjusted

to deduct from my salary each month this authorization in writing or until I substitute it with a new authorization. the premium of R applicable for the cover In the event of this deduction being dishonored, the policy will lapse, and monthly subject to the grace period as stipulated under the terms and conditions. selected with effect from (month) No deductions are accepted for arrear or any other premiums. I understand

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 Should

	that this signed document is required in the Guardrisk offices	10	(te
	j ,		
,	working days prior to the deduction date; if not, the deduction	will	or
9	qualify for the following calendar month's deductions, and cover	will	or
	commence the following month.		

premium rate may be deducted from my salary until such time as I cancel

New Application Upgrade Reinstatement

R100 once off registration fee:

Membership card & admin

a new authorization.		following month.									
the relevant premium rate be adjusted by Guardrisk as a result of	SIGNATURE:		DATE:	Υ	Υ	Υ	Υ	M	М	D	

ANK DEBIT ORDER:	I confirm that the once off R100 registration fee can be deducted via Debit Order. SIGNATURE:	
duct via Dobit Ordor chou	ld my promium not be collected via Porcal SIGNATURE:	

Name of Bank: Branch code: Branch: Please deduct my Account No.: Cheque Savings Current premium on this date:

I hereby authorise Phakama to commence a debit order withdrawal from deductions. I agree that although this Authority and Mandate may be my account on the day of the month (add appropriate date of the

month), and monthly thereafter for the premium applicable for the cover this Authority was in force, if such amounts were legally owing to you. I selected. I understand that the debit order will be run on the date selected. acknowledge that this Authority may be ceded or assigned to a third party If for any reason it is not honoured, two withdrawal runs will be done the if the Agreement is also ceded or assigned to that third party, but in the next month. In the event of this second run being dishonoured, the policy absence of such assignment of the Agreement, this Authority and Mandate will lapse. I understand it is required that this signed document reaches cannot be assigned to any third party.

Phakama offices 10 working days prior to the selected deduction date,

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

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

I am employed and my monthly gross income, exceeding R3 500, is sufficient to meet

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,

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;

GuardRisk Insurance Company Ltd;

12. I acknowledge that the party hereby authorised to effect the drawing(s) of my account

SIGNATURE: DATE: Y if not, the deduction will only qualify for the following calendar month's PLEASE TICK PREFERRED DEDUCTION TYPE: PERSAL: BANK DEBIT ORDER:

11.

#### Declaration and Record of Advice: I, the undersigned hereby apply for legal insurance and confirm the following: 2002, General Code of Conduct, I have taken particular care considering whether or not

- The policy benefits and exclusions were properly explained by the Legal Hero
- 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:
- 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 bit my bank account with the necessary amount to cover my premium in order to

avoid this policy to lapse

**INITIALS & SURNAME:** 

Agent's details:

In terms of Section 8(4) (a) of the Financial Advisory and Intermediary Services Act of

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

I warrant that all information given in this application is true and complete

gai Hero.								
SIGNATURE:	DATE:	Υ	Υ	Υ	Υ	M	M	D
	·							

of my risk profile and financial needs:

the monthly policy contributions;

Agent's Signature: