



LEGAL BUSINESS PLANS



**Professional
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

The Clientèle Legal Business Plan makes professional legal services affordable to all small and medium sized businesses. Our premiums start from R590 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 2,000 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 Plan client, our nationwide panel of commercial legal specialists are standing by to assist you. Professional 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 professional 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 R590 per month.

Clientèle Legal Business Plan rates

As at June 2018 (subject to change)

Number of Employees	Annual Turnover Less than R2 Million	Annual Turnover Between R2 Million and R20 Million	Annual Turnover More than R20 Million
1-5	R590	R840	R1,080
6-30	R840	R840	R1,080
31-60	R1,310	R1,310	R1,730
61-100	R2,320	R2,320	R2,910
101-200	R4,330	R4,330	R5,510
201-300	R6,640	R6,640	R8,300
301-400	R8,180	R8,180	R10,360
401-500	R10,360	R10,360	R12,780
501-600	R12,370	R12,370	R15,450

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.

Excess fees:

There are excesses on the policy from R1,500 to 10% of the claim value, depending on the type of claim, an example is each person accused in a criminal matter would need to pay an excess.

- For full terms, conditions and excesses please refer to your policy document.



Contact us

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Short-term insurance policies are underwritten and administered by Clientèle General Insurance Limited, an authorised financial services provider and registered insurer: FSP 34655. This is a monthly renewable policy with premiums and benefits escalating by 10% annually. Long-term insurance policies are underwritten and administered by Clientèle Life Assurance Company Limited, an authorised financial services provider and registered insurer: FSP 15268. Premiums escalate by 10% and benefits escalate by 6% annually. For policy terms and conditions visit www.clientele.co.za or contact us on 011 320 3000. Third parties are remunerated for their services to the brand. This commercial and its contents do not constitute financial advice. Terms and conditions apply.