

# Website T&C – Clientèle Legal Business Plans

## What the policy covers

1. This policy covers the costs at attorney would charge for legal matters relating to your business.
2. The main items covered are: labour disputes, civil claims, commercial contracts and debt collection.
  - a. We draft and review a set list of 16 types of commercial contracts which cover the most common types of contracts used by businesses in SA, such as service level agreements, standard terms and conditions of service, commercial lease agreements, loan agreements, employment agreements.
  - b. Once you have been a member for 3 months, we will also assist with drafting and reviewing your contracts, as well as explain the content of your clients'/suppliers' contracts to you and make you aware of all potential pitfalls.
  - c. We will further assist you with the recovery of your business's outstanding debt more than R15,000.
3. The policies have a three month waiting period. Only matters arising after the waiting period will be considered for cover.
4. Telephonic advice is available after payment of your first premium, even on excluded matters or matters arising in the waiting period.
5. Cover is dependent on the continuous payment of your monthly premiums, when they are due. If a premium is missed, your waiting period will restart.
6. There are certain types of legal matters that are not covered. There is also a limit of R125,000 cover for legal expenses per claim.
7. Matters that occurred prior to the inception of the policy will receive limited assistance only.
8. There are excesses on the policy from R1,500 to 10% of the claim value, depending on the type of claim, and may be payable for each employee listed in the claim. These are explained in full in your policy document.
9. The policy wording contains the full list of exclusions applicable to this policy. Please ensure your read these to familiarise yourself with all benefits, excesses payable, exclusions or waiting periods.

## How the policy works

10. You must be over 18 to apply for this policy.
11. Premiums are subject to underwriting.
12. Our legal advisors are available telephonically 24 hours a day, 365 days of the year.
13. We have relationships with attorneys countrywide. If your matter is covered we will appoint an attorney in your area on your behalf, and pay the attorney's fees.
  - a. There are certain costs that may arise, like disbursements that are not covered. The policy terms and conditions provide a full list of costs not covered under the policy.
14. Proceeds from this policy are paid out directly to the attorney. Payment is made for costs incurred by the attorney appointed by us, within their stated mandate, after approval of the claim.