



LEGAL BUSINESS PLANS



**Superior
legal services
for your small
or medium sized
business**

Running a small or medium sized business takes courage, skill and determination. Plus, legal fees in South Africa are expensive. Don't let legal matters impact your business negatively. The Clientèle Legal Business Plan is there to protect, guide and assist your business in managing legal risks.

Wide range of legal business services

The Clientèle Legal Business Plan is designed to provide the necessary legal protection to run a growing and successful business.

It offers guidance, advice and representation for labour matters, civil matters, commercial contracts and debt collection. Examples include:

Labour

- Employee dispute resolution
- CCMA referrals
- Bargaining Council
- Written warnings
- Retrenchment proceedings
- Workmen's Compensation
- Labour Court proceedings
- Union negotiations
- Disciplinary hearings

Civil

- Guidance and advice relating to:
 - The Consumer Protection Act
 - The National Credit Act
 - The Companies Act and other relevant legislation
- Advice on statutory licenses
- Defending or instituting summons for/against your business.

Commercial contracts

- Purchase and sale agreements
- Commercial lease agreements
- Service level agreements
- Employment contracts
- Non-disclosure agreements
- Suretyship agreements
- Acknowledgement of debt agreements
- General outsourcing agreements

Debt collection

- Letters of demand
- Negotiation and implementation of payment plans
- Guidance on debt collection procedure

For further details on what is covered by the policy, please refer to the policy documentation or visit www.clientelelegal.co.za

Suitable for small and medium sized businesses

Clientèle Legal makes superior legal services affordable to all small and medium sized businesses. Our premiums start from R485 per month and are based on the number of employees, annual turnover, as well as your business' risk profile. Our product is suitable for companies up to maximum 600 employees. A quote will be forwarded to you once you have completed the application process. Clientèle Legal reserves the right to accept or decline to offer you a policy, based on the risk assessment.

Whether you are an architect, run an electrical or construction company or own a pharmacy, as a Clientèle Legal Business client, our nationwide panel of commercial legal specialists are standing by to assist you. Superior legal business services are just a phone call or email away. Telephonic guidance and assistance is available on all business-related matters, even matters not covered by the policy.

Why choose Clientèle Legal?

Clientèle is one of South Africa's leading direct distributors of insurance solutions. We have been providing South Africans with easy access to affordable insurance products for over 20 years. As a leading supplier of superior legal services in personal lines we have formed a good understanding of South African legal needs.

Many businesses simply cannot afford the high cost of litigation in South Africa. An attorney can cost up to R3,000 per hour, depending on the complexity of the matter and the time spent on resolving the issue. Even small claims can be costly, whether you are instituting or defending a claim against your business. Protect your business from R485 per month.

Rate table As at June 2016 (subject to change)

Number of Employees	Annual Turnover <R2 Million	Annual Turnover Between R2 Million and R20 Million	Annual Turnover >R20 Million
5	R485	R700	R900
30	R700	R700	R900
60	R1,100	R1,100	R1,450
100	R1,950	R1,950	R2,450
200	R3,650	R3,650	R4,650
300	R5,600	R5,600	R7,000
400	R6,900	R6,900	R8,750
500	R8,750	R8,750	R10,800
600	R10,450	R10,450	R13,050

Preliminary quote may differ from final quote.

Clientèle Legal reserves the right to accept or decline to offer you a policy based on your risk assessment.



Matters not covered:

- Pre-existing matters
- Personal matters not related to your business
- Intellectual property matters
- Business conducted outside RSA.

Please refer to your policy documentation for a list of exclusions.

Excess and admin fees:

In order to keep the monthly premiums affordable, a once-off admin fee of R250 is charged with your first premium.

We have structured the following excess fees to alleviate the exorbitant costs of litigation:

- Magistrate's Court matter: 1 Month's premium or minimum of R1,500
- Regional Court matter: 2 Month's premium or minimum of R2,000
- Labour Court and High Court matters: 3 Month's premium or R3,000
- R2,000 payable for any other forum.



Contact us

Clientèle Office Park,
 Corner Rivonia & Alon Roads, Morningside, 2128
 Monday to Friday 08h00 – 17h00
 Saturday 08h00 – 12h00
 Tel: 011 320 3000 Fax: 011 320 3362
 Email: lawyers@clientele.co.za
 Website: www.clientelelegal.co.za
 Mobisite: www.clientelelegal.mobi

Legal Plans are underwritten and administered by Clientèle General.
 Clientèle General Insurance Limited is an authorised financial services provider
 and registered insurer, FSP 34655. Terms and conditions apply.