

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

1. The policy benefits and exclusions were properly explained by the Legal Hero Representative;
2. 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;
3. 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;
4. I am aware that the merits of my case will be taken into account when litigation (in court) cover is considered;
5. I realize and understand that I will not be covered if my premium is in arrears;
6. I acknowledge that receipt of the monthly premium by Legal Hero is my responsibility;
7. 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;
8. 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;
9. I am employed and my monthly gross income, exceeding R3 500, is sufficient to meet the monthly policy contributions;
10. I have received, read and understood the statutory disclosure relevant to short term insurance policyholders;
11. I hereby authorise Legal Hero (Pty) Ltd to appoint the underwriter for this policy, GuardRisk Insurance Company Ltd;
12. 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;
13. I warrant that all information given in this application is true and complete.