



LEGAL PLAN INFORMATION DOCUMENT

PRODUCT SUMMARY & DISCLOSURE DOCUMENT

THIS SUMMARY DOES NOT FORM PART OF THE INSURANCE CONTRACT OR ANY OTHER DOCUMENT.

This document provides a brief summary of important information you should be aware of regarding your plan. However, you should carefully read all of the documents sent to you in your welcome pack, paying special attention to the policy document which includes all of the terms and conditions related to your plan.

ABOUT YOUR PLAN

Your Legal plan, which includes a legal expenses insurance product that covers in the event of litigation is underwritten by Centriq Insurance Company Limited (“Centriq”), a licensed non-life insurer and authorised financial services provider (FSP No. 3417). This legal expense insurance product pays towards legal fees in the event of a claim covered by the policy. The policy covers you, your spouse* and unmarried children under 18. For an additional premium, you can also add parents to your policy. You have unlimited use of our legal, tax and debt assist services during office hours. *In order for your spouse to be covered, his/her name must reflect on our records. Please ensure that you provide us with your spouse’s particulars in order to enjoy cover.

ABOUT YOUR COVER AND PREMIUM

The premium and the legal plan you have selected is confirmed in your welcome letter, as well as the date on which your cover begins. Your plan’s premium needs to be paid monthly. While there is a grace period of 20 (twenty) days, if you fail to pay the premium within the grace period, you will lose cover. Your premium will increase annually by an amount not exceeding 10% and the maximum cover amount will increase by an approximate corresponding percentage. Should you wish to increase your cover amount and benefits, please contact us to enquire about upgrading your Legal Plan. Your policy does not have any investment, surrender, cancellation or maturity value.

BEST SELLER			
PRESTIGE + R365 000 cover per case	PRESTIGE R270 000 cover per case	GOLD R210 000 cover per case	POCKET + R120 000 cover per case

Value-added services (VAS) & benefits provided by Legal&Tax and its partners

	R313 per month which includes the insurance benefit of R30	R200 per month which includes the insurance benefit of R20	R152 per month which includes the insurance benefit of R23	R114 per month which includes the insurance benefit of R19
After Hours Bail Emergency Service If a member is arrested after hours within a metropolitan area, we’ll get a lawyer to you. We can also reimburse you for legal fees on condition you have a justified and valid defence and provided all the conditions of the policy have been met.	✓	✓	✓	✓
After Hours Emergency Legal Advice If you are in an emergency or traumatic event such as an accident or an incident that results in a death, you will have access to our after-hours emergency legal advisor. This service is for emergency situations only, and normal day-to-day requirements for legal advice (for example labour or civil matters) will be serviced during office hours only.	✓	✓	✓	✓
Tax Advice Call our in-house tax advisors during office hours to get free tax advice.	✓	✓	✓	X
Completion of Tax Returns We handle the submission of your current annual tax returns.	✓	✓	X	X
Debt Assist We provide unlimited debt and budgeting advice and access to your credit report. You will pay a reduced fee to be placed under debt review at will. If not, we can negotiate payment arrangements to help you avoid repossession.	✓	✓	✓	✓
Retrenchment Benefit Main members who have been retrenched from their jobs are entitled to a 6-consecutive month premium holiday on their policy, provided their premiums have been fully paid for the previous 12 months.	✓	✓	✓	✓



Unfair Dismissal Benefit Main members who have been unfairly dismissed from their jobs are entitled to a 6-consecutive month premium holiday on their policy, provided their premiums for this plan have been fully paid for the previous 12 months.	✓	✓	✓	✓
Representation at Disciplinary Hearings Disciplinary hearings may be covered within a metropolitan area if your employer consents to you being represented. This benefit is capped at R2 000 per day up to a maximum of R6 000 (3 days).	✓	✓	x	x
Maternity Benefit Mothers taking maternity leave will enjoy a 4-consecutive month premium holiday on their policy as main members, provided their premiums for this plan have been fully paid for the previous 12 months.	✓	✓	✓	✓
UIF Submissions for Maternity Leave Benefit We will assist you with your Unemployment Insurance Fund submission to the Department of Labour, and with your UIF claims during your maternity leave.	✓	✓	x	x
Ante-Nuptial Contracts Covered after we receive 6 consecutive premium payments for this plan and you reside in a Metropolitan area. Applications must be made at least 8 weeks prior to the date set for marriage.	✓	x	x	x
Unopposed Divorce Covered after we receive 6 consecutive premium payments for this plan and if the divorce is unopposed and both parties are in agreement with regards to the terms of the divorce.	✓	✓	x	x
Opposed Divorce The main member of the legal plan will get cover of up to R10 000 for the legal fees that may arise should you divorce provided the member has paid their premiums for this plan for 12 consecutive months.	✓	x	x	x
Maintenance Our team of maintenance lawyers will assist main members with compiling and lodging your maintenance application as well as representing you in court within a metropolitan area and provided the member has paid their premiums for this plan for 12 consecutive months. Cover on unopposed maintenance applications is capped at R850, and cover on opposed maintenance applications is capped at R3 350.	✓	✓	x	x
Trauma Assist^[VAS] - provided by ER24 We believe in being your lifelong companion. In emergencies or times of stress, we're the ones to call. With Trauma Assist you have access to unlimited telephonic trauma counselling, or face-to-face trauma counselling to the value of R10 000 (in total per year for immediate family members, limited to R5 000 per family member). You also get unlimited emergency medical response and transportation, as well as telephonic nursing assistance available to support you.	✓	x	x	✓
TeleTeacher^[VAS] - provided by CIMS Provides educational help in English and Afrikaans to grade 1 – 12 learners countrywide, across all major CAPS (Curriculum and Assessment Policy Statement) subjects aligned and relevant to both public and private schools, in all major subjects.	✓	✓	x	x
Deceased Estates Where a Legal Prestige + member holds both a legal and a funeral plan with Legal & Tax we will assist to lodge the deceased estate with the court or Master.	✓	x	x	x

Terms & Conditions apply*

WAITING PERIODS AND EXCLUSIONS

- There is a waiting period (refer to clause 14 of your policy document) of 1 (one) month from the date of your first premium.
- Eighteen (18) general exclusions apply to your Plan (refer to clause 26 of your policy document). The following major matters are not covered, therefore no claim will be paid if the event you are claiming for arises directly or indirectly out of, or is connected to any of the following:
 - Prior Events – that is, any claim relating to events which took place before you took out the policy or during the one month waiting period;
 - Deliberate Criminal Acts - where you are guilty of the offence. If you are innocent and have been wrongfully prosecuted we will defend your case;



- Family Law - matters including divorce* and maintenance; and any other matter between immediate family members. (*Unopposed divorce and maintenance covered on Legal Prestige and Prestige Plus plans only, Opposed divorce covered on Legal Prestige + plan only)
 - Business Matters – that is legal claims that are based on any undertaking to make a profit. The policy covers you in your personal capacity, it is not for businesses. We will however provide a reasonable amount of business advice.
3. Further exclusions relate to conduct where you were under the influence of alcohol or drugs; legal action against us; appeals and reviews; personal damages, claims related to immovable property that is not your permanent place of residence; defamation; claims related to a vehicle of which you are not the owner; mass action or protect; claims against the government or a municipal body regarding services provided; administrative claims like conveyancing; Small Claims Court matters; claims related to lawful owing debts, sequestration and curatorship; matters relating to compensation owed to you under an insurance policy or medical aid etc, and Constitutional Court or Tribunal matters.
 4. The facts of your matter out of which a claim arises must all take place in the Republic of South Africa and the proceedings must be pursued exclusively in the Republic of South Africa.
 5. A claim will be rejected if the claim is in any respect fraudulent or false information was provided to us relating to your claim.
 6. In order for your claim to be approved, there must be a reasonable prospect of success that you will succeed in court, and court action must be the only reasonable way available to resolve the matter.

CLAIMS

To submit a claim, please call our Customer Care Department on 0860 587 587 and follow our claims procedure. Once you have met all our requirements and submitted all documents, your claim will be assessed. Should your claim be approved, we can help you find an attorney (or you can choose your own) who will handle the case for you. Your Legal Insurance Benefit will pay for legal fees only.

Main members who have been unfairly dismissed or retrenched from their jobs are entitled to a 6-consecutive month premium holiday on their policy, and mothers taking maternity leave will enjoy a 4-consecutive month premium holiday provided their premiums for their plan have been fully paid for the previous 12 months. Should a claim related to an event during your dismissal, retrenchment or maternity leave period occur, the premiums for this period will be deducted from the cover amount.

CANCELLING YOUR PLAN

You may cancel your plan at any time by giving 31 days' notice by calling us on 0860 587 587 or sending an email to info@legalandtax.co.za. If you cancel your plan within the first 31 days (cooling-off period) of receiving your policy document, we will refund any premium paid.

COMPLAINTS

If you have a complaint, please submit it to us in writing to complaints@legalandtax.co.za as per clause 30 of the policy document. In the event that we are unable to resolve your complaint, you can refer the matter to the Insurer, to the FAIS Ombud or Ombudsman for Short Term Insurance whose details are provided in the policy and disclosure document.

You can at any time request that a copy of the telephone discussion with us be made available to you in terms of our PAIA Policy which can be accessed on our website.



IMPORTANT INFORMATION – PLEASE READ CAREFULLY DISCLOSURE AND OTHER LEGAL REQUIREMENTS. THIS NOTICE DOES NOT FORM PART OF THE INSURANCE CONTRACT OR ANY OTHER DOCUMENT.

STATUTORY NOTICE – THIS DOCUMENT MUST BE READ TOGETHER WITH YOUR POLICY.

As a non-life insurance policyholder, or prospective policyholder, you have the right to the following information:

FINANCIAL ADVISORY & INTERMEDIARY SERVICES ACT NO. 37 2002 “FAIS ACT”

The FAIS Act, the General Code of Conduct, the Short Term Insurance Act 53 of 1998, the Policyholder Protection Rules requires compliance by Product Suppliers (insurers) and Financial Services Providers (intermediaries or brokers) to assist you in making informed decisions about the insurance products that you purchase. It also aims to ensure that your Product Supplier and Financial Services Provider render financial services honestly, fairly, with due skill and diligence and in your interests and the integrity of the financial service industry.

You will receive a Disclosure Notice at the inception of your policy and at each subsequent Renewal (or Anniversary) date. The Disclosure Notice contains certain information about your Product Supplier and Financial Services Provider (if applicable, your broker may have a separate disclosure notice) that you are entitled to together with information about the Ombud and the Authority. Should you experience any difficulties in obtaining required details, please contact your Financial Services Provider for further assistance.

1. ABOUT YOUR FINANCIAL SERVICES PROVIDER AND BINDER HOLDER (INTERMEDIARY)	
<i>Your insurance broker should provide this information to you within a reasonable time from the time you are provided with a quotation, take out a policy or amend your policy. If your financial services provider does not do so after you have requested it, please contact the Product Supplier</i>	
Name	Legal & Tax Services (Pty) Ltd
Company registration number	2001/011518/07
FSP number	28566
Postal address	PO BOX 95275, Grant Park, 2051
Physical address	3rd Floor, Acacia Grove, Houghton Estate Office Park, 2 Osborn Road, Houghton, 2196
Telephone number	0860 587 587 or +27 (11) 242 5000
Fax number	+27 (11) 728 0910
Email	info@legalandtax.co.za
Website	www.legalandtax.co.za
Legal status of Financial Services Provider	We are an authorised Financial Services Provider in terms of the FAIS Act and may render advice and intermediary services in respect of short-term insurance personal lines. We accept liability for all financial advice and or intermediary services provided by our representatives.
Whether professional indemnity insurance & fidelity guarantee is held	We hold professional indemnity insurance and fidelity guarantees.
Whether more than 10% of insurer's shares are held and whether more than 30% of total remuneration, including commission was received from the insurer in the preceding year / last 12 months	We do not hold more than 10% of the insurer's shares and we have received more than 30% of our remuneration from the insurer in the last 12 months.
Details of complaints procedure <i>All complaints must be reduced to writing and any of our representatives will be able to provide you with a copy of our complaints procedure on request.</i>	Department: Legal and Tax Customer Care Telephone number: 0860 587 587 Fax number: +27 (11) 728 0910 Email: complaints@legalandtax.co.za If your complaint is not resolved to your satisfaction, you may refer it to Centriq Insurance Company Limited at the contact details provided under section 2 below.
Details of financial services provider's Key Individual	Name: Benjy Porter Telephone number: 0860 587 587 Email: compliance@legalandtax.co.za
Details of financial services provider's compliance arrangements <i>All complaints must be reduced to writing and any of our representatives will be able to provide you with a copy of our complaints procedure on request.</i>	Compliance Practice: ISS Compliance (Pty) Ltd Practice Number: CO28 Telephone number: 0860 587 587 Email: compliance@legalandtax.co.za Physical address: 140A Kelvin Drive, Morningside, Sandton



Contractual arrangements with product suppliers including any restrictions or conditions	We act as an Intermediary and thereby enjoy up to, but not exceeding, the regulated commission in terms of the Short-Term Insurance Act. We further have a binder holder agreement with the insurer in terms of which we receive a binder fee of 9% of the gross written premium for performing certain binder functions which include claims settlement.
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2. ABOUT THE PRODUCT SUPPLIER (INSURER)

Name	Centriq Insurance Company Limited
Company registration number	1998/007558/06
FSP number	3417
Postal address	PO Box 55674, Northlands, 2116
Physical address	The Oval, Second Floor, West Wing, Wanderers Office Park, 52 Corlett Drive, Illovo, 2196
Telephone number	+27 (11) 268 6490
Fax number	+27 (11) 268 6495
Email	info@centriq.co.za
Website	www.centriq.co.za
Details of the compliance department	The Internal Compliance Officer is assisted by Compli-Serve (Pty) Ltd, and is contactable at the numbers above. Email: compliance@centriq.co.za
Details of claims department	The Claims Specialist is contactable at the numbers above. Email: claims@centriq.co.za
Details of complaints department <i>All complaints must be reduced to writing and any of our representatives will be able to provide you with a copy of our complaints procedure on request.</i>	In the event of a complaint, please contact the Claims Specialist at the numbers above. Email: faiscomplaints@centriq.co.za / claimscomplaints@centriq.co.za

3. ABOUT THE SERVICE

*The Product Non Life Insurance Business.
The Intermediary has an agreement with the insurer in terms of which the following remuneration is payable for the insurance business:*

PARTY	DESCRIPTION	REMUNERATION	FREQUENCY
Intermediary (Financial Services Provider)	Commission	20% of the premium payable	Monthly
Intermediary (Binder holder)	Binder holder fee	9% of the premium payable	Monthly

Recordings of the telephone discussion with the intermediary can be made available to you on request.

4. PARTICULARS OF FAIS OMBUD

Name	The FAIS Ombud
Postal address	PO Box 74571, Lynwood Ridge, 0040
Physical address	125 Dallas Avenue, Menlyn Central, Waterkloof Glen, Pretoria, 0010
Telephone number	0860 663 247
Email	info@faisombud.co.za
Website	www.faisombud.co.za



5. PARTICULARS OF SHORT-TERM INSURANCE OMBUD

Name	The Ombudsman for Short-Term Insurance
Postal address	PO Box 32334, Braamfontein, 2017
Physical address	1 Sturdee Avenue, First Floor, Block A, Rosebank, Johannesburg, 2196
Telephone number	0860 726 890 / 27 11 726 8900
Fax number	+27 (11) 726 5501
Email	info@osti.co.za
Website	www.osti.co.za

6. PARTICULARS OF THE FSCA

Name	Financial Sector Conduct Authority
Postal address	PO Box 35655, Menlo Park, 0102
Physical address	Riverwalk Office Park, Block B, 41 Matroosberg Road (Corner Garsfontein and Matroosberg Roads), Ashlea Gardens, Extension 6, Menlo Park, Pretoria, 0181
Telephone number	+27 (12) 428 8000
Fax number	+27 (12) 346 6941
Email	info@fsca.co.za
Website	www.fsca.co.za

7. PROCEDURES FOR REGISTERING CLAIMS OR COMPLAINTS

Procedures for the submission of claims are detailed in your policy and are important. If you have difficulties in determining the correct procedures, please contact your Financial Services Provider for assistance. Generally, you are required to advise the Financial Services Provider within a prescribed number of days of a loss, provide written details of the loss, provide proof in support of the claim and provide any other details that may be required by the Financial Services Provider. Should you remain dissatisfied with the assistance provided, then you may contact the Compliance Officer at the address provided on the Statutory Notice. In addition, the addresses of both the Registrar of Short-Term Insurance and the FAIS Ombud are provided should your complaint still not be satisfactorily resolved.

8. NAME, CLASS OR TYPE OF POLICY

Full details about the name, class and type of policy involved are reflected on your welcome letter and are also contained in the policy wording. Policy schedules should always be read in conjunction with the policy wording. Should you require any explanation about the terms, conditions, exclusions, provisions, premiums, excesses (or deductibles) or any other information, please contact your Financial Services Provider for assistance.

9. EXTENT AND NATURE OF PREMIUM OBLIGATIONS

Your welcome letter reflects the premiums payable, the due date of payment and the frequency of payment (e.g. monthly or annually). When amendments are made to the policy and additional or refund premium may become due and such amounts are also reflected in the welcome letter. All premiums are inclusive of Value Added Tax at the prescribed rate.

Financial Services Providers are authorised to accept premium payment on behalf of Product Suppliers and should your Financial Services Provider be authorised to do so, then you may make payment to such Financial Services Provider. Where a Financial Services Provider is not authorised to receive payment on behalf of the Product Supplier, your payment should be made in favour of the Product Supplier. Should you not operate through a Financial Service Provider, then your payment should be made directly to your Product Supplier. In the case of monthly premiums by debit order, payment is usually made to the Product Supplier directly, unless you have authorised such payment via your Financial Services Provider or other third party, who has authority to collect premium on behalf of the Product Supplier.

10. CONSEQUENCES OF NON-PAYMENT OF PREMIUMS

The due date for the payment is reflected in your welcome letter. Your payment should be made on or before the due date reflected to avoid the cancellation of the policy. Should you fail to make payment on or before the due date, you have a period of grace for the payment of premiums which is stated in your welcome letter. You will be notified of the non-payment and given a grace period of 20 days to pay the outstanding premium. Should your premium remain unpaid clause 10.3 and 10.4 of your policy will apply. In the case of a monthly policy, the provisions will apply with effect from the second month of the currency of the policy.



11. COOLING-OFF RIGHT

If this policy has a duration of 31 days or more, no benefit has yet been claimed or paid, and an event insured against has not yet occurred, you have the right to cancel this policy within 31 days after receipt of this policy or from a reasonable date on which it can be deemed that you received this policy. You must give notice hereof by either calling us on 0860 587 587 or by sending an email to info@legalandtax.co.za. We will refund all premiums or moneys paid by you. We will comply with your request for cancellation within 31 days after we received your cancellation notice.

12. OTHER MATTERS OF IMPORTANCE

- You must be informed of any material changes to the information referred to in sections 1, 2, 3 and 4.
- If any complaint to the intermediary or insurer is not resolved to your satisfaction, you may submit your complaint to the FAIS Ombud.
- Polygraph or similar tests are not obligatory and claims may not be rejected solely on the basis of a failure of such a test.
- If your premium is paid by debit order, the debit order must be in favour of either the intermediary or the Product Supplier (insurer) and may not be transferred without your approval.
- The FSP must give you 31 days' notice in writing of its intention to cancel your debit order.
- The FSP and not the intermediary must give reasons in writing for the rejection of any claim submitted by you.
- The FSP must give you written notice of its intention to cancel your policy.
- You are entitled to a copy of your policy free of charge.

13. WARNING

- Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep all documents you receive.
- Make notes as to what is said to you.
- Ask for a letter of authority from your advisor.
- Do not be pressured into buying the product.
- Failure to provide correct or full relevant information may influence an insurer on any claims arising from your contract of insurance.

14. SHARING OF INSURANCE INFORMATION

Insurers share information with each other regarding policies and claims with a view to prevent fraudulent claims and obtain material information regarding the assessment of risks proposed for insurance. By reducing the incidents of fraud and assessing risks fairly, future premium increases may be limited. This is done in the public interest and in the interest of all current and potential policyholders. The sharing of information includes, but is not limited to information sharing via the Information Data Sharing System operated by TransUnion ITC on behalf of the South African Insurance Association. By the insurer accepting or renewing this insurance, you or any other person that is represented herein, gives consent to the said information being disclosed to any other insurance company or its agent. You also similarly give consent to the sharing of information in regards to past insurance policies and claims that you have made. You also acknowledge that information provided by yourself or your representative may be verified against any legally recognised sources or databases. By accepting or renewing this insurance, you hereby consent to such information sharing with regards to underwriting or claims information that you have provided or that has been provided by another person on your behalf. In the event of a claim, the information you have supplied with your application together with the information you supply in relation to the claim, will be included on the system and made available to other insurers participating in the Information Data Sharing System. Sharing of insurance information is done in accordance with applicable legislation, as well as our Privacy Notice which can be found on our website: www.cenriq.co.za

15. USE OF YOUR PERSONAL INFORMATION

When you enter into this policy you will be giving us your personal information that may be protected by data protections legislation, including but not only, the Protection of Personal Information Act, 2013 ("POPI"). We will take all reasonable steps to protect your personal information and you authorise us to:

- Process your personal information to:
 - Communicate information to you that you ask us for.
 - Provide you with insurance services.
 - Verify the information you have given us against any source or database.
 - Compile non-personal statistical information about you.
- Transmit your personal information to any affiliate, subsidiary or re-insurer so that we can provide insurance services to you and to enable us to further our legitimate interests including statistical analysis, re-insurance and credit control.
- Transmit your personal information to any third-party service provider, that we may appoint to perform functions relating to your policy on our behalf.

You acknowledge that this consent clause will remain in force even if your policy is cancelled or lapsed.

Processing of your personal information is always done in accordance with applicable legislation, as well as our Privacy Notice which can be found on our website: www.cenriq.co.za

16. WAIVER OF RIGHTS

The General Code of Conduct stipulates that no financial services provider may request or induce in any manner a client to waive any right or benefit conferred on the client by/or in terms of any provisions of the said Code, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.

17. CONFLICT OF INTEREST

We have considered the conflict of interest provisions in terms of the FAIS Act 37 of 2002 and the Policyholder Protection Rules and have not identified any actual or potential conflicts of interest, either ownership interest, financial interest, third party relationships, associates or distribution channels as defined.

We adopted a values-based approach where the spirit of the legislation is embraced. This is reviewed at least annually and reported on to the Financial Sector Conduct Authority.

A conflict of interest policy is available to clients on our website and upon request.