



Clientèle

CLIENTÈLE CLASSIC LEGAL PLAN



IFA is a division of Clientèle Life



Clientèle
LEGAL

CLIENTÈLE CLASSIC LEGAL PLAN

From the moment your first premium is paid, a team of dedicated legal advisors is available telephonically to assist you with new legal matters that you may have. For the first 3 months you will have access to limited telephonic legal advice only; and thereafter, you will have access to full legal assistance.



The plan covers **Civil, Labour and Criminal** related matters



The Clientèle Classic Legal Plan provides you with easy access to personal legal services that are available 24 hours a day.



Includes **Bail Protect Benefit** if you are arrested (for a minor crime) and need bail, we will go to the police station and pay the bail of up to R5,000 for you.

Benefits

Entry Ages	18 - 84
Premium	R277
Annual Legal Cover	R255,000
Lifetime Legal Cover	R2.55 million
Retrenchment Benefit will provide a 3-month grace period on your premium payments, should you be retrenched after you have paid 12 consecutive premiums.	✓
Cover for IFA business related matters, where the dispute is not against another IFA.	✓
Excess	No excess
Accidental Death Benefit for the Main Insured person.	R10,000
A Bail Protect Benefit, administered by Road Protect, which provides assistance in posting bail of up to R5,000 following arrest for a minor (and non-violent) crime.	✓
Family cover for your spouse and 4 children under the age of 18 (21 if the child is a full time student). Proof of registration will be required at claims stage for full-time students on your policy.	✓
Inflation Protection: To protect your policy against the effects of inflation, your premium and legal benefits will increase by 10% every year. The Accidental Death Benefit on the Classic Legal Plan will increase by 6% per year.	✓
Earnings Guarantee Benefit: Upon an IFA's death or total and permanent disability, a lump sum equal to 12 months' IFA Earnings, as per the month prior to the claim event, is paid. In addition, a payment equal to the last monthly earnings earned will be paid for 2 years thereafter.	✓
Optional Extended Members: You can have 2 additional extended members covered at R30,000 at an additional premium of R26 each.	✓
Optional Spouse Accidental Death Benefit: You can add Spouse Accidental Death Benefit of R10,000 at an additional premium of R11.	✓

Note: Premiums are as at February 2021 (subject to change) and inclusive of VAT. Terms & Conditions apply.

What you will be covered for?

01

Civil matters, including:

- Contractual disputes
- Residential disputes with neighbours
- Damage caused to your property by a third party
- Repudiation of insurance claims without reason
- Motor vehicle accident disputes
- Unfair blacklisting
- Uncontested divorce matters

02

Criminal matters, including:

Where it is alleged that you have committed a crime, but excluding incidents of violent criminal matters

03

Labour related matters, including:

- CCMA referrals
- Unauthorised salary deductions
- Restraint of trade disputes
- Unfair dismissal

04

What you are not covered for?

- Deceased estate matters
- Business related matters
- Violent criminal offences
- 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

CLIENTÈLE CLASSIC LEGAL PLAN FAQ'S

1

How does it 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. Thereafter, we will appoint an attorney from our nationwide panel to represent you in your area, if necessary.

2

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 at an affordable monthly premium.

3

What is excluded from the policy?

Pre-existing matters are excluded from the policy. This means that we may not appoint a lawyer to represent you in court if you join after a legal matter is already in progress. However, it is important to note that we will still provide expert guidance and advice over the phone and e-mail if you need it – even if a matter is excluded from the policy. For a complete list of exclusions, please consult your policy documentation. It is important to understand what you are covered for.

4

Will my benefit and my premium increase?

To protect your policy against the effects of inflation your Legal Benefit amount will increase by 10% each year, while

the Accidental Death Benefit will increase by 6% each year. The policies also have a built-in annual premium increase of 10%.

5

What does 'professional legal services' mean?

Clientèle Legal is the trusted and respected name in the field of affordable legal services. We utilise only professional lawyers and advisors. Our technical and communications infrastructure is world class and backed by the Clientèle group. Nationwide panel of professional attorneys: Clientèle Legal employs professional and qualified legal advisors and attorneys. Our panel of internal and external attorneys are standing by to advise you or represent you in your area, if necessary.

6

How do I claim?

A main member or beneficiary/dependant on the policy may lodge a claim in the following manner:



0860 004 LAW (0860 004 529)



Fax: 011 320 3362



Email: lawyers@clientele.co.za.

Your claim will be assessed and you will be advised on the appropriate legal assistance required. Should your claim be accepted, a legal advisor or external attorney will be assigned and will communicate with you on the progress of your claim.

IFA IS A DIVISION OF CLIENTÈLE LIFE.

011 320 3000

Physical Address:

Clientèle Office Park

Cnr Rivonia and Alon Roads, Rivonia



Short-term insurance policies are underwritten and administered by Clientèle General Insurance Limited, an authorised financial services provider and licensed insurer: FSP 34655. This is a monthly renewable policy with premiums and legal benefits escalating by 10% annually.

Long-term insurance policies are underwritten and administered by Clientèle Life Assurance Company Limited, an authorised financial services provider and licensed insurer: FSP 15268. Premiums escalate by 10% and benefits escalate by 6% annually.

Visit www.ifa.co.za or www.ifamobile.co.za. Terms & conditions apply.