



Legal Product Brochure



INSURANCE
POLICY

LEGAL



An easy to use summary of our Legal products.
For more information please [visit our website](#).

Legal Cover



Clientèle Legal offers
business and **personal**
plans

There is justice in South Africa – pick up your phone and call your lawyer. Clientèle Legal has made affordable, quality legal services available to all South Africans. We have a nationwide panel of qualified attorneys and advisors standing by to assist you with a range of civil, criminal and labour related matters. Your small monthly premium, includes consultations, drafting of legal documents and representation in your area, if necessary.

We have Personal and Business legal plans available.



Professional lawyers. Professional advice. At an **affordable** price.





Basic Benefits

Your Clientèle Legal policy offers you 24 hour legal protection for a comprehensive range of legal matters, including: unfair dismissals, uncontested divorce, consumer related matters, disputes with the neighbours, wrongful arrest, contractual disputes, debt collection, labour issues, motor vehicle accidents, insurance disputes, protection orders, drawing up of a Will and rental disputes.

- Pre-existing legal matters are not covered, but we will provide information and guidance over the phone;
- All plans include a Bail Benefit. We will go to police station and pay your bail for you, up to R5,000;
- You have access to qualified lawyers and legal advisors;
- We also have a plan designed for individuals, families and a plan specifically for small and medium-sized businesses.



For a personalised quote, please visit our [website](#) and use the quote calculator





Compare our Legal Plans

Pick the product you can afford and the option that suits your needs.

Personal Legal Plans

	STANDARD LEGAL PLAN	CLASSIC LEGAL PLAN	EXTENDED FAMILY LEGAL PLAN	EXTENDED FAMILY LEGAL PLAN	EXTENDED FAMILY LEGAL PLAN
Cover starts from	R270 p/m	R310 p/m	R350 p/m	R425 p/m	R465 p/m
Annual Legal Cover	R270,000	R310,000	R380,000	R550,000	R605,000
Lifetime Legal Cover	R2,700,000	R3,100,000	R3,800,000	R5,500,000	R6,050,000
Accidental Death Cover	N/A	R10,000	R30,000	R60,000	R90,000
FREE Extended Family Members	N/A	N/A	1	2	4

OPTIONAL ADDITIONAL COVER TO SUPPLEMENT YOUR PLAN

Extended Family Cover	R32 for R36,500 cover per year for each additional family member	R32 for R36,500 cover per year for each additional family member	R32 for R36,500 cover per year for each additional family member	R32 for R36,500 cover per year for each additional family member	R32 for R36,500 cover per year for each additional family member
	Maximum of 2 Extended Family Members	Maximum of 2 Extended Family Members	Maximum of 3 Extended Family Members	Maximum of 4 Extended Family Members	Maximum of 6 Extended Family Members
Optional Accidental Death cover for Spouse	N/A	R13 for R10,000 cover	R20 for R30,000 cover	R37 for R60,000 cover	R56 for R90,000 cover
Optional Accidental Death Cover for Main Member	R20 for R30,000 cover	N/A	N/A	N/A	N/A



Compare our Legal Plans

Pick the product you can afford and the option that suits your needs.

Personal Legal Plans

	STANDARD LEGAL PLAN	CLASSIC LEGAL PLAN	EXTENDED FAMILY LEGAL PLAN	EXTENDED FAMILY LEGAL PLAN	EXTENDED FAMILY LEGAL PLAN
Inflation protection	<ul style="list-style-type: none"> To protect your policy against the effects of inflation your Legal Benefit amount will increase by 10% each year; Accidental Death Benefit will increase by 6% each year; The policy has a built-in annual premium increase of 10%. 				
Premiums	<ul style="list-style-type: none"> The premiums (excluding the annual increase) are not guaranteed and may be reviewed based on the performance of the product over a period of one calendar year; You will be provided with 30 days' notice should your premium be affected. 				
Waiting period	<ul style="list-style-type: none"> After the first paid premium you will have access to telephonic legal advice. After 3 paid premiums you will have access to full legal assistance. 				
When will I not be covered	<ul style="list-style-type: none"> Deceased estate matters; Business related matters; Violent criminal offences (this is an act which uses force or the threat of force with the intent to do harm); Any claim (legal matter) where the cause of action arose or existed before applying for the policy; Exclusions as per the policy terms and conditions. 				
When will my policy commence and end?	<p>Your policy commences once the application and risk has been accepted by the insurer and will continue until one of the following events happen:</p> <ul style="list-style-type: none"> Failure to pay 3 (three) consecutive premiums; The life assured dies; Cancellation of the policy is subject to 31 day notice period. 				



Business Legal Plan

We cover businesses who have 1 to 2,000 employees. Premiums are calculated according to the number of employees you have, as well as your annual turnover. We have an in-house legal team, as well as access to a nationwide panel of business legal experts. Whether it is debt collection, civil matters, drafting of contracts or labour matters, be assured that we will guide and support you.

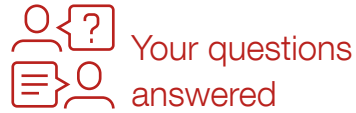
Our packages are tailor-made to suit your needs. They are available from R500 per month and provide cover from R210,000 to R1,220,000 per year.

We offer business legal advice and representation, drafting and reviewing of commercial contracts, assistance with debt recovery, labour advice or representation and cover to initiate or defend a legal action. This might include:

- Unprotected strikes;
- Representation at CCMA and Labour Court;
- Advice on Consumer Protection Act, the Companies Act and the National Credit Act;
- Drafting of contracts, including: partnership agreements and employment agreements;
- Debt collection.

Claiming is easy with Clientèle Legal

If you are in need of legal assistance, you can call our 24 hour legal emergency line on 0860 004 529, or send an email to lawyers@clientele.co.za to request a meeting. Online consultations via Zoom are now available. Your legal matter will be referred to a qualified lawyer or adviser who will assist, guide and represent you in court, if necessary.



How much does a lawyer normally cost?

Under normal circumstances, a lawyer could cost you thousands of rands per hour. This is why we are so proud to offer you professional Legal Services from only R270 per month for personal insurance and R500 for business legal policies. Your affordable monthly premium covers the costs of the lawyer and all admin involved.

How does a Clientèle Legal membership work?

Once you become a member and we receive your first premium, you will have access to

professional legal services 24 hours a day. For the first three months, you will have access to telephonic legal advice and online consultations. Thereafter, we will appoint an attorney from our nationwide panel to represent you in your area, if necessary. The costs for the external and specialist attorneys are covered by the annual cover amount. Your monthly premium includes cover for the following: the paperwork, the consultation fees, the drafting of contracts and court representation. It is the affordable and convenient way to secure professional legal services.

Legal Plans:
**sms LEGAL to 45487

Clientèle Legal Business Plan:
**sms SMME to 32288



You can change your details, buy a new product or lodge a claim via our App, 24 Hours a day.

The App is free to use on all major SA networks. This means that Clientèle will pay for the data that the App uses.



Clientèle

Clientèle Office Park, Corner Rivonia & Alon Roads, Morningside, 2196

Monday to Friday: 08h00 – 17h00 • Saturday: 08h00 – 12h00

Tel: 011 320 3000

Fax: 011 320 3133

Email: services@clientele.co.za

Website: www.clientele.co.za

Mobisite: www.clientele.mobi

Legal Plans: sms LEGAL to 45487*

Clientèle Legal Business Plan: sms SMME to 32288*

*(sms free of charge)

Disclaimers

**By sending a SMS you consent to Clientèle processing and retaining your personal information in line with our Privacy Policy which is available on www.clientele.co.za.

Non-life insurance policies are underwritten by Clientèle General Insurance Limited, a licensed non-life insurer and authorised FSP 34655. Premiums and benefits escalate by 10% annually.

Third parties are remunerated for their services to the brand.

This information does not constitute financial advice.

Terms and conditions apply visit www.clientele.co.za.