



ALLIANCE LEGAL TERMS & CONDITIONS

1) What is covered:

- i. Criminal Cases
- ii. Civil Cases
- iii. Labour Related Cases
- iv. Marital Cases including Marriage counselling.
- v. Drafting of legal documents
- vi. Accidental Death Benefit for Main Member Only

2) Waiting Periods:

- i. 12 months for all marital cases
- ii. 6 months for Marriage Counselling
- iii. 3 months for all other cases
- iv. 0 months for Accidental death

3) What is not covered:

- i. Events occurred before policy effective date
- ii. Events which upon assessment by Alliance Legal have no prospects of success
- iii. Events which do not affect members directly
- iv. Matters which upon assessment of Alliance Legal can be solved out of court
- v. Any political activities of the insured
- vi. Any business activities of the insured
- vii. Member`s right/obligation as landlord
- viii. Civil debt collection claim of less than M10 000.00 capital value (Small claim court)
- ix. Gambling, lottery and any awards in any form of competition.
- x. Ponzi/Pyramid schemes and Forex trading disputes over monies put/invested.
- xi. Lawful blacklisting
- xii. Foreigners` residency, work permit and visa matters
- xiii. Disciplinary matters where no legal representation is allowed.
- xiv. Contempt of court, civil disobedience, public disorder, unlawful strikes and lock- outs
- xv. Unlawful protest to any public body
- xvi. Mutiny
- xvii. Any expropriation proceedings
- xviii. Bail money exceeding what is covered in the policy
- xix. Fraud in connection with Alliance legal policy
- xx. More than one claim under one cause of action
- xxi. Drunk and driving matters and traffic fine disputes
- xxii. Fees payable to newspapers for serving summons
- xxiii. Children above 21 years old unless they are at school and are below 25 years old
- xxiv. A serious criminal offence repeated within 3 years
- xxv. A member disqualified from holding a driving license
- xxvi. Matters reported straight to Attorneys without our approval
- xxvii. Patents, copyrights and trademarks
- xxviii. Stamp duties and Revenue Stamps

4) Lapse Grace Period: The policy will lapse, and no further benefit will be payable if three consecutive premiums are unpaid. If the policy has lapsed, the premium payer may apply for reinstatement subject to the requirements of the insurer at that time.

5) Cash Back Incentive:

1. If there is no claim from the insured under this policy, there will be cash paid back to the main member after 5 (five) consecutive years after the commencement of this policy as follows:

Level of Membership	Cash Back	Amounts
Premier Cover	9 Months Premium	M1,350.00
Elite Cover	6 Months Premium	M720.00
Prestige Cover	5 Months Premium	M475.00

6) Accidental Death Benefit:

1. This policy pays accidental death benefit for the main member only. The benefits are paid as per below:

Level of Membership	Payout
Premier Cover	M10,000.00
Elite Cover	M7,500.00
Prestige Cover	M5,000.00

7) Bail Money:

1. This policy pays bail money for the main member only as follows:

Level of Membership	Payout
Premier Cover	M5,000.00
Elite Cover	M3,000.00
Prestige Cover	M2,000.00

8) Territorial Limits:

1. This policy covers a member in Lesotho. South Africa is covered at an optional rider cost of M50.00 per member per month.

9) Use of Private Lawyers:

1. This policy gives the member right to use their private lawyers with the following terms and conditions:
 - i. Such lawyers will be paid on the rates of the Insurer
 - ii. Insurer will pay 50% of the fees within 30 days after the case has been filed, the balance will be settled upon the completion of the case.
 - iii. The Insurer will not be responsible for poor service delivery from such lawyers

10) Premiums:

Level of Membership	Premium Per Month
Premier Cover	M150.00
Elite Cover	M120.00
Prestige Cover	M95.00

11) Eligibility: Any Person who is 18 Years and above is allowed to take the cover.

Alliance Legal Insurance is a member of Alliance Group Investment Holding Company. Alliance is a licensed and registered financial service provider.

Terms and Conditions Apply.

CONTACTS

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