



LEGAL LITIGATION



LWCCS Legal (*Starting at R90 / month*)

1. Legal Advice

- No waiting periods.
- 24/7 Telephonic advice - when calling, the legal advisor will try and resolve the issue OR may advise that due to the complexity of the matter, he will have to study case law and revert back to you OR provide you with standard documentation and contracts as required.
- Drafting of basic Contracts namely : Domestic Worker Contract, Basic Sale Contract, Power of Attorney, Rental Contract.
- A half hour consultation, should the need arise for an attorney to deal with the matter further.
- Reduced attorney fees for the member in the event of litigation.

2. Legal Prime

2.1 Cover and Benefits

- Includes all the benefits of Option 1.
- R120,000 legal expense cover per annum.
- 90 days waiting period.
- Discounts on registration of Family & Business Trust & Company to protect your assets from creditors.

2.2 Legal Mediation

- Settlement negotiations to resolve the dispute as quickly as possible.
- Necessary telephone calls on your behalf.
- Necessary Letters/Faxes/Emails.
- Review of legal documentation.

2.3 Legal Representation

- In the event that you must appear in Court, the legal advisor will refer you to a panel attorney in your area that specialises in that particular field - once matter is finalised, we will pay your legal bill.
- Any matter excluded or those that originated before the Inception Date of the (date of premium), will be referred to as a "historical/old" case, may be attended to, on the condition that you pay the legal bill that is based on our reduced panel attorney tariffs'.



2.4 Family Matters Covered

- Uncontested Divorces - Speedy settlements are the main object which will cause less stress and financial strain.
- Advice only on Maintenance/Custody, Protection Orders.

2.5 Civil Matters

- Institute civil action on your behalf OR defend an action instituted against you.
- Prepare and serve a Letter of Demand, issue a Summons and obtain a Warrant of Execution.
- Negotiate the removal of a Black Listing.
- Obtain a Rescission of Judgement.
- Dispute a Garnishee Order brought against you.
- Collecting debt on your behalf.
- Institute proceedings against service providers to ensure your rights are protected in terms of the National Credit and Consumer Protection Acts related to paying off accounts/defective goods purchased.

2.6 Criminal Matters

- Process and bring a formal bail application covering the legal costs of the bail hearing only when arrested for : assault, reckless/negligent/drunken driving and culpable homicide charges.
- R4,000 Bail on behalf of arrested - T's & C's apply

2.7 Exclusions

- Traffic fines or any other fine.
- Claims arising from political sources.
- Patents & Copyrights, Conveyancing and Sheriffs costs.
- Claims against your insurer, 3rd party Claims (Motor Vehicle Accident).
- Interdicts and Defamation of character, Protection orders.
- Apposed Divorces and Maintenance/Custody matters.
- Estates, sequestrations, administrations, business matters.
- Any occurrence underwritten by another policy of the insurer.





2.8 General

- Discount on property transfer fees of up to 10%.
- A Worker's day payment holiday - If client has no claims by Workers Day each year, they receive the following month's premium for free.
- Discount on attorney fees if matter is not covered by the policy.
- Excess fee of R250 is payable with every claim.

