

We value your ongoing trust and will continue to provide you with the best support possible. The Policy Schedule confirms your personal information and product selection. If any information is incorrect or changes, please notify us immediately. Incorrect details or lack of information can affect your cover. This document provides an overview of the benefits included in your chosen plan based on the information you have provided us with. However, the below must be read together with the [Policy Document](#) and any other disclosed documentation which sets out the terms and conditions that govern our relationship.

### 1 YOUR PLAN AND COVER

Your chosen legal plan includes both insurance and non-insurance Value-Added Service (VAS) benefits. The legal insurance benefit that covers you to pursue or defend legal proceedings is underwritten by Centriq Insurance Company Limited ("Centriq"), a licensed non-life insurer and authorised financial services provider (FSP No. 3417). The insurance benefit pays towards legal fees in the event of a claim covered by the policy. It also offers a range of Value-Added Services and benefits provided by Legal&Tax and third-party service providers. The policy covers you, your spouse, up to 5 (five) unmarried children under 18 (eighteen). You must all be South African permanent residents or be in possession of a valid permit, which allows you to legally work and reside in South Africa. The policy recognises a spouse in accordance with the applicable South African laws or a nominated life partner you've resided with for 6 (six) months or more. For an additional (but reduced) fee, you can register up to 4 (four) family members to be covered under your chosen plan (this does not include their families). The additional family member may be a parent, sibling or child over 18 (eighteen) years old as defined in your [Policy Document](#).

	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
	R409 per month which includes the insurance premium of R39	R261 per month which includes the insurance premium of R29	R199 per month which includes the insurance premium of R23	R150 per month which includes the insurance premium of R19
Legal Advice & Assistance <sup>[VAS]</sup>	✓	✓	✓	✓
After Hours Bail Emergency Services	✓ + R5 000 Bail Cash Benefit	✓ + R2 500 Bail Cash Benefit	✓	✓
After Hours Emergency Legal Advice <sup>[VAS]</sup>	✓	✓	✓	✓
Tax Advice <sup>[VAS]</sup>	✓	✓	✓	X
Completion of Tax Returns <sup>[VAS]</sup>	✓	✓	X	X
Debt Assist <sup>[VAS]</sup>	✓	✓	✓	✓
Representation at Disciplinary Hearings	✓	✓	X	X
Retrenchment Benefit	✓	✓	✓	✓
Unfair Dismissal Benefit	✓	✓	✓	✓
Maternity Benefit	✓	✓	✓	✓
UIF Submissions for Maternity Leave <sup>[VAS]</sup>	✓	✓	X	X
Ante Nuptial Contract	✓	X	X	X
Unopposed Divorce	✓	✓	X	X
Opposed Divorce	✓	X	X	X



#### 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
Maintenance	✓	✓	X	X
Trauma Assist <sup>[VAS]</sup>	✓	X R74 additional	X R74 additional	✓
TeleTeacher <sup>[VAS]</sup>	✓	✓	X	X
Deceased Estates Where a Legal Prestige and Prestige + member also holds a funeral plan with Legal&Tax.	✓	✓	X	X
Family Extender – Limited to 4 dependents	R165 per person	R119 per person	R90 per person	X

Terms & Conditions apply

## 2 PAYMENTS AND WAITING PERIOD

You must pay the amount (plan fee) on the due date in the Policy Schedule. There is a 1 (one) month waiting period after your 1<sup>st</sup> paid Plan Fee before cover begins. If your Plan Fee is unpaid, you will have a 20 (twenty) day grace period to pay the outstanding plan fee from the day we notify you of non-payment. If the plan fee is not paid within the grace period, you may be subject to waiting periods if not previously satisfied. If your plan fee is unpaid for 2 (two) successive due dates, we will automatically apply the Protector benefit to your plan, which is designed to keep you legally protected at a lower fee and cover amount. Your policy will remain active and you will still be able to get helpline advice and assistance, but the insurance benefit will be limited to labour matters only, and the cover amount will be reduced to the Protector cover amount applicable at the time. If your first Protector benefit payment is unpaid, your policy will automatically be cancelled and we will not debit you again.

## 3 INCREASES

We may increase the Plan Fee each year by an amount not exceeding 10% based on product review performance or benefit additions. The maximum cover amount and Premium may increase by an approximate corresponding percentage provided that it does not exceed that allowed by legislation. You will have 31 (thirty-one) days' notice before the increase takes effect. If you are dissatisfied with the increase, you may select a more affordable Plan (if applicable), or you may cancel, failing which the increase will come into effect. If your claim has been approved the maximum cover amount may not increase due to the annual increase in your Plan Fee but will remain at the amount applicable when the claim was approved.

## 4 CONDITIONS AND EXCLUSIONS

We wish to remind you that the policy has conditions of cover as explained in the "Conditions for cover" clause of the policy document, namely (BUT NOT LIMITED) in that the facts must all take place within South Africa, and a claim must relate to you directly, in your personal and private capacity and your private affairs and there must be reasonable prospects of success. It also has exclusions and limitations which are set out in the policy document, which allows reasons to repudiate a claim. There are 18 general exclusions that apply to the policy. The following major (BUT NOT LIMITED) matters are not covered, namely:

- **Prior Events** – That is, any claim relating to events which took place before you took out your policy or during a waiting period;
- **Deliberate Criminal Acts** - Where you are guilty of the offence and have no valid defence;
- **Family Law** – Depending on your chosen plan, any matter between immediate family members, marriage, divorce, past or present affectionate relationships;
- **Business Matters** – The policy covers you in your personal capacity, it is not for self-employed businesses or any claims based on ventures for gain or to make a profit and in the capacity but not limited to you being a landlord.



- **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 protest; claims against the government or a municipal body regarding services provided; conveyancing; administrative claims; 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.

## 5 CLAIMS

You must notify us within 3 (three) months of becoming aware of the first fact giving rise to a claim. To submit a claim, call our Customer Service Department on [0860 587 587](tel:0860587587) or email [info@legalandtax.co.za](mailto:info@legalandtax.co.za). Once you have met all our requirements and submitted a claim sheet with all supporting information and documents, your claim can be assessed within 7 (seven) business days thereof. Should your claim be approved, we can help you find an attorney (or you can choose your own). Your insurance benefit pays for legal fees as defined and approved in the Policy Document. Our claims procedure is detailed in the “How to report claims” clause thereof. Should a claim related to an event occur during an unpaid period, any payments not received will be deducted from the applicable cover amount.

## 6 CANCELLING YOUR PLAN

The policy comes with a 31-day cooling off period. Should you not be entirely satisfied with your plan, you may cancel and request a refund within the first 31 days of receiving your [Policy Document](#). The Policy can be cancelled any other time thereafter by giving us 31 days’ notice by calling [0860 587 587](tel:0860587587) or emailing [info@legalandtax.co.za](mailto:info@legalandtax.co.za). This is a month-to-month policy, and any Plan Fees paid after the cooling-off period is not automatically refunded. If you wish reinstate your Policy, you may do so within 2 (two) months of it being cancelled, but you may be subject to waiting periods if not previously satisfied.

## 7 COMPLAINTS

If you have a complaint, please submit it to us telephonically on [0860 587 587](tel:0860587587) or in writing to [complaints@legalandtax.co.za](mailto:complaints@legalandtax.co.za) as per the “Complaints” clause of the Policy Document and our [Complaints Resolution Policy](#). Complaints may also be lodged directly with the insurer Centriq on the following contact details: +27 (11) 268 6490 or [faiscomplaints@centriq.co.za](mailto:faiscomplaints@centriq.co.za) or [complaints@centriq.co.za](mailto:complaints@centriq.co.za). In the event that we are unable to resolve your complaint, you can also refer the matter to the FAIS Ombud or the National Financial Ombud Scheme (NFO) as detailed in your [Disclosure Notice](#).

## 8 POPI

If at any time, you feel that your personal information has been processed by us without your consent or that your rights in terms of the POPI (Protection of Personal Information) Act have been violated in any way, you may send a complaint through to our Information Officer at the following email address [popi@legalandtax.co.za](mailto:popi@legalandtax.co.za), or you may submit your complaint directly to the Information Regulator. Herewith a copy of our [POPI and Privacy Policy and PAIA Policy](#).

## 9 TCF

We have adopted a values-based approach where the spirit of the legislation is embraced to ensure that customers are treated fairly. Our [TCF \(Treating Customers Fairly\)](#) and [Conflict-of-Interest](#) policies can be accessed on our website [www.legalandtax.co.za](http://www.legalandtax.co.za). 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. This is reviewed at least annually and reported on to the Financial Sector Conduct Authority

## NEED MORE INFORMATION

If you have any questions regarding your policy and chosen plan, you may contact our Customer Service Department on [0860 587 587](tel:0860587587) or send a WhatsApp message to [+27 \(71\) 526 8527](tel:+27715268527) or email [info@legalandtax.co.za](mailto:info@legalandtax.co.za).