



Get the Power of LegalWise on your side



Get a Lawyer on your side when you need one.

LegalWise will pay a lawyer up to **N\$ 107 000** per case when you need one.

**What does LegalWise do for you?**

- LegalWise offers you legal expenses insurance. We protect you and your family's legal rights with our basic membership.
- LegalWise provides para-legal services, legal counselling and representation for you and your family, including your spouse or partner and children.
- LegalWise will pay a lawyer up to N\$ 107 000 of legal fees per matter, when you need one.
- LegalWise also has the additional Extended Family Plan and the Professional Legal Plan that can be added for an additional premium per month to your basic Membership.

**Who is the Member and the Member's Family?**

**The Member includes:**

- The person in whose name the Application is completed ("the Applicant");
- The spouse or partner named in the Application;
- The Member's children under 18 (eighteen) years of age;
- The Member's children between 18 (eighteen) and 21 (twenty-one) years who are studying fulltime at a school, college or university and who are financially dependent on the Applicant/Applicant's spouse or partner.
- The person/s added by the Applicant in terms of the Extended Family Protector Plan, subject to the provisions of the Extended Family Protector Plan\*

**How does LegalWise work?**

- Members have access to our in-house Legal Counsellors who offer face-to-face counselling.
- Our Legal Counsellors are experienced and trained. They will advise you, write letters on your behalf and attempt to resolve and settle legal issues without going to court.
- Our Legal Counsellors will refer you to an attorney when you have a legal problem that requires a court hearing or representation to Alternative Dispute Resolution Forums.\*

**Note** - LegalWise by law, may not handle certain legal cases in-house and Members will be referred to our network of lawyers and LegalWise will pay the legal fees per case.\*

(Members do have the option of selecting their own lawyer but may be responsible for the difference between the LegalWise tariffs and what their attorney charges).\*

**The LegalWise Basic Membership includes:**

- LegalWise provides legal counselling and assistance and covers legal fees\* per case for criminal, civil and labour related cases.
- Legal and related advice.
- Counselling and assistance on court procedures.
- Negotiations and correspondence with third parties on your behalf.
- Assistance and counselling regarding basic legal documents, such as legal contracts.
- Debt relief matters such as settlement negotiations, consolidations, payment extensions and blacklisting.

**What do you get as a LegalWise Member?**

- Face-to-face legal counselling and assistance from our Legal Counsellors at our Branches.
- 24-hour legal assistance via our telephonic LegalLine (We offer telephonic legal counselling and assistance).
- Access to legal advice and administrative assistance can relate to any aspect of law including our exclusions.
- Online email-based legal assistance during office hours.
- Access to our network of lawyers, who will represent you.
- Cover per case for your legal fees should you need representation in court or Alternative Dispute Resolution Forums.\*
- Access to LegalWise Branches and payment of legal fees for matters that are covered, whilst visiting or staying temporarily in the Republic of South Africa.\*

**How do the LegalWise branches work?**

At the LegalWise Branch, you will consult with our in-house Legal Counsellors (some of whom are admitted attorneys and advocates)

**Other Main Member Benefits**

- A cash payout for the legal expenses accidental death in the case of the accidental death of the Main Member
- Pay no premium for six months if you are retrenched\*
- Pay no premium for six months if you are totally or temporarily disabled\*

**Examples of matters that our Legal Counsellors will assist you with are:**

- Family matters (child maintenance enquiries /advice and divorce).
- Insurance problems (life policy, car/house insurance claims, repudiations).
- Consumer-related problems (guarantees, warranties and defective goods).
- Home-owner issues (breach of contract, faulty alterations, home improvements, damages and defective building works).
- Employment matters (unfair dismissals, breach of contract, retrenchments and workplace disputes).
- Criminal cases against a Member or his/her family.
- Motor vehicle problems or accident claims (damages as a result of an accident or breach of contract, wrongful repossession, defective workmanship, latent defects, overcharging by a supplier or wrongful repudiations of car insurance claims and or misrepresentation at point of sale)
- Personal injury claims, damages to physical property and consumer problems
- Blacklisting
- Advice and assistance on predated matters or matters that are not covered by LegalWise.
- Education problems (breach of contract and disciplinary proceedings)

**What is not covered by LegalWise?**

**Our Membership is kept affordable by not covering:**

- Business and ancillary business activities
- Defamation cases initiated by you, that is where you are the Plaintiff.
- Matrimonial matters (marriage, divorce, maintenance disputes, custody, adoption and paternity matters)
- Status matters
- Matters involving you as a member, public officer, trustee, executor, curator or spokesperson
- Matters with an option to pay a fine, without a conviction.
- Matters that arose before you joined LegalWise or during your 3-month waiting period.\*
- Class or Collective actions
- An act aimed at promoting or frustrating economic, political, social or environmental change.
- Matters before you joined LegalWise or during your 3 month waiting period

**Don't talk to me, talk to my lawyer**

[www.legalwise.com.na](http://www.legalwise.com.na)

Legal Expenses Insurance Namibia (Pty) Limited is a registered Insurance Agent (Reg. No. 2012/0878) (NAMFISA)  
Directors: CJ Luwes, RW Smith  
Underwritten by Hollard Insurance Company of Namibia Limited (Reg. No. 2003/049)





### When does a Legal Counsellor refer your matter?

The Legal Counsellor will consult with you, review and assess your matter by first attending to the matter administratively, dealing with any legal work and exhausting all internal remedies. You will then be referred to our network of attorneys, if necessary and LegalWise will cover any legal fees that may arise.\*

(Members do have the option of selecting their own lawyer but may be responsible for the difference between the LegalWise tariffs and what their attorney charges).\*

### How does the waiting period work?

You have a 3 month waiting period from the date of your first premium payment, before LegalWise will pay for legal fees and we will only cover legal cases that arose after the 3 month waiting period. However, you get immediate assistance from our in-house Legal Counsellors and the 24 hour LegalLine.

### Money Back Guarantee.

Should you feel that the Membership is not suitable to your needs within the 3-month waiting period, you may cancel your LegalWise Membership in writing (requesting the cancellation and a refund) as long as you have received no benefit or assistance during this time and we shall then refund you the premiums for the last 3 months. *If you terminate the policy in this time, but do not request a refund in writing, no refund will be given.*

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### Claims Procedure

- The Member is first assisted at the Branch and all internal remedies must be exhausted.
- Once all internal remedies are exhausted and the matter cannot be settled or resolved by our para-legals or Legal Counsellors (in-House Attorneys)
- The matter is then referred to an Attorney
- The attorney will contact the Member and consult with the Member and
- Then submit a claim to the LegalWise Claims Department
- The claims department will liaise with the Attorney and Member (if needed)
- Thereafter, the claim will either be covered or rejected and
- If it is covered, the Attorney will continue with matter subject to terms and conditions and the claims department will check on progress of claim.
- Member will receive progress during the lifetime of the claim.

### Changing of Attorneys

We do not pay Legal Expenses duplicated by changing Lawyers or incurred because the Member does not co-operate with the Lawyer handling a Matter. In the event of such matters, we shall assess our liability carefully.

### Cover In The Republic Of South Africa

We cover matters in South Africa if the Member is a citizen of Namibia residing in Namibia, a permanent resident of Namibia or in possession of a lawful Namibia work permit.

- The Member who is entitled to cover in Namibia will be entitled to cover whilst temporarily in the Republic of South Africa (RSA) subject to the following:

- The Member will be covered for Legal Expenses incurred in the RSA in relation to Relevant Facts occurring entirely in the RSA;
- Cover will only be granted if the Member enters the RSA with a valid visa entitling the Member to do so
- The Member must be in possession of a passport valid for not less than 30 days after expiry of the intended stay in the RSA;
- The Member must, if required, be the holder of a temporary residence permit issued in accordance with the provisions of the immigration laws of the RSA;
- The Member must not be a prohibited or undesirable person in terms of the immigration laws of the RSA;
- The Member must not intend to or actually visit or stay in the RSA for any periods cumulative exceeding 90 days in any one calendar year;
- The Member must not become a resident of the RSA for the purposes of its income tax laws.

### What does the LegalWise Extended Services Benefits offer?

The extended services benefits relate to matters that are not actually covered or paid for under the LegalWise policy. The extended services benefits means that LegalWise will make a contribution of legal fees to your Lawyer in order to assist you with additional benefits listed below:-

### Debt Services

- Uncontested and contested Rescission of Administration Orders (3 month waiting period)\*

### Family Matters

- Uncontested Divorces (12 month waiting period)\*
- Maintenance for children (3 month waiting period)\*
- Drafting of wills (3 month waiting period)\*

### Other

- Property transfers of primary residence (12 month waiting period)\*

We will only provide additional services to LegalWise Members in accordance with and subject to the LegalWise extended services list, as amended from time to time. The extended Services is seen as a benefit and attracts no excess fee.

### Accidental Death Benefit (LEAD)

Accidental Death Legal Expenses covers legal expenses following the sudden and accidental death of the Main Member. The benefit is applicable as soon as the first premium is received and the premium must have been paid at the time of the death. Death by natural cause and suicide is not accidental.

*The current LEAD benefit is N\$ 10 700.*

### Retrenchment and Total or Temporary Disablement Benefit

If the Main Member is retrenched or becomes totally and temporarily disabled as a result of an accident due to unnatural causes, there will be a grace period during which no premiums need be paid for 6 (six) months or until the Main Member is again employed or is no longer so disabled, whichever is shorter, and We will renew the Policy each month during the grace period. Proof of retrenchment and disability must be provided to qualify for this benefit.\*

### Profession Specific Legal Plans

The basic Membership is applicable and these unique additional options are designed exclusively to protect, guide and support anyone working in the teaching, healthcare and law enforcement professions. You can add either the Teacher, Healthcare Professional or Law Enforcement Officer benefit to your basic Membership for only an additional N\$20 per Member per month (applies to only the Main Member and the spouse/partner).

### The Extended Family Protection plan

This benefit applies to the basic membership and you can add up to 5 extended family members to your membership for only an additional N\$72 per Member per month.\*

### 3 Easy Ways to Join:

1. SMS "WISE" to 94733
2. Call Windhoek on 236 585 or Oshakati on 226 555 or Walvis Bay on 083 330 0288 and we shall call you back.
3. Visit your nearest LegalWise branch

*\*SMS charged at Standard rates*

*\*Terms and Conditions apply*