



ACTUAL CLIENTS

ACTUAL CASES

In this issue

PAGE 2

Top 3 Things:
Dispute with the
neighbours
Strange Laws



PAGE 3

**My Solar System
doesn't work!
What now?**



PAGE 4

**Legal backup
for your business**



“Clientèle Legal went to court with me!”



Asanda Ngqaza, actual client

In South Africa, around four out of ten marriages end in divorce. According to Stats SA, the number of people getting married each year is on a downward trend and the divorce rate is going up. More and more people are in need of legal assistance when going through this traumatic event.

“I was going through a difficult divorce,” says Asanda Ngqaza, a Clientèle Legal client. “They appointed a lawyer who guided me through the whole process and went to court with me. It was a huge relief to have someone on your side during such a difficult time.”

Anne-Mari Baird from Clientèle Legal says that for many people, the decision to get a divorce is a very difficult one, even if uncontested. In this situation, having professional legal support can

be a lifesaver. “Your lawyer will draw up the settlement agreement, combined summons and particulars of claim to the court to get a case number. We will guide you every step of the way and be with you in court when the divorce is granted. We will be there for you, from start to finish, until the paperwork is done.” Asanda is certainly grateful for this hands-on service. “Clientèle Legal didn’t only offer me legal support, they gave me emotional support as well.”



Uncontested divorce?
Keep calm and call your lawyer.

Anne-Marie Baird, Clientèle Legal

Lawyers
Tip



1 2 3

TOP 3 THINGS TO KNOW

Dispute with the neighbours

1. Reasonableness

You are entitled to lawfully enjoy and use your property without unreasonable impediments. The concept of 'reasonableness' in terms of the law will take into account the full circumstances of the dispute and whether the impediment falls into the parameters of 'give and take.' It is best to be gracious and generous when living in a neighbourhood where you cannot avoid social contact as the law will favour a negotiated outcome. Your lawyer will be able to assist with mediation.



2. Nuisance

The most common disputes are defined as 'nuisances'. These include loud noises, foul odours and smoke. These could be loud music, barking dogs, damage to property caused by trees or leaves falling in your yard. The best route is to try and solve it amicably, but if the dispute cannot be mediated you can proceed to legal action. Weigh up the harm you feel caused to you by the barking dog as opposed to the disharmony caused by suing a neighbour.



3. Legal Action

Legal action will often take the form of a claim for damages and/or an application for an interdict. The courts will try to balance the rights of both parties, as well as considering the rights of all the property owners in the area, so it is important that you know your own rights as well as how to behave in a manner that won't be considered unreasonable towards a neighbour. When in doubt, call your lawyer. Often a well-worded lawyer's letter is all it takes.



**STRANGE
LAWS**
AROUND THE WORLD



It was illegal to change a lightbulb in Victoria, Australia unless you were a licensed electrician! (up to 1998)





IN THE NEWS

My Solar System doesn't work! **What now?**



The electricity crisis in South Africa has had many households reach for solar rooftop installations. While this can be an important part of the solution for ordinary citizens, it does not come without problems.

The Ombudsman for Consumer Goods and Services announced earlier this year that he received over 200 complaints in the past year, relating to the sale and installation of solar systems. The nature of the complaints also make it clear that consumers themselves are not arming themselves with the necessary information and vigilance before installing expensive systems.

The most common complaints include:

- The non-issue of certificates by qualified electricians (without which insurance claims can not be honoured)
- Late delivery and bad workmanship
- Disregarding of warranties
- No follow up or maintenance
- False advertising and outrageously inflated prices

There are also insurance implications associated with installing solar systems.

With power interruptions, insurance companies are experiencing an increase in fire and equipment damage claims and consumers are often surprised that they are not adequately insured. Enquire from your household insurance what can be covered but you should insure movable power solutions under the 'contents' section of a policy and fixed or non-movable solutions, such as a UPS under the 'building' policy.

"Of the 134 complaints received, around 36% of consumers were awarded some money back," the CGSO said. Other corrective measures included the

replacement of faulty inverters, batteries or panels.

Don't get ripped off! Do your homework, ask for detailed quotes on paper, insist on certificates and warranties and record any communication clearly. This will help you, should you need to approach the Ombudsman or contact your lawyer for assistance.

INTERESTING FACT



Most areas in South Africa average more than 2 500 hours of sunshine per year, and average solar-radiation levels range between 4.5 and 6.5kWh/m² in one day. The southern African region, and in fact the whole of Africa, has sunshine all year round.

source: energy.gov.za



SUPERIOR LEGAL SERVICES IN ACTION!

**DID YOU
KNOW**



Our Clientèle Legal Business team recently collected

R11,562,576.40

for an SMME client. **Another successful debt collection!**

If you have a small or medium sized business, consider getting professional legal backup and procedures in place. It's worth it. We will draw up your contracts for you and handle your labour matters. We also assist with debt collection and general legal advice.

For a **free tailor-made quote** for your business, visit **www.clientele.co.za**

Anne-Marie Baird Clientèle Legal Lawyer

"I became a lawyer to help people who could not help themselves. I witnessed many people being the victims of domestic abuse or criminal activity who did not know they had recourse in the law. While my original passion was family matters, I am now also very interested in labour law. It is an exciting and fluid part of our developing democracy and its regulatory updates and changes.

Working for Clientèle Legal is extremely gratifying. It is a fast-paced, professional and compassionate environment and I get exposure to a lot of different cases. The law comes alive here!

The highlight of my day is when I solve a legal problem for a client and they say: 'thank you'."



**KNOW YOUR
LAWYER**



Clientèle
LEGAL

Clientèle Legal contact information

Tel: 0860 004 529 • Fax: 011 320 3133 • Email: lawyers@clientele.co.za • Website: www.clientelelegal.co.za • Mobisite: www.clientelelegal.mobi

If you would like to receive this newsletter send an e-mail to: knowthelaw@clientelelegal.co.za (please include your name and policy number)

DISCLAIMER: This information is published for general information and is not intended to constitute legal advice. Specialist legal advice should always be sought in relation to any particular situation.

Non-life insurance policies are underwritten by Clientèle General Insurance Limited, a licensed non-life insurer and an authorised Financial Services Provider: FSP 34655. Premiums and benefits escalate by 10% annually. Parties are remunerated for their services to the brand. This newsletter does not constitute financial advice. Terms and conditions apply, visit www.clientele.co.za or contact us on 011 320 3000.