



*Affordable legal cover  
with the service  
you deserve*

An Authorised Financial Services Provider: FSP 11309 | Representative of MultiBrokers: FSP 24210

## LegalNexus Introduction

LegalNexus proudly offers the most comprehensive Legal Assistance and Litigation cost cover products. We pride ourselves in our high standard of service delivery and are bound by our commitment to provide all persons, with legal advice, assistance and litigation cost cover that addresses their true needs. We do not hide behind ambiguous exclusions or small print.

### *With LegalNexus you get the service you deserve!*

All our products have a standard legal advice and assistance service element, which is available upon receipt of the first month's premium. Advice and assistance provides the member with the following :

#### Legal advice and assistance

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

#### Litigation cover (when we pay the lawyer fees)

The litigation benefit provides the member 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 known to them.

***Please note there is a 1-month waiting period applicable only to litigation cover, which means legal fees will only be paid for matters which arise after the payment of the second successive monthly premium. There is no waiting period for the provision of advice and assistance.***

To ensure that you and your family have the necessary aid against possible legal and untimely death challenges, subscribe now to one of the products below.

## LegalNexus Family Champion

1. Defence of a client in a criminal trial, e.g. murder, theft, rape, corruption, reckless and negligent driving, fraud, etc.
2. Bail application by the client or any person, who falls within the definition of client.
3. Appearances at disciplinary hearings and court martials where the charges brought against the client can lead to dismissal provided that legal representation is allowed.
4. Civil matters where the client wishes to institute a claim or defend an action against him or her.

5. Contested divorces (maximum contribution of R10 000.00).
6. Maintenance court appearances where the other party will be represented by a legal practitioner, and such appointment of the opposing counsel have been confirmed by LegalNexus.
7. Rescission of judgements.
8. Drafting of wills and testaments.
9. 20% discount on attorney's transfer fees.
10. Arbitration and labour court appearances.
11. Registration of PTYs.
12. Assistance with applications for licences, e.g. liquor licence.
13. Claims for non-pecuniary losses, i.e. defamation of character, unlawful arrest, etc.
14. Applications for custody and access rights.
15. Pre -nuptial agreements.
16. Completion of client's tax return (IT12).
17. One 1-hour face-to-face financial advice consultation.
18. Eight face-to-face counselling sessions per family per annum.
19. Six-month premium waiver in case of death of the principal member.
20. Six-month premium waiver in case of retrenchment or dismissal of the principal member. This cover does not extent to voluntary resignations.
21. Full cover for children up until the age of 25 years.
22. Family funeral cover as per the table below.

Extent of Funeral Cover			
Description	Age group	Cash pay out value	Waiting period
Main member	21 – 65	R10 000.00	4 months
Spouse	21 - 65	R10 000.00	4 months
Child	14 - 21	R10 000.00	4 months
Child	6 – 13	R5 000.00	4 months
Child	01 – 5	R2 500.00	4 months
Stillborn		R1 000.00	Not applicable

## LegalNexus Family Protector

1. Defence of a client in a criminal trial, e.g. murder, theft, rape, corruption, reckless and negligent driving, fraud, etc.
2. Bail application by the client or any person, who falls within the definition of client.
3. Appearances at disciplinary hearings and court martial where the charges brought against the client can lead to dismissal provided that legal representation is allowed.
4. Civil matters where the client wishes to institute a claim or defend an action against him or her.
5. Contested divorces (maximum contribution of R10 000.00).
6. Maintenance court appearances where the other party will be represented by a legal practitioner, and such appointment of the opposing counsel have been confirmed by LegalNexus.
7. Rescission of judgements.
8. Drafting of wills and testaments.
9. 20% discount on attorney's transfer fees.
10. Arbitration and labour court appearances.
11. Registration of PTYs.
12. Assistance with applications for licences, e.g. liquor licence.
13. Claims for non-pecuniary losses, i.e. defamation of character, unlawful arrest, etc.
14. Applications for custody and access rights.
15. Pre-nuptial agreements.
16. Completion of client's tax return (IT12).
17. One 1-hour face-to-face financial advice consultation.
18. Eight face-to-face counselling sessions per family per annum.
19. Family funeral cover as per the table below.

Extent of Funeral Cover			
Description	Age group	Cash pay out value	Waiting period
Main member	21 – 65	R10 000.00	4 months
Spouse	21 - 65	R10 000.00	4 months
Child	14 - 21	R10 000.00	4 months
Child	6 – 13	R5 000.00	4 months
Child	01 – 5	R2 500.00	4 months
Stillborn		R1 000.00	Not applicable

## LegalNexus Family Patron

1. Defence of a client in a criminal trial, e.g. murder, theft, rape, corruption, reckless and negligent driving, fraud, etc.
2. Bail application by the client or any person, who falls within the definition of client.
3. Appearances at disciplinary hearings and court martial where the charges brought against the client can lead to dismissal provided that legal representation is allowed.
4. Civil matters where the client wishes to institute a claim or defend an action against him or her.
5. Contested divorces (maximum contribution of R10 000.00).
6. Maintenance court appearances where the other party will be represented by a legal practitioner, and such appointment of the opposing counsel have been confirmed by LegalNexus.
7. Rescission of judgements.
8. Drafting of wills and testaments.
9. 20% discount on attorney's transfer fees.
10. Arbitration and labour court appearances.
11. Registration of PTYs.
12. Assistance with applications for licences, e.g. liquor licence.
13. Claims for non-pecuniary losses, i.e. defamation of character, unlawful arrest, etc.
14. Applications for custody and access rights.
15. Pre-nuptial agreements.
16. Completion of client's tax return (IT12).
17. One 1-hour face-to-face financial advice consultation.
18. Eight face-to-face counselling sessions per family per annum.
19. Six-month premium waiver in case of death of the principal client.
20. Six-month premium waiver in case of retrenchment or dismissal of the principal client. This cover does not extent to voluntary resignations.
21. Full cover for children up until the age of 25 years.

## LegalNexus Premium Plus

1. Defence of a client in a criminal trial, e.g. murder, theft, rape, corruption, reckless and negligent driving, fraud, etc.
2. Bail application by the client or any person, who falls within the definition of client.
3. Appearances at disciplinary hearings and court martials where the charges brought against the client can lead to dismissal provided that legal representation is allowed.
4. Civil matters where the client wishes to institute a claim or defend an action against him or her.
5. Contested divorces (maximum contribution of R10 000.00).
6. Maintenance court appearances where the other party will be represented by a legal practitioner, and such appointment of the opposing counsel have been confirmed by LegalNexus.
7. Rescission of judgements.
8. Drafting of wills and testaments.
9. 20% discount on attorney's transfer fees.
10. Arbitration and labour court appearances.
11. Registration of PTYs.
12. Assistance with applications for licences, e.g. liquor licence.
13. Claims for non-pecuniary losses, i.e. defamation of character, unlawful arrest, etc.
14. Applications for custody and access rights.
15. Pre-nuptial agreements.
16. Completion of client's tax return (IT12).
17. One 1-hour face-to-face financial advice consultation.
18. Eight face-to-face counselling sessions per family per annum.

## Product Summary

Product name	LegalNexus Family Champion	LegalNexus Family Protector	LegalNexus Family Patron	LegalNexus Premium Plus
<b>Annual Litigation cover</b>	R120 000.00	R80 000.00	R120 000.00	R80 000.00
<b>Funeral Cover</b>	As per table above	As per table above	No cover	No cover
<b>Monthly Premium</b>	R145.00	R120.00	R105.00	R79.00
<b>Who is covered</b>	Main member, spouse and 4 (5 children covered for funeral benefit) children under the age of 25 years	Main member, spouse and 4 (5 children covered for funeral benefit) children under the age of 21 years	Main member, spouse and 4 children under the age of 25 years	Main member, spouse and 4 children under the age of 21 years

# Application Form

## Personal details:

Title: ..... Full names: .....

Surname: .....

Residential address: .....

.....

Code: .....

Postal address: .....

.....

Code: .....

ID No.:

Passport No.: ..... Nationality: .....

Permit No.: .....

Gender: Male  Female  Race (optional): .....

Education: Some school  Matric  College  University

Preferred language: English  Afrikaans  Other .....

Are you a home owner? Yes  No

Monthly income:  
 1,000–2,500  2,501–5,000  5,001–10,000  10,001–16,000  +16,000

## Insured persons:

### Spouse

Title: ..... Full names: .....

Surname: .....

Gender: ..... ID No.:

Tel (w): ..... (h): ..... (mobile): .....

Fax: ..... Email: .....

## Dependent Children

Surname:	Full names:	Id. no./date of birth	Gender:

## Applicant's contact details:

Tel (w): ..... (h): ..... (mobile): .....

Fax: ..... Email: .....

## Employment details:

Company name: .....

Industry: Mining  Manufacturing  Financial Services  Public Services

Transport  Retail  Telecommunication  other .....

Department: ..... Personnel/Salary number (if government): .....

Pay point (if applicable): .....

## Product selection

- LegalNexus Family Champion R145.00 per month
- LegalNexus Family Protector R120.00 per month
- LegalNexus Family Patron R105.00 per month
- LegalNexus Premium Plus R 79.00 per month

**A ONCE-OFF ACTIVATION FEE OF R100.00 IS PAYABLE AND WILL BE DEDUCTED WITH YOUR FIRST PREMIUM.**

**Payment method selection:**

Bank deduction  Salary deduction

**Salary deduction for government employees**

I, ..... the undersigned hereby authorise the accountant of my government department to deduct monthly with effect from ..... 2011 the premium of R ..... from my salary and to remit to Constantia Insurance Company Limited until such time as I cancel this authorisation in writing, or until I substitute it with a new authorisation. I accept that in the case of a salary deduction, if I change my employ, for whatsoever reason, the premium deduction will revert back to a direct bank debit order and for that reason I herewith also supply bank details. In the event of the deduction not being possible from my salary for whatever reason, I give permission for a bank deduction on the date selected. Should the premium be adjusted by LegalNexus as a result of an inflation related increase in premium, I confirm that the adjusted premium may be debited from my salary/bank account until such time as I cancel this authorisation in writing.

**Banking details**

Account holder name: .....

Bank name: ..... Account number: .....

Branch name / code : .....

Account type : Cheque  Savings  Transmission

Preferred deduction date: 1  15  20  25  28  30

.....  
Signature of account holder Date

**Bank debit order**

I, ..... the undersigned hereby authorise and mandate LegalNexus to deduct monthly with effect from ..... 2011 the premium of R ....., from my bank account, in terms of this instruction using NAEDO and tracking for however many days and to remit to Constantia Insurance Company Limited until such time as I cancel this authorisation in writing, or until such time as I substitute it with a new authorisation. Should my monthly deduction date selected fall on a public holiday or weekend, I authorise LegalNexus to debit my account on the previous working day. Should the relevant total premium be adjusted by LegalNexus as a general increase or should I request LegalNexus to upgrade or downgrade my policy selection which affects the premium payable, I confirm that the adjusted premium may be deducted from my account monthly until such time as I cancel this authorisation. Furthermore I authorise LegalNexus to perform the necessary verification, validation and correction of the debit order details, supplied by me, with my bank or other third parties to ensure that the application form can be processed.

**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 after fully understanding the benefits offered, to sign up for this policy and was not forced or coerced in any way.

I acknowledge that all the legal and funeral benefits are subject to the terms and conditions of the specific product guide and including any alterations or amendments thereto that might be made form time to time.

I accept that the policy will only be cancelled by LegalNexus 30 days after receiving written notice.

I accept that I will not qualify for any benefit contained herein should my premiums not be paid up to date.

## 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 or Safrican Life 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 of account holder

.....  
Date



The logo for LegalNexus, featuring the word "LegalNexus" in a white sans-serif font. The "Legal" part is in a smaller font size than "Nexus". The entire logo is enclosed in a thin white square border.

LegalNexus

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