

# HERO GUIDE

## How Legal Insurance works:

Legal Insurance works like any Car Insurance. You cannot be in an accident today, take out a car insurance policy tomorrow and expect cover! Similarly, you should have Legal Insurance in place before the date upon which your legal problem starts.

## Examples of Cases

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

## 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](mailto: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 the 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

- Ø REMOVAL OF DEBT REVIEW WHERE THERE IS A COURT ORDER
- Ø EVICTIONS, INTERDICTS, SEQUESTRATION
- Ø WHEN THE PROBLEM HAPPENED BEFORE BECOMING A MEMBER
- Ø WHEN THE WAITING PERIOD HAS NOT LAPSED YET
- Ø WHEN THE MEMBER INCURS PRIVATE LEGAL FEES BY USING AN ATTORNEY NOT REQUESTED BY LEGAL HERO
- Ø BUSINESS MATTERS (THIS DOES NOT MEAN LABOUR CASES)
- Ø SETTING UP TRUSTS
- Ø WINDING UP OF ESTATES
- Ø CLAIMS FOR NON-MONETARY LOSS SUCH AS DEFAMATION WHERE NO MONETARY LOSS CAN BE PROVED
- Ø LITIGATION CLAIMS BASED ON ORAL AGREEMENTS AS THE COURTS NEED WRITTEN AGREEMENTS
- Ø COVER IN CONSTITUTIONAL COURT
- Ø TAX RELATED MATTERS
- Ø WHEN THE MEMBER CAN CLAIM FROM OTHER INSURANCE (EX. VEHICLE INSURANCE) OR THE SMALL CLAIMS COURT
- Ø WHEN THE MEMBER DOES NOT INFORM LEGAL HERO OF THEIR LEGAL PROBLEM THAT MIGHT GIVE RISE TO LITIGATION WITHIN 30 DAYS OF HAVING THE PROBLEM
- Ø PLEASE REFER TO POLICY WORDING FOR THE REST

## 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.

## “Lawyers at Your Fingertips”

Ask your lawyer for the WhatsApp number for communication at your convenience.

## Comparison Chart – LEGAL HERO PRODUCTS

POLICIES/ PRODUCTS	R175	R249	NOTES
Waiting periods	1 month Divorce, 3 months Ante-Nuptial Agreement	1 month Divorce, 3 months Ante-Nuptial Agreement	For in-Court cover
Criminal, Civil, Family and Labour Law legal Advice	Not cause of action date dependent, but after first premium	Not cause of action date dependent, but after first premium	The Cause of action date is the date on which the Legal problem started; The Commencement Date is when the first premium is paid and no payments were missed.
Out of Court Negotiations	Cause of action date must fall after first premium date	Cause of action date may fall up to six months before first premium date	Out of Court Cover = letters, calls to third parties, drafting contracts, negotiations in order to settle out of Court (saving you time as our Courts are subject to delay)
Litigation	R150 000 per year	R200 000 per year	Litigation Cover (in Court) = in Court benefit/ physical representation by a lawyer as appointed by Legal Hero. Should you wish to make use of your own lawyer, same needs to be arranged with Legal Hero first and that lawyer be appointed in writing by Legal Hero.
Bail Money Paid Benefit	None	R5 000 per year	Criminal Law arrest benefit
Cashback	None	R1500 every 5 claim-free years	Receive R1500, only if all premiums were paid on time and no legal assistance was requested from Legal Hero in 5 years.
Bond Hero	Yes	Yes	Bond Hero = finding you the best interest rate for your home loan by applying to all banks. Assistance with all the paperwork and application forms. Please contact us once you have a specific property in mind
Debt Hero	Yes	Yes	Drawing of credit record, explaining listings, assistance in removing listings, repayment plans with creditors, budgeting, first free consultation with a debt counsellor
Up to 40% discount in transfer of property fees	Yes	Yes	Conveyancer fee discount provided the seller agrees to appoint one of Legal Hero's conveyancers
Accidental Death Benefit	No	R20 000	Not within course and scope of employment and the T's and C's. Principal policyholder only
Family Protection Plan	No	Yes	Your dependents stay covered for Advice and out of court help for 12 months after your passing at no cost - no further premiums need to be paid
Multiply Starter Benefits	No	Yes	Get Discount at Dischem, PicknPay, Avis, NuMetro, Interscape, and many more. Activated thirty days after first Legal Hero premium is paid, please go to <a href="http://www.momentum.co.za">www.momentum.co.za</a> to register. Once activated, use your ID number at the till of Dischem, Avis, etc. to ask for discount - no membership cards