



YOUR RODEL4U LEGAL BENEFIT SCHEDULE

UNDERWRITTEN BY GUARDRISK INSURANCE COMPANY LIMITED
Financial Services Provider Licence No. 75
ADMINISTERED BY RODEL ADMINISTRATION SERVICES (PTY) LTD
Financial Services Provider Licence No. 5431

COVER	RULES	EXCLUSIONS	WAITING PERIODS
<p>Premium waiver</p> <p>The Insurer will pay your premiums for a period of up to six months.</p>	<p>The Main Member must:</p> <ul style="list-style-type: none"> ▶ Be retrenched. ▶ Be totally or temporarily disabled and unable to perform his or her employment duties. ▶ Submit all documents as proof of retrenchment or disability within 30 days of the event. 	<p>If the Main Member has been retrenched or has become totally or temporarily disabled and unable to perform his or her duties before the effective date of the policy, there will be no cover under this policy.</p>	<ul style="list-style-type: none"> ▶ Six months from the effective date of the policy.
<p>Criminal matters Criminal Proceedings brought against the Insured by the State or other Statutory Bodies.</p> <p>Examples:</p> <ul style="list-style-type: none"> ▶ Bail applications. ▶ Criminal charges. ▶ Contravention of statutory law. 	<ul style="list-style-type: none"> ▶ There must be a reasonable prospect of success in our view to defend the matter. ▶ A maximum of R50 000.00 cover will be provided per matter. ▶ Benefits may be claimed for more than one matter at the same time. 	<ul style="list-style-type: none"> ▶ A Business Act. ▶ Defamation or any type of injuria where the Insured is a defendant. ▶ Legal costs awarded against the Insured in terms of a court order. ▶ Matters which can be resolved satisfactorily without legal representation. ▶ The same criminal offence or transgression within a period of two years. ▶ A criminal offence or transgression of the law including traffic related offences for which an admission of guilt fine is payable. ▶ Bail money. ▶ Any offence relating to property where the value of the property is less than R5000.00. 	<ul style="list-style-type: none"> ▶ Twelve months for any criminal offence containing an element of dishonesty.

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VAT Nr. 4420210264 Reg Nr. 1997/013419/07

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<p>Civil matters Civil Proceedings by or against the Insured in a civil court of law of first instance.</p> <p>Examples:</p> <ul style="list-style-type: none"> ▶ Domestic Disputes. ▶ Drafting of pre-nuptial agreements. ▶ Divorce actions. ▶ Enforcement of divorce settlement agreements. ▶ Matters concerning parental rights and responsibilities. ▶ Drafting of standard contracts. 	<ul style="list-style-type: none"> ▶ There must be a reasonable prospect of success in our view to pursue or oppose the action or application. ▶ A maximum of R50 000.00 cover will be provided per matter. ▶ Benefits may be claimed for more than one matter simultaneously 	<ul style="list-style-type: none"> ▶ A Business Act. ▶ Defamation or any type of injuria where the Insured is a defendant. ▶ Illegal or malicious conduct on the part of the Insured. ▶ Any – <ul style="list-style-type: none"> o expropriation or land claims proceedings; o administration of deceased estates; o drafting of wills; o RAF claims and proceedings; o matters falling within the jurisdiction limit of the small claims court. ▶ Legal costs awarded against the Insured in terms of a court order. ▶ Matters which can be resolved satisfactorily without legal representation. ▶ Registration fees and disbursements for prenuptial agreements. 	<ul style="list-style-type: none"> ▶ Unopposed divorces – six months ▶ Opposed divorces – twelve months
<p>Labour matters Labour Proceedings in terms of Labour Law.</p> <p>Examples:</p> <ul style="list-style-type: none"> ▶ Unfair dismissals. 	<ul style="list-style-type: none"> ▶ There must be a reasonable prospect of success in our view to institute or oppose a claim. ▶ A maximum of R50 000.00 cover will be provided per matter. ▶ Benefits may be claimed for more than one matter simultaneously 	<ul style="list-style-type: none"> ▶ A Business Act. ▶ Defamation or any type of injuria where the Insured is a defendant. ▶ Illegal or malicious conduct on the part of the Insured. ▶ Legal costs awarded against the Insured in terms of a court order ▶ Matters which can be resolved satisfactorily without legal representation 	<ul style="list-style-type: none"> ▶ Six months (for retrenchment).
<p>Administrative matters Administrative Proceedings in any Tribunal of first instance.</p> <p>Examples:</p> <ul style="list-style-type: none"> ▶ Ombudsman Schemes. ▶ Pension Fund Adjudicator. ▶ Registrars. 	<ul style="list-style-type: none"> ▶ There must be a reasonable prospect of success in our view to lodge or oppose a referral. ▶ A maximum of R50 000.00 cover will be provided per matter ▶ Benefits may be claimed for more than one matter simultaneously. 	<ul style="list-style-type: none"> ▶ A Business Act. ▶ Defamation or any type of injuria where the Insured is a defendant. ▶ Legal costs awarded against the Insured in terms of a court order. ▶ Matters which can be resolved satisfactorily without legal representation. 	<ul style="list-style-type: none"> ▶ None

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<p>Appeals An appeal from any Court or Tribunal.</p>	<ul style="list-style-type: none"> ▶ There must be a reasonable prospect of success in our view. ▶ A maximum of R50 000.00 cover will be provided per matter, and any costs incurred in any forum of first instance will contribute to the maximum. ▶ Benefits may be claimed for more than one matter simultaneously. 	<ul style="list-style-type: none"> ▶ A Business Act. ▶ Defamation or any type of injuria where the Insured is a defendant. ▶ Legal costs awarded against the Insured in terms of a court order. ▶ Matters which can be resolved satisfactorily without legal representation 	<ul style="list-style-type: none"> ▶ None
<p>Property Conveyance of private residential property.</p> <p>Payment of:</p> <ul style="list-style-type: none"> ▶ Transfer fees (professional fees & 15% Vat). 	<ul style="list-style-type: none"> ▶ Only one claim during a 24-month period is allowed. ▶ No limit to the value of the property. ▶ The property must be registered as the primary residence of the insured(s). ▶ No person who is not an insured may hold a portion of the ownership in the property. 	<ul style="list-style-type: none"> ▶ All duties or payments to the Registrar (Deeds Office Levy, Postage and Petties). ▶ Ancillary property costs (outstanding utility accounts, rates and water clearance, electrical certificate of compliance, Insurance certificate etc.) ▶ Professional fees for instructions additional to prescribed fees (Bank electronic connection fee, NCA fee, Electronic document preparation fee, transfer duty). ▶ Conveyance fees to any professional services provider who is not on our pre-approved panel. 	<ul style="list-style-type: none"> ▶ Six months
<p>Death Death Benefit.</p> <p>Main Member R13,900.</p> <p>Spouse R13,900.</p>	<ul style="list-style-type: none"> ▶ Only the Main Member and one Spouse are covered. ▶ Your premiums must be paid up to date for twelve consecutive months. ▶ You must submit your claim within 90 days of the death of the Insured. ▶ Your claim will be paid within 48 hours of successful assessment of your claim by the Administrator to your nominated beneficiary or your estate. ▶ If the nominated beneficiary pre-deceased the Insured, the death benefit will be paid to the estate of the Main Member. 	<ul style="list-style-type: none"> ▶ Main Member or Spouse who turned 65 before the Effective Date of the policy. ▶ Suicide, assisted suicide or self-inflicted death. ▶ Death directly or indirectly caused by the use or abuse of drugs or substances other than that prescribed by a Medical Practitioner. ▶ Any Dangerous Activity or sport. ▶ You will be responsible to prove that the cause of death was not as a result of any exclusion(s) to qualify to claim a death benefit. 	<ul style="list-style-type: none"> ▶ Twelve months

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Please take note of the following exclusions applicable:

- ▶ Any political activities by the Insured.
- ▶ Any claim by the Insured against us.
- ▶ Events, conditions or circumstances which may be against the public interest or that society.
- ▶ Any act or activity aimed at overthrowing or influencing any public or tribal authority with force, warlike activity or means of fear to bring about any civil commotion, public disorder, riots or public disobedience.
- ▶ Matters relating to riots, strikes, lock-outs or a concerted class labour action or disturbance.
- ▶ Any attempt to perform any of the acts that are excluded.
- ▶ Any expropriation or land claims proceedings.
- ▶ More than one claim relating to or arising from the same set of circumstance or cause of action.
- ▶ Any policy benefits after the date the policy is cancelled whether by the Insured or the Insurer, even if any of the matters covered is not finalised when the policy is cancelled.
- ▶ If the same set of facts gives rise to more than one claim by different insured lives, only the main member will be allowed to claim, and if the main member does not claim the main member can nominate in writing one insured who can claim.
- ▶ No cross border claims will be accepted.
- ▶ Any cause of action that arose before the effective date.
- ▶ You will have to provide us with proof that none of the exclusions apply to qualify for a claim.

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