Defend, Protect, Empower. Legal Insurance since 2014.

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 & receive refund.

GUARDRISK
TAILORED RISK SOLUTIONS

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

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
Strapped for cash	No excess fees when claiming
Untimely passing	Up to R20 000 cash pay-out
Having so many legal questions	Legal advice sessions even on pre-existing problems
Consumer issues with goods or services	Consumer protection against dealers and/or suppliers
Huge expenses when purchasing a property	Up to 40% discount on transfer & bond registration fees

Life's Villains	Legal Hero Saves the Day
Your boss giving you a hard time	Representation during hearings & CCMA/ Labour Court representation
Being arrested in the middle of the night	24/7 Emergency Bail line and bail money of up to R10 000
Pressed for time with a legal headache	'Out of Court negotiations to save time'
Unforeseen death of main breadwinner	Family legally covered for 12 months after your death
Erroneous deduction on bank statement	Ombudsmen assistance, letters of demand, court assistance
Unsure whether you should sign a contract	Review and advice on contracts of less than 20 pages

Life's Villains	Legal Hero Saves the Day
Issues at work	Compilation of formal grievances
Having no proof of your agreements	Professional contracts drafted specially for you
Divorce	Covers contested and uncontested divorce
Credit Problems	Assistance in understanding your credit profile
Being accused of a crime	Defence in criminal matters and Guilty Pleas
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

Legal Insurance. Kindly hand the completed and signed form back to the Legal Hero marketer or email join@legalhero.co.za.

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

STATUTORY DISCLOSURE

Please safeguard this document.

Disclosure Notice

Financial Advisory and Intermediary Services Act (FAIS) and FAIS General Code of Conduct (as amended) Short-term Insurance Policyholder Protection Rules 2017 (PPRs).

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 VAT Number: 4250138072

In terms of the FSP license, Guardrisk Insurance Limited is authorised to give advice and render financial services for products under:

CATEGORY I:

Short-term Insurance: Personal Lines Short-term Personal Lines, Personal lines A1 and 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 has a conflict of interest management policy in place and is available to clients on the website.

YOUR INTERMEDIARY

Business Name: Legal Hero Business (Pty) Ltd
Registration number: 2014/135793/07
Physical and postal address: Ground Floor, Tygerforum B, 53 Willie van Schoor Drive, Bellville, 7530 Telephone: 010 001 1001
Website: www.legalhero.co.za
FAIS registration (FSP No): 45560
VAT: 4570282030

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

CATEGORY I, IV:

- [Long-Term Insurance subcategory A]
- [Short-term Insurance: Personal Lines]
- [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 performing intermediary service functions in terms of an intermediary agreement

Professional Indemnity and/or Fidelity Cover:
R1 000 000 Professional Indemnity
Intermediary Guarantee Facility: Leopard
Complaints Procedures:
Contact Legal Hero
010 001 1001/ hello@legalhero.co.za
Compliance Officer:
Complysure: complysure.1@gmail.com
Conflict of Interest: accessible via www.legalhero.co.za

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
VAT Number: 4760281644
FAIS registration (FSP No): 45377
FAIS Categories: Short Term Personal Lines A1
Professional Indemnity and/or Fidelity Cover:
R1 000 000 Professional Indemnity
Legal and contractual relationship with the Insurer: Underwriting Manager in terms of an Underwriting Manager Binder Agreement to perform binder functions on behalf of Guardrisk
Intermediary Guarantee Facility: Leopard
Compliance Officer (Underwriting Manager and Intermediary):
Complysure: complysure.1@gmail.com
Complaints Contact Details:
010 001 1001 or hello@legalhero.co.za
To escalate a complaint: complaintescalation@legalhero.co.za
Conflict of interest (Underwriting Manager and Intermediary):
www.legalhero.co.za

POLICY WORDING

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

POLICY DETAILS

Type of Policy: Non-life Legal cost insurance cover
Risk covered:
R289pm Shield Platinum: 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 R20 000.00, Protection Order, Docket Request, Claim-Free Cashback of R1 500.00 subject to terms and conditions.
R199pm Shield Gold: up to R100 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.
R129pm Shield Silver: up to R100 000.00 cover per year subject to terms and conditions. Policy Benefits: Legal Advice, Contracts, Out of Court Mediation, Litigation cover of up to R100 000.00, 24/7 Emergency Arrest Line, Bail Money Payment of up to R1 000.00, Untimely Passing Benefit of R5 000.00, Claim-Free Cashback of R500.00 subject to terms and conditions.

PREMIUMS

Your premium obligations. Total Monthly Premium:
Shield Platinum: R 289.00 Monthly Premium Excluding VAT: R245.65. Monthly Premium VAT portion: R43.35
Shield Gold: R 199.00 Monthly Premium Excluding VAT: R169.15. Monthly Premium VAT portion: R29.85
Shield Silver: R 129.00 Monthly Premium Excluding VAT: R109.65. Monthly Premium VAT portion: R19.35

Kindly note that, should Value Added Tax be amended by National Government, your premium may automatically be amended in accordance therewith.

- In terms of Binding General Ruling No.14 (BGR14), this document, together with proof of payment of the premium, constitutes a tax invoice, debit note and credit note as contemplated in sections 20(7)(a) and 21(5)(a) of the VAT Act.
- For policy valuation purposes, all amounts stated in the policy, including sums insured, limits of cover, excesses and deductibles, are expressed inclusive of VAT at 15%. For clarity it is noted that in cases where an excess is expressly recovered by an insurer from an insured, the excess amount in terms of the policy so recovered, does not constitute a consideration as defined in the VAT Act and as such has no VAT consequence.

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

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

MONTHLY FEES

Shield Platinum: Commission fee: R 57.80 (includes VAT) in terms of an intermediary agreement for the rendering of intermediary services payable to Legal Hero Business (Pty) Ltd. UMA binder fees: R 72.25 (includes VAT) in terms of an Underwriting Manager binder agreement for performing binder functions on the insurer's behalf, payable to Legal Hero (Pty) Ltd

Shield Gold: Commission fee: R 39.80 (includes VAT) in terms of an intermediary agreement for the rendering of intermediary services payable to Legal Hero Business (Pty) Ltd. UMA binder fees: R 49.75 (includes VAT) in terms of an Underwriting Manager binder agreement for performing binder functions on the insurer's behalf, payable to Legal Hero (Pty) Ltd

Shield Silver: Commission fee: R 25.80 (includes VAT) in terms of an intermediary agreement for the rendering of intermediary services payable to Legal Hero Business (Pty) Ltd. UMA binder fees: R 32.25 (includes VAT) in terms of an Underwriting Manager binder agreement for performing binder functions on the insurer's behalf, payable to Legal Hero (Pty) Ltd

Where applicable, the fact that the Intermediary and Underwriting Manager – Directly or indirectly holds more than 10% of the relevant Guardrisk'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.

Relationship between Legal Hero (Pty) Ltd (company registration number 2014/046729/07) 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.

Cooling Off Rights

The policyholder may cancel their policy in writing within 14 days after the date of receipt of their policy wording, or from the reasonably determined date on which they received their policy wording. The policyholder may only cancel the policy within 14 days provided no benefit has yet been paid or claimed and the event/s insured against under the policy have not yet occurred. Any premiums that were paid up to the date that Legal Hero receives the written notice of cancellation in this instance, 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 or the FAIS Ombud.
- 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.
- You must regularly monitor your insurance cover in order to ensure that the cover remains adequate and appropriate.
- 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.

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 pressurised to buy the product.
- Failure to provide correct or full relevant information may influence an 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 waiver 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 (claims matters)

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
Website: www.nfosa.co.za

Particulars of FAIS Ombudsman (advice and service and service-related matters)

Physical Address: 125 Dallas Avenue, Menlyn Central, Waterkloof Glen, Pretoria, 0010
Postal Address: Po Box 41, Menlyn Parl, 0063
Telephone: +27- 12- 762- 5000 **Sharecall:** 086 066 3274
Website: www.faisombud.co.za

Particulars of the Financial Sector Conduct Authority

Physical Address: 41 Matroosberg Road, Ashlea Gardens, Pretoria, 0002
Telephone: +27 12 346 6941
Website: www.fsca.co.za (complaints and enquiries)
Information Regulator:
Physical Address: Woodmead North Office Park, 54 Maxwell Drive, Woodmead, JHB, 2191
Website: www.inforegulator.org.za
E-mail: popiacomplaints@inforegulator.org.za
Tel: 010 023 5200

TREATING CUSTOMERS FAIRLY

This product has been created to meet the requirements of our clients. We will at all times deliver on customer service and customer expectations by enforcing the principles of Treating Customers Fairly (TCF). The TCF principles ensure we apply fairness to all client experiences relating to new business, policy terms, service and claims processes. The TCF framework has 6 outcomes which are:

- You are confident that your fair treatment is key to our culture;
- Products and services are designed to meet Your needs;
- We will communicate clearly, appropriately and on time during the lifespan of your policy;
- We provide advice which is suitable to your needs and circumstances;
- Our products and services meet your standards and deliver what you expect;
- You do not face post sale barriers when switching, complaining or claiming.

POPI NOTE:

Your privacy is of utmost importance to the Administrator and the Insurer. We will take the necessary measures to ensure that any and all information, including Personal Information (as defined in the Protection of Personal Information Act 4 of 2013) provided by you or which is collected from you is processed in accordance with the provisions of the Protection of Personal Information Act 4 of 2013 and further, is stored in a safe and secure manner.

You hereby agree to give honest, accurate and up-to-date Personal Information and to maintain and update such information when necessary.

You accept that your Personal Information collected by the Administrator and the Insurer may be used for the following reasons:

- to establish and verify your identity in terms of the Applicable Laws;
- to enable the Administrator and the Insurer to fulfil its obligations in terms of this Policy;
- to enable the Administrator and the Insurer to take the necessary measures to prevent any suspicious or fraudulent activity in terms of the Applicable Laws; and
- reporting to the relevant Regulatory Authority/Body, in terms of the Applicable Laws.

You acknowledge that any Personal Information supplied to Legal Hero and the Insurer in terms of this Policy is provided according to the Applicable Laws.

Unless consented to by yourself, Legal Hero and the Insurer will not sell, exchange, transfer, rent or otherwise make available your Personal Information (such as your name, address, email address, telephone or fax number) to any other parties and you indemnify Legal Hero and the Insurer from any claims resulting from disclosures made with your consent.

You understand that if Legal Hero and the Insurer has utilised your Personal Information contrary to the Applicable Laws, you have the right to lodge a complaint with the Insurer within 10 (ten) days. Should the Insurer not resolve the complaint to your satisfaction, you have the right to escalate the complaint to the Information Regulator.

Legal Hero collects personal information when you register with us for business purposes. We will only use this information to carry out the process for the purpose for which you registered with us. We will protect your personal information in accordance with our Customer Privacy Notice and the provisions of the Protection of Personal Information Act, 2013. We will only collect personal information from you when the purpose for collection has been explicitly defined and agreed. We undertake to ensure that as data subject, you are aware of the purpose for collecting your personal information. In addition to business and fulfilment purposes, Legal Hero will from time to time, with the mission and vision to enhance your service experience, make use of external service providers that would necessitate sharing of your personal information to render such service to you. Furthermore, should the need arise, Legal Hero could transfer your personal information to existing, and or to be established, legal entities and or when required due to underwriting requirements. Legal Hero will take reasonable steps to ensure that the information is complete, accurate, not misleading, and where necessary, updated. Legal Hero will ensure that the appropriate information security measures are established to ensure that the personal information is protected in line with industry practices and standards.

LEGAL HERO APPLICATION FORM

☐ New Application ☐ Upgrade ☐ Reinstatement

☐ **Shield Platinum R289 p/m =** R200 000 Cover, R10 000 Bail Money, R20 000 Untimely Passing Benefit, Claim-Free 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 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 ______ 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 my salary until such time as I cancel this authorization in writing or until I substitute it with a new authorization.

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 STOP ORDER FAILS DUE TO 15% POLICY DEDUCTION LIMIT: 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/ persol in order to maintain coverage. The aforesaid lesser premium for our 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, and only annual cover of R150 000.00 as per the top section of this form and tear-off Statutory Disclosure for you to keep. Should the R199pm also fail due to the 15% limit, I hereby agree that Legal Hero may attempt to deduct the lesser premium of R129 per month, which includes only R100 000.00 cover per annum with a standard 3 months' waiting period and 6 months' waiting period for divorce. Other benefits of the R129 per month policy include R1 000.00 Bail Money Payment, R500.00 Claim-free Cashback, no Criminal Docket or Protection Orders and R5 000.00 Untimely Death Unexpected Costs Benefit. 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 31 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 ______ ("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
<u>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.</u> Payment Instructions due in December may be debited against my account on ______.

I understand that the withdrawals hereby authorised will be processed through a computerised system provided by the South African Banks. I also understand that details of each withdrawal will be printed on my bank statement. Such must contain a number, which must be included in the said payment instruction and if provided to me should enable me to identify the Agreement. This number must be added to this form in Section E before the issuing of any payment instruction. **B. Mandate:** I acknowledge that all payment instructions issued by you shall be treated by my above-mentioned Bank as if the instructions have been issued by me personally. **C. Cancellation:** I agree that although this Authority and Mandate may be 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 this Authority was in force, if such amounts were legally owing to you. **D. Assignment:** I acknowledge that this Authority may be ceded or assigned to a third party if the Agreement is also ceded or assigned to that third party, but in the absence of such assignment of the Agreement, this Authority and Mandate cannot be assigned to any third party.

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:

1. The policy benefits and exclusions were properly explained by the Legal Hero Representative;
2. I undertake to immediately familiarize 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.

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

Agent's details: 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 our Shield Platinum product 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, Ante-Nuptial Agreement 3 months, Criminal Docket Request 6 months & Protection Order 6 months. Competitors often have a standard 3 month waiting period for all benefits or do not cover certain benefits such as divorce/ docket requests.

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

"I just write this to you with lots of happiness. I have no regrets being a member of Legal Hero. They are going to pay back my money after the intervention of Legal Hero. Thank you so much Mr. Cele, Legal Hero always stand up for me when needed. Keep up the good work for the people of South Africa. I'm nothing without Legal Hero.""
- Ms N, February 2026

A divorce is never easy. Thank you to Jolané van der Walt-Nieuwoudt for being kind, patient and nonjudgemental. 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.*