

Celebrating 10 Years of Legal Insurance



**Legal
Hero**

Claim-free cashback

R200K COURT COVER per year, R10k bail money

T's and C's apply as per relevant policy wording.

Please read & if unhappy you may cancel within 31 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 Limited FSP 75

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	24/7 Emergency bail line and bail money of R10 000	Having no proof of your agreements	Professional contracts drafted specially for you
Untimely passing	Up to R20 000 cash pay-out	Pressed for time with a legal headache	'Out of Court negotiations to save 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	Credit Problems	Assistance in understanding your credit profile
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% 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

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 online@legalhero.co.za or post to PO BOX 5554, Tygervalley, 7536.

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

T's & C's Apply | © Copyright Legal Hero

STATUTORY DISCLOSURE

Please safeguard this document.

DISCLOSURE NOTICE

Financial Advisory and Intermediary Services Act (FAIS) Short-term Insurance Policyholder Protection Rules 2017 (PPRs)

YOUR INTERMEDIARY

Business Name: Legal Hero Business (Pty) Ltd
Registration number: 2014/135793/07
Physical address: Ground Floor, Tygerforum B, 53 Willie van Schoor Drive, Bellville, 7530
Postal address: PO BOX 5554, Tygervalley, 7536
Telephone: 010 001 1001
Website: www.legalhero.co.za
FAIS registration (FSP No): 45560

In terms of the FSP license, Legal Hero Business (Pty) Ltd is authorised to give Intermediary Services and Advice for products under:

CATEGORY [I]:

• Short-term Insurance: Personal Lines A1

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: Leppard
Claims Procedure including prescription period: within 30 days of claim originating contact 010 001 1001 or e-mail legal@legalhero.co.za
Complaints Procedures: contact Legal Hero 010 001 1001/ hello@legalhero.co.za or escalate complaint via complaintescalation@legalhero.co.za
Compliance Officer: Compysure 028 316 4286
Conflict of Interest: www.legalhero.co.za

YOUR INSURER

Business Name: Guardrisk Insurance Company Limited.
Registration number: 1992/001639/06.
Physical address: The MARC, Tower 2, 129 Rivonia Road, Sandton 2196
Postal address: PO Box 786015, Sandton, 2146
Telephone: +27 11 669 1000
Web: 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 Shortterm
Insurance: Commercial Lines Professional Indemnity and/or Fidelity
Cover: Guardrisk has a Professional Indemnity Cover and a Fidelity Guarantee Cover in place.

COMPLIANCE DETAILS

Telephone: +27 11 669 1104
Fax Number: +27 11 675 3826
Email: compliance@guardrisk.co.za

COMPLAINTS DETAILS

Telephone: 0860 333 361
Email: complaints@guardrisk.co.za
Website: www.guardrisk.co.za

CONFLICT OF INTEREST

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

YOUR UNDERWRITING MANAGER

Name: Legal Hero (Pty) Ltd
Physical address: Ground Floor, Tygerforum B, 53 Willie van Schoor Drive, Bellville, 7530

Postal address: PO BOX 5554, Tygervalley, 7536

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 A1

Relationship between Legal Hero and Guardrisk:

Please note that this Policy is subject to a cell captive relationship between Guardrisk and Legal Hero (Pty) Ltd, as a result of a shareholder and subscription agreement concluded between Guardrisk and Legal Hero, whereby Legal Hero is entitled to share in the profits and losses generated by the insurance business. Therefore, this is an arrangement whereby Guardrisk shares equity with Legal Hero through a shareholding arrangement and provides Legal Hero a vehicle through which to write Legal Hero's insurance risks. Where applicable, Legal Hero is entitled to a profit share, at a percentage agreed to with Guardrisk.

Professional Indemnity and/or Fidelity Cover:

R1 000 000 Professional Indemnity
Legal and contractual relationship with the Insurer: Underwriting Manager
Intermediary Guarantee Facility: Leppard
Compliance Officer: Compysure: (028) 316 4286
Complaints Contact Details: 010 001 1001 or hello@legalhero.co.za
Conflict of interest: www.legalhero.co.za

POLICY WORDING

A copy of the policy wording can be obtained from www.legalhero.co.za

POLICY DETAILS SHIELD PLATINUM

Type of Policy: Legal cost insurance cover
Risk covered: up to R200 000.00 cover per year subject to terms and conditions
Policy Benefits: Legal Advice, Contracts, Out of Court Mediation, Litigation Cover of up to R200 000.00, 24/7 Emergency Arrest Line, Bail Money Payment of up to R10 000.00, Untimely Passing Benefit of R 20 000.00, Claim-Free Cashback, Criminal Docket, Protection Orders subject to terms and conditions.

POLICY DETAILS SHIELD GOLD

Type of Policy: Legal cost insurance cover
Risk covered: up to R150 000.00 cover per year subject to terms and conditions
Policy Benefits: Legal Advice, Contracts, Out of Court Mediation, Litigation cover of up to R150 000.00, 24/7 Emergency Arrest Line subject to terms and conditions.

PREMIUMS

Your premium obligations
Monthly Premium Shield Platinum: R 289.00
Monthly Premium Shield Gold: R 199.00
Excess: R 000.00 Value added products: R 000.00
Manner of payment of premium: Stop Order or Bank Debit Order or Direct Cash Deposit
Due date and frequency (e.g. of frequency annually/ quarterly / monthly): monthly
Consequence of non-payment: commencement date of policy changes and this affects waiting periods. Pay prior to the 7th of the following month in order to retain commencement date.
Details of any premium increases, including the frequency and basis thereof: 30-day notice period will be communicated via post/ SMS/email and Policyholder may choose to cancel.
Whether an increase will be linked to any commensurate increase in policy benefits and any options relating to premium increases that the policyholder may select: N/A
In the case where the premium is not guaranteed for the full term of the policy, the period for which the premium is guaranteed, including the frequency at which or the circumstances in which a review will take place: N/A

FEES

Commission fee Shield Platinum: R57.80.
UMA Fee: R72.25
Commission fee Shield Gold: R39.80.
UMA Fee: R49.75

Where applicable, the fact that the Intermediary-Directly or indirectly holds more than 10% of the relevant product supplier's shares or has any equivalent substantial financial interest in the insurer. **NO.**

During the preceding 12-month period received more than 30% of total remuneration, including commission, from the insurer. **NO.**

Where applicable, the fact that the Underwriting Manager – Directly or indirectly holds more than 10% of the relevant product supplier's shares or has any equivalent substantial financial interest in the insurer. **NO.**

During the preceding 12-month period received more than 30% of total remuneration, including commission, from the insurer. **YES.**

COOLING OFF RIGHTS

If any of the information reflected above and below was given to you orally, this disclosure notice serves to provide you with the information in writing. Should you not be satisfied with the policy, you are entitled to a period up to 31 days from date of receipt of the policy within which you may cancel your policy in writing at no cost. Cover will cease upon cancellation of the policy. All premiums paid by the policyholder to the insurer up to the date of receipt of the cancellation notice will be refunded to the policyholder.

OTHER MATTERS OF IMPORTANCE

- You will be informed of any material changes to the information about the intermediary, insurer and/or underwriter provided above.
- If we fail to resolve your complaint satisfactorily, you may submit your complaint to the National Financial Ombud Scheme.
- You will always be given a reason for the repudiation of your claim.
- If the insurer wishes to cancel your policy, the insurer will give you 31 days written notice, to your last known address.
- You will always be entitled to a copy of your policy at no extra charge.

WARNING

- Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep notes of what is said to you and all documents handed to you.
- Where applicable, call recordings will be made available to you within 7 (seven) days of request.
- Don't be pressurized to buy the product.
- Failure to provide correct or full relevant information may influence and insurer on any claims arising from your contract of insurance.

WAIVER OF RIGHTS

No insurer and/or underwriting manager and/or intermediary may request or induce in any manner a client to waive any right or benefit conferred on the client by/or in terms of any provisions of the said Code, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.

PARTICULARS OF THE NATIONAL FINANCIAL OMBUD SCHEME

Physical Address: Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, Cape Town, 7708 **OR** 110 Oxford Road, Houghton Estate, Illovo, Johannesburg, 2198
Telephone: 0860 800 900 Email: info@nfosa.co.za

PARTICULARS OF THE REGISTRAR OF SHORT-TERM INSURANCE

Postal address: PO Box 35655, Menlo Park, 0102
Telephone: +27 12 428 8000
Fax number: +27 12 347 0221

PARTICULARS OF FAIS OMBUDSMAN

Postal Address: PO Box 74571, Lynnwood Ridge, 0040
Telephone: +27 12 470 9080
Fax number: +27 12 3483

Legal Hero: 010 001 1001

QUOTE/JOIN: Press option 1 / online@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

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LEGAL HERO APPLICATION FORM

New Application

Upgrade

Reinstatement

- Shield Platinum R289 p/m** = R200 000 Cover, R10 000 bail, R20 000 Untimely Passing Benefit, Cashback, Docket Requisition, Protection Orders.
- Shield Gold R199 p/m** = R150 000 Cover, NO Bail, NO Untimely passing benefit, NO Cashback or any other additional benefits.

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, I may be contacted 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) 202_ 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. 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

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.

SIGNATURE: DATE: 2 0 2 M M D D

ONLY IF R289pm WAS SELECTED: In accordance with treating customer fairly principles, should the monthly premium fail to deduct from my stop order due to the 15% limitation for policy deductions, Legal Hero may attempt to deduct a lesser premium from my persal/ persal in order to maintain coverage. The aforesaid lesser premium for my entry level product of R199 per month entails similar legal benefits but less additional features meaning there is no Bail Money Payment, Untimely Passing Benefit, Claim-Free Cashback, Criminal Docket or Protection Orders, as per the top section of this form. The same safety feature will apply to policy upgrades. Legal Hero will notify me in writing of any such reduction in premium, I will be sent updated policy wording, and the grace period of 30 days to cancel the policy and receive a full refund, will be extended to 60 days. The aforesaid 60 days will commence as from the date of the lesser premium's first deduction."

YES NO **ONLY SIGN SHOULD YOU AGREE:**

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: 2 0 2 M M D D Abbreviated Name as Registered with the Bank: LEGALHERO

Beneficiary's Address: POSTAL CODE:

This signed Authority and Mandate refers to our contract dated Instructions due in December may be debited against my account on

("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

Signed at on this day of 202_. (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.

INITIALS & SURNAME: SIGNATURE: DATE: 2 0 2 M M D D

RS 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

"The process was speedy. I really appreciate you and don't call you Legal Hero for nothing."

- Mr K, November 2023

"Almost forgot to call Legal Hero's emergency arrest line because of stress. Legal Hero also granted my wish of not calling my wife to update her but to rather communicate with my sister on developments."

- Mr D, February 2022

"Thank you for your quick response. Your service is of high standards. You were willing to listen to me patiently so. May God bless you and shower u with blessings."

- Ms M, December 2023

"A divorce is never easy. Thank you to Jolané van der Walt-Nieuwoudt for being kind, patient and nonjudgmental. It is her guidance that convinced my stubborn spouse to go for a quick unopposed divorce. I wanted this version of me to move so I can focus on a new chapter of me. She gave me my freedom."

- Mrs M, April 2024

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

- Ms M, July 2017

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. 31 Days to request refund.

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