

### Declaration

- I hereby declare that the information above is true and correct to the best of my knowledge.
- The application has been completed in full at the time of signature and the signature that appears on this document is mine.
- I have made an informed decision to sign up for this policy and was not forced or coerced in any way.
- I acknowledge that all the legal benefits are subject to the terms and conditions of the specific product guide and including any alterations or amendments thereto that might be made from time to time.
- I accept that my policy will only be cancelled by Legal Nexus 30 days after receiving written notice.
- I accept that legal Nexus will debit my account in the event of my Persal stop order being rejected.

### Statement

I/we acknowledge that the sharing of claims information (including credit information) with insurers is essential to enable the insurance industry to underwrite policies and assess risks fairly and to reduce the incidence of fraudulent claims in the public interest, and with a view of limiting premiums. On my own/our behalf of any person I/we represent herein, I/we waive any right to privacy and any insurance information provided by me/us may be verified against other legitimate sources and databases. I/We also waive any rights to privacy and consent to disclosure of any information relevant to any insurance policy or claim concerning me/us.

I/we agree that if any legal claim lodged under any policy issued by Constantia Insurance Company Limited to me/us or any person or company on my/our behalf be in any respect fraudulent, or if any fraudulent means or devices be used by me/us or anyone actioned on my behalf or with my knowledge or consent to obtain any benefits under this policy, or if any event be occasioned by the wilful act or with the convenience of me/us, to bring the benefits afforded under this policy in respect of such claim, shall be forfeited.

I/we declare that this proposal/application contains full details of the risk and is complete and true and correct in every respect. I/we agree that this application and the declaration form the basis of the contract between me/us and the Constantia Insurance Company Limited. Further, I/we understand that if any fraudulent information is provided or any fraudulent means or devices be used by me/us or on my/our behalf to obtain cover, the cover/benefit will be inoperative as from inception and any premiums paid shall be forfeited.

Signature: ..... Date: .....

#### For office use

Name of marketer: ..... Marketing Code: .....

Allocated client reference number: .....



***The most comprehensive and professionally delivered business legal cover***

#### The Business Patron is a LegalNexus (Pty) Ltd product

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## THE BUSINESS PATRON

The Business Patron not only provides the small business and its owner with superior legal advice and assistance, but also pays for the legal costs in the event that the business has to protect and/or enforce its rights in a court of law. The product provides legal cover for one business owner and his/her family (in cases where the business has more than one shareholder/partner separate personal cover can be taken out for a nominal fee).

Members can choose between the **two different products on offer** as listed below. These products differ in pricing based on the litigation expense cover. Both products have a standard advice and assistance element, irrespective of which product you choose.

### Legal advice and assistance

In terms of the advice and assistance benefit the in-house legal advisors, whom are all fully qualified and admitted attorneys, will enter into informal mediation or negotiation to solve the business' problem, this will include but not be limited to correspondences with third parties, telephonic queries on the business' behalf, written representations, research, legal opinions, etc. The legal advisor will personally make all efforts, to solve the problem the business is facing.

### Litigation cover

The litigation benefit provides the business with free legal representation in all matters where appearances in court are required. Litigation cover is provided in all proceedings whether it is a criminal, labour, civil or family matter, provided that such appearance is specifically covered by the product selected. No further payments or consultations fees are payable, as long as the monthly premiums are paid up to date, the policy pays for all expenses as stipulated. Although we have a national panel of attorneys, clients are also welcome to request to make use of attorneys know to them.

*Please note there is a 2-month waiting period applicable on both products only with regard to the litigation cover, which means legal fees will only be paid for matters which arose after payment of the 3rd successive monthly premium. There is no waiting period for the provision of advice and assistance.*

Hereunder is a description of the unique two products on offer:

## THE BUSINESS PATRON GOLD PACKAGE @ R495.00 PER MONTH

### Extent of cover

The legal entity shall enjoy litigation cost cover of R300 000.00 per annum and the business owner and his/her family will enjoy litigation cover of R50 000.00 per annum for the family. In the case where a company has more than one business owner, the entity must select which partner shall enjoy the benefits in terms of the family cover. Family shall include the business owner, his/her spouse and four children under the age of 21 years.

#### Matters covered under the Litigation Benefit for the legal entity shall include the following:

1. Drafting and reviewing of all contracts, shareholder agreements, special agreements, employment contracts, etc.
2. Advice and assistance on all labour related matters, guidance and assistance with disciplinary proceedings and labour disputes in the work place, this will include but not be limited to drafting of employment contracts, employee warnings, disciplinary procedures, grievance procedures, sick leave/leave policies, etc.
3. Legal representation (free of charge) at the CCMA, arbitration, labour court, bargaining councils
4. Provision of a chairperson to preside over disciplinary hearings, (no additional cost involved for the business).
5. Civil litigation where the business wishes to institute legal action or defend same, i.e. breach of contract terms, non-performance of agreement, non-payment or delivery, etc.

6. Full debt collection services at no extra charge or commission to the business, including tracing of debtors.
7. Rescission of judgements taken against the business.
8. Assistance with application for licences.
9. Registration of PTYs

#### Matters covered under the litigation benefit for the business owner and the family:

1. 24-hour emergency line.
2. Bail applications.
3. Contested divorces (maximum contribution of R10 000.00).
4. Maintenance matters.
5. Rescission of judgments.
6. Pre-nuptial agreements.
7. Drafting of wills.
8. Defence of the client in a criminal court where the client is facing criminal charges, i.e. drunken driving, theft, fraud, assault, etc.
9. Defence of the client in a civil claim or cover where the client wishes to institute a civil claim.

## THE BUSINESS PATRON SILVER PACKAGE @ R250 PER MONTH

### Extent of cover

The legal entity shall enjoy litigation cost cover of R150 000.00 per annum and the business owner and his/her family will enjoy cover of R20 000.00 per annum for the family. In the case where a company has more than one business owner, the entity must select which partner shall enjoy the benefits in terms of the family cover.

#### Matters covered under the Litigation Benefit for the legal entity shall include the following:

1. Drafting and reviewing of all contracts, shareholders agreements, special agreements, employment contracts, etc.
2. Advice and assistance on all labour related matters, guidance and assistance with disciplinary proceedings and labour disputes in the work place. This will include but not be limited to drafting of employment contracts, employee warnings, disciplinary procedures, grievance procedures, sick leave/leave policies, etc.
3. Legal representation at the CCMA and arbitration only.
4. Civil litigation where the business wishes to institute legal action or defend same.
5. Rescission of judgements taken against the business.
6. Assistance with application for licences.

#### Matters included under the litigation benefit for the business owner and the family:

1. 24-hour emergency line.
2. Bail applications.
3. Uncontested divorces.
4. Rescission of judgments.
5. Drafting of wills.
6. Defence of the client in a criminal court where the client is facing criminal charges, i.e. drunken driving, theft, fraud, etc.
7. Defence of the client in a civil claim or cover where the client wishes to institute a civil claim.

**There will be a once off activation / administration fee of R100.00 payable with the first month's premium on both the above mentioned products.**

## APPLICATION FORM

### Company details

Company name : ..... Registration no.: .....

Entity type: Sole owner  Partnership  CC  Pty  other

Physical Address: ..... Postal Address: .....

.....

.....

Code: ..... Code: .....

### Contact details

Telephone: ..... Fax: .....

Email: .....

Contact name and surname of person responsible for account: .....

Industry: Mining  Manufacturing  Financial Services  Transport  Retail

Telecommunication  HR/Recruitment  Other .....

Number of branch offices: ..... Current Staff compliment: ..... Annual turnover: .....

### Directors/partners names and surnames

Director/partner 1: ..... ID No: .....

Director/partner 2: ..... ID No: .....

Director/partner 3: ..... ID No: .....

Name of director/partner who will be beneficiary of personal cover: .....

### Product selection

1. THE BUSINESS PATRON GOLD R495.00 p/m
2. THE BUSINESS PATRON SILVER R250.00 p/m

**A once off activation fee of R100.00 is payable and will be deducted with the first premium.**

### Banking details

Account holder name: ..... Branch name: .....

Bank: ..... Branch code: ..... Account number: .....

Account Type: Cheque  Savings  Transmission  Credit Card

Preferred date of monthly deduction: 7th  15th  20th  25th  28th  31st

Authorised signatory: .....