



— L I P C O —
**LAW
FOR
ALL**

GOLD

1 | BENEFITS YOU ENJOY

1.1. Litigation Benefit

This benefit covers up to R110 000 of your legal expenses per year. What's more, the benefit also covers your spouse (only one), your children who are still dependent on you (under 21, not working, unmarried and permanently living with you), and any other family members that you may have added to your policy (if you've chosen the extended family plan option). Remember, this is all subject to the rules and regulations in paragraph 1.2, so be sure to read through your policy in great detail! You can use this benefit whenever you need a legal practitioner to represent you in the following cases:

1.1.1. Civil Actions:

1. Where you want to sue another person for money, goods or services based on a written agreement. Remember that we cannot cover you if you don't have a written agreement with the other party.
2. Where you're the one being sued by another person – it doesn't matter why they're suing you, as long as it doesn't go against any of the terms and conditions in this policy.

1.1.2. Criminal Cases and Bail Applications: where someone has accused you of committing a crime or doing something illegal. **Please note: Guilty pleas are not covered.**

1.1.3. Employment-Related Cases: where you could lose your job if your boss wins the case.

1.1.4. Divorce Cases: where you aren't challenged by your spouse or don't intend to defend the divorce proceedings started against you (i.e. unopposed divorces).

1.2. Before we can help you or cover you for any of these cases, there are conditions that apply:

a. Before you can make use of this benefit, you need to **wait 3 months (and in case of a divorce, 6 months)** as a Waiting Period applies. This also means that, whatever the problem or issue was that led to the court case, it must have originated at least 3 months after your policy has started.

- b. Your monthly LAW FOR ALL fees (policy premiums) must be paid and up to date - in other words, we cannot help you if you owe us any money.
- c. Before we can provide cover, you must be able to prove to us that you have a good chance of winning your case. We will look at other similar cases that have taken place in South Africa, to see how successful they were. Lastly, the LAW FOR ALL Merits Committee will look at your case and decide whether or not it's worth going to court. If we feel that you do not stand a good enough chance of winning the case, the Merits Committee will reject your claim.
- d. Later on, in this document you'll find a list titled **Your Obligations**. In order to get cover or legal assistance, you must fulfil every single one of those obligations.
- e. Whatever the case may be that you need cover for, it must have happened in South Africa and you must be a South African citizen or foreign national legally residing or working in South Africa. We can also only assist you if the case is being handled by a South African Court.
- f. When it comes to divorces, you will only be able to use R10 000 (per divorce) of your policy to cover it. As we mentioned before, there's a 6-month Waiting Period – in other words, you can only be covered for a divorce if the reason for the divorce started after 6 months. We also only cover your case if you are unchallenged (in other words, your spouse isn't opposing you), undefended (you don't challenge your spouse's request for divorce), and a settlement has been signed between the two of you.
- g. We can only cover your divorce cases – in other words, only the Main Policyholder.
- h. If you get married after you've become a LAW FOR ALL Policyholder, your new spouse and their children will be added to your policy. Their Start Date will be the date of your marriage.
- i. Your policy does not cover any interdicts, eviction orders, sequestrations, Rule 43 applications (for instance, for maintenance or custody during a divorce case) or other self - motivated court applications.
- j. We do not cover civil matters that fall under the authority (i.e. jurisdiction) of the Small Claims Court.
- k. If you decide to add family members to your policy (with the extended family plan) they will only be covered from the moment you've paid their first premium. What's more, they will only be covered for legal matters that started after this Start Date.
- l. We cannot cover you if the case is based on any of the following:
 - i. A dispute about your residence in South Africa as a foreign national or any matter related to your deportation.
 - ii. Where you've been a victim of defamation of character.
 - iii. Unlawful arrest or malicious prosecution – for instance, if you were arrested without a valid reason and you now want to sue the State or complainant.
 - iv. Pain and suffering - for instance if you suffered pain due to a medical Doctor's negligence.
 - v. A transaction, case or issue that is business related. Remember, this policy covers your private life and excludes legal disputes resulting from any business dealings.
 - vi. An issue or dispute between you and LAW FOR ALL, any of its employees, subsidiaries the intermediary or Absa.
 - vii. A Constitutional Court matter.
 - viii. Civil commotion, labour disturbances, riots, public disorder, unlawful strikes, lock-out and civil disobedience, war, invasion, acts of foreign enemies, hostilities or warlike operations, mutiny arising – in other words, if you cause problems in our beautiful country, we cannot take your side.

- ix. Any case where you were accused of being under the influence of alcohol and/or drugs.
- x. A case or issue where you're allowed to pay an admission of guilt fine.
- xi. A claim against the Road Accident Fund (RAF).
- xii. Opposed divorces.
- xiii. Adoption or custody rights.
- xiv. Political activities in any government, local or tribunal authority that you've taken part in.

1.3. Additional Benefits:

As they say, "that's not all, folks!" The **Litigation Benefit** in paragraph 1.1 is fantastic on its own, but there's so much more to your policy. You will also enjoy the following benefits:

- a. **Access to a 24-hour Legal Emergency Line**, which is ideal in the case of (for instance) after-hour bail applications.
- b. **Legal Advice:** on practically any legal matter where you're involved on a personal level (in other words, not business-related).
- c. **Mediation Benefit:** Our legal professionals will help you settle all your personal legal matters – in an attempt to avoid the courtroom! This means you don't have to deal with the stress and hassle involved with court cases. We will help you resolve your case by negotiating with the third parties via telephone, email, fax and letters. Remember, this does not cover your business matters or matters that arose before you joined.
- d. **Access to a Variety of Contracts:** like sale and lease agreements – all set up and ready for you to use. Simply contact our Legal Call Centre to get access to our templates;
- e. **Up to 35% Discount on Transfer Fees:** (not transfer duty) when making use of one of our recommended Panel Attorneys (do note, however, that your discount will depend on the actual purchase price).

Please Note: Any legal matter that is not specifically provided for under **BENEFITS YOU ENJOY**, will not be covered by your policy. So before you lodge a claim, please make sure that the legal matter is specifically mentioned in this document.



Please Note: We will never request or encourage you to waive any of your rights or benefits in terms of the *Financial Advisory and Intermediary Services Act, General Code of Conduct for Authorised Financial Service Providers and Representatives*, or the *FAIS Code of Conduct*. We also won't accept or act on such a waiver.

2 | YOUR OBLIGATIONS

- a. Don't delay - when you become aware of a legal issue that you need help or cover for, make sure you report it to LAW FOR ALL within 31 days!
- b. When you want to report a new case, use the contact details on your policy card to get in touch with us and make sure that you have your policy or ID number on hand.
- c. If you feel that you were denied cover without good reason, or if you disagree with the way we handled your case, don't just leave it there! Please put your reasons in writing and send it to the person whose details appear on the rejection letter.
- d. Before you claim from your Litigation Benefit, you must first claim from any other insurance you might have – for example, if you were in a car accident, first use your car insurance to repair your car.

- e. We can't help you if we don't have enough insight into your case. It's your responsibility to pay for and provide us with all the necessary documents, reports, statements and other evidence that we might need. If you drop the ball and don't send us these documents, we may reject your claim – so please get your matters in order.
- f. When it comes to vehicle finance agreements, we can only cover you if you obeyed all terms and conditions. Always make sure that you stick to the rules of the agreement and that your car is only driven by licensed drivers.
- g. Whenever you send us information, triple check that it's 100% accurate, and don't keep any important information from us. If you are not honest with us, you can lose your cover entirely and you'll have to foot the bill for all legal fees.
- h. If ever you need to use a lawyer who's not part of our team, we ask that you chat to us and get our written approval first. If you don't, you'll have to pay all the legal fees and we won't be able to refund you for it.
- i. If you decide not to make use of LAW FOR ALL's lawyers to represent you in court, we may only pay your lawyer up to the LAW FOR ALL tariffs. Any extra costs will have to come out of your own pocket.
- j. Let's talk about **The Mediation Benefit** – here you're only allowed to make use of the mediators appointed by LAW FOR ALL. If you decided to use another mediator who was not approved and appointed by LAW FOR ALL (in writing), your policy won't cover it.
- k. If you want to cancel your policy, we'll be sad, but we won't stand in your way. We only ask that you give us 31 days' notice (in writing, of course).
- l. Should you need to call on any expert witnesses to testify on your behalf, you will have to pay their fees.

