



VIP Legal Cover Plan

A. About Legal4me

The VIP Legal Plan is a product from Myfin1237 Financial Services (Pty) Ltd. under the 4me suite of products which has been designed for new age consumers through our partners More Than legal, a registered Underwriting Management Agency insured through Genric Insurance, a leading short term insurer in South Africa who underwrites comprehensive legal insurance products. Our team is highly skilled and experienced in the legal insurance arena, and our products offer solid peace of mind.

A major distinguishing quality for the More Than Legal insurance policy, compared with other offerings in the market that use in-house legal knowledge, is that our policy is backed by legal support from our affiliated partner, Klinkenberg Inc., South Africa's 8th largest law firm with a formidable national presence.

You, the policyholder, are guaranteed direct access to experienced, professional lawyers at all times, handpicked for their skillset to match your specific situation, drawing from Klinkenberg's national resources, irrespective of where you are.

B. Legal4me – VIP Legal Plan

Each citizen of South Africa has the right to **good** legal protection, but with fees spiraling out of control very few can afford it. The legal representation offered by Government is either not competent/qualified to handle cases or are purely just under-resourced to do so. The VIP Legal Plan offers protection in the event of legal action taken against a policyholder whether it be criminal, civil or labour. The product also offers bail cover of up to R5,000.

1) The Product

The VIP Legal Plan is a legal defensive product which offers insurance protection in the event of legal action instituted against the policyholder and any of his/her immediate family nominated on the policy.

The product fee is R 140 per month for individuals and R195 per month for families including several value-added services including our complimentary loyalty offering - the 4me Lifestyle Mall (www.4melifestyle.co.za).

2) What We Cover

We offer the policyholder legal assistance in the following areas:

- Civil Matters that arise from relevant facts in a court of law, constituted body or other independent forums.
- Criminal Matters in which the policyholder is charged with a criminal offence that arises from relevant facts, without the policyholder having the option of paying an admission of guilt fine, which is covered in terms of this agreement and occurs in the Republic of South Africa.

- Labour related matters.
- Bail, up to a value of R5,000 per matter, with legal representation up to the value of the maximum offered by the policy.
- The policyholder also has access to 24 hour legal advice available after the 1st day.
- The policy has a maximum of R60,000 per matter with a total limit of R240,000 per year.
- Garnishee order protection services (GORR) - we reverse illegal garnishee orders.
- Road accident fund claims (RAF) - we claim for you and you get 100% pay out – no catches!
- Workman’s compensation (COID) - we see to it that you are compensated for any work related injuries.
- Value added benefits-4meLifestyle - Our lifestyle mall from Randgo has over 500 merchants and partners offering amazing benefits to you the member.
- Retrenchment - premium waiver for up to 12 months if your premiums are up to date.

3) Who is Covered

The following people are covered by this policy:

- The person in whose name the application is completed.
- A spouse named in the application form.
- The applicant’s children under the age of 18 years of age, named in the policy.
- The applicant’s children named in the policy, who are between 18 and 21 years of age and full time students at a school, college, or university, and who are financially dependent on the applicant.
- The member must:
 - be a citizen of RSA;
 - have permanent residency in the RSA, or;
 - be in possession of a valid RSA work permit.
- The member must also be resident in the RSA in order to enjoy cover under this policy.

4) Indemnity Period

No claims will be accepted in the first 3 months of the policy. However, legal advice is available from day 1. claims that originated before the sign-up date will be covered by this policy.

The Loyalty Benefits are available for use after 30 days.

5) Claims Procedure

Claims must be made within 30 days of the matter arising or from date of notice given to the policyholder.

6) Why More Than Legal

- Our experience in the legal insurance industry.
- Our services comply with all relevant legislation in terms of members’ confidentiality, the Consumer Protection Act, the Protection of Personal Information Act, and Treating Customers Fairly regulations, where relevant.

In South Africa we have stringent legislation that govern how consumer information is accessed, stored and used, and at More Than Legal we ensure we adhere to this legislation.

Our data is stored in a secure environment and various procedures and controls are followed to make sure that all legislation that is relevant to our service is complied with and to ensure that an audit trail is kept for any access to this data.

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