

PO Box 11071, Rynfield, 1514
Plot 193 Willow Road
Vlakfontein 30-IR, Benoni Agricultural Holdings

Cell: 084-582-5443
Fax: 086-476-5053

Docex 6, Benoni

E-mail:
law@aabester.co.za or aabesterlaw@gmail.com
Website:
www.aabester.co.za

Reg. no. 2017/209718/21



Director: Ms Aaqilah Andri Bester
LLB (RAU)

AA BESTER INC & SMARTLEGAL

Thank you for request further information regarding the various SmartLegal policies.

- Direct option – Contact SmartLegal for your application
- Attorney option – Submit your application and all required documents to AA BESTER INC. **SUBMIT YOUR DULY COMPLETED APPLICATION WITH ALL THE REQUIRED DOCUMENTS BY 16 DECEMBER 2019 TO aabesterlaw@gmail.com TO STAND A CHANCE TO RECEIVE A FREE LAST WILL & TESTAMENT (Upon confirmation of SmartLegal that your first premium has been paid, your name will be entered into a draw – if your name is drawn we will contact you during February 2020 to obtain the necessary information to draft your last will & testament – free of charge)**

Benefits of the Attorney option:

- Essential Legal Plan – for an additional R40.00 you receive additional cover
- Platinum Legal Plan & Elite Legal Plan – save R10.00 per month
- You choose AA BESTER INC as your attorney

Kindly complete the attached documents and return it with a copy of your ID & proof of residence to aabesterlaw@gmail.com with SMARTLEGAL in the subject line:

- Application form – initial the first page in the space provided and sign in full on the second page in the space provided
- Disclosure form – initial in the space provided
- Summary of matters not covered – initial in the space provided
- Schedule of benefits – initial in the bottom right corner of the page



ATTORNEY Option Application Form

I wish to apply to become a SmartLegal Member, I select the following attorney firm to provide all services in accordance with the policy selected below:

AAQILAH ANDRI BESTER INC

Presenter ID

Presenter Name

AAQILAH ANDRI BESTER

*Select a Policy / Membership Option

- R 175 p/m Essential Legal Plan
- R 195 p/m Core Legal Plan
- R 275 p/m Platinum Legal Plan
- R 365 p/m Elite Legal Plan

*Title

*Main Member Name:

*Main Member Surname:

*Main member ID/Passport (Please attach copy)

*Date of Birth

*Nationality

*Address line 1

Address line 2

*Suburb

*City

Postal Code

Indicate if this is your permanent place of residence?

- YES NO

If not, Provide address. (This will be the risk address.)

My postal address is the same as above (if not , please add it below)

- YES NO

Postal Address Line 1

Postal address line 2

Suburb

City

Code

*Phone Number 1

Phone Number 2

*Email 1

ALT Email

*Preferred Communication

- E-mail SMS Whatsapp

Spouse/ Permanent Partner Name & Surname

ID number

Child 1 Name & Surname

Date of Birth

Child 2 Name & Surname

Date of Birth

INITIAL HERE

Attorney Option Application Form

Child 3 Name & Surname

Date of Birth

Child 4 Name & Surname

Date of Birth

Child 5 Name & Surname

Date of Birth

Child 6 Name & Surname

Date of Birth

Debit Order Authorisation

*Account Holders Name & Surname

*Name of BANK

If OTHER please specify

*Account TYPE

*Account NUMBER

Branch NAME

*Branch CODE

*Deduction Date (please Select)

1st 7th 15th 25th 30th

*Authorization

I hereby Authorize Smart Legal (PTY) LTD trading as SmartLegal to arrange monthly premium deduction/s and deductions of arrears amounts that failed to deduct previously by means of debit order from the nominated account above. I acknowledge that all payment instructions issued by SmartLegal shall be treated by my above mentioned Bank as if the instruction has been issued by me personally. I may not delegate obligations in terms of this authority to a third party without prior written consent of SmartLegal. I acknowledge that SmartLegal may not cede or assign any of the rights to a third party without my written consent. If the deduction is unsuccessful to meet the obligation, SmartLegal is entitled to track my account with Naedo or any similar system and re-present the instruction for payment monthly on alternative dates when the obligation in terms of this obligation is due. This authority will continue until cancelled by me giving SmartLegal 30 days written notice. I confirm that that bank account that I have provided is a valid account and that I have complete authority to instruct SMARTLEGAL (PTY) LTD to process debit orders against this account.

I received the Disclosure Notice

I received the summary of matters not covered and understand that I need to familiarize myself with the terms and conditions of the policy.

I wish to receive Legal Tips and Updates

I wish to receive a confirmation Email at the following address

Signature of the Premium Payer

Signature of Main Member, if not the Premium Payer

Date:

Date:

Please refer to the policy document for all the terms and conditions of your policy.

This is to provide you with a basic understanding of what our policy provides in terms of legal expenses that will be covered as well as the main exclusions in our policy

MATTERS LIKELY TO BE COVERED

- Civil litigation by or against you...
- Motor vehicle accidents
- Property Damages Goods/Vehicles/House
- Breach of a contract when buying a motor vehicle
- Credit agreements
- Damages from Contracts
- Defective workmanship
- Latent defects matter's
- Rejection of insurance claims
- Defective consumer goods
- Violation of your rights in terms of the Consumer Protection Act
- Labour matters where you may lose your JOB
- Breach of contract
- Unfair retrenchment
- CCMA
- Disciplinary proceedings
- Magistrate Court matters
- High Court Cases
- Criminal litigation (we cannot list them all)
- Drunk driving
- Culpable Homicide
- Assault
- Uncontested Divorce
- Bail applications
- Education related problems

THE LIST IS ENDLESS.

Please refer to the policy document for all the terms and conditions of your policy.

This is to provide you with a basic understanding of what our policy provides in terms of legal expenses that will be covered as well as the main exclusions in our policy

Important Disclosure:

- You must have ***prospects of success in your main action.***
- You must have ***a direct personal interest in the matter.***
- You must keep your policy up to date i.e. ***if you don't pay, we don't pay.***
- You must ***cooperate of your attorney.***
- We only pay Legal Fees and Disbursements ***if we have given a written undertaking to your Lawyer beforehand.***

Initial

Please refer to the policy document for all the terms and conditions of your policy.

This is to provide you with a basic understanding of what our policy provides in terms of legal expenses that will be covered as well as the main exclusions in our policy

Exclusions:

MATTERS NOT COVERED

- Admission of guilt fines is not covered;
- Any business activities - see Clause 13.2 of the policy;
- Matters that do not require litigation and that can be settled through mediation;
- Defamation where the policyholder wishes / wants to issue Summons;
- General damages - see Clause 13.5 of the policy;
- Property not listed at your permanent place of residence, evictions, landlord and tenant issues;
- Evictions;
- Divorce and related family matters – see Clause 13.7 of the policy;
- Any group actions / participation – see Clause 14.2 of the policy;
- Political, human rights or related matters;
- Transfer of liability i.e. surety - see Clause 14.5 of the policy;
- Tax related matters;
- Insolvency, debt rehabilitation or related matters;
- Burial matters and or related disputes;
- Complicated contracts and Wills;
- Conveyancing, property transfer and relate matters;

Please refer to the policy document for all the terms and conditions of your policy.



BETTER LAWYERS, BETTER COVER, MADE SIMPLE

Important Disclosure:

- You must have ***prospects of success in your main action.***
- You must have ***a direct personal interest in the matter.***
- You must keep your policy up to date i.e. ***if you don't pay, we don't pay.***
- You must ***cooperate of your attorney.***
- We only pay Legal Fees and Disbursements ***if we have given a written undertaking to your Lawyer beforehand.***

Initial

Type of Policy and Plan Option	Subject to additional conditions	Essential	Core	Platinum	ERe
Premium		R175	R195	R275	R365
Benefit Description- General					
Litigation benefit (Civil, Labour and Criminal)	*	R175 000	R195 000	R275 000	R300 000
Day-to-Day Savings Benefit Build-Up	*	R2 100	R2 340	R3 300	R4 380
Criminal, Civil and Labour matters covered	*	✓	✓	✓	✓
24 Hour call centre for legal assistance	*	✓	✓	✓	✓
SmartLegal Inhouse Professional Lawyers	*	✓	✓	✓	✓
Members choice of lawyer from Panel Attorneys for covered matter	*	✓	✓	✓	✓
Dedicated Private Lawyer assigned to service member	*	•	•	✓	✓
DPL available during office hours/Direct Number and whatsapp	*	•	•	✓	✓
Members	*	INDIVIDUAL	FAMILY	FAMILY	FAMILY
Maximum age of children	*	•	21	21	21
Number of Dependents	*	0	5	5	7
Estate Assistance	*	✓	✓	✓	✓
Estate assistance by Dedicated Private Lawyer	*	•	•	✓	✓
Wills Benefit	*	✓	✓	✓	✓
Higher tariff for more specialized representation	*	•	•	✓	✓
Retrenchment Benefit	*	3 MONTHS	6 MONTHS	6 MONTHS	12 MONTHS
Criminal matters					
Bail Assist	*	✓	✓	✓	✓
Bail Benefit per annum	*	R3 000	R3 000	R5 000	R10 000
Uncontested Divorce Benefit					
Uncontested Divorce	*	•	R5 000	R10 000	R15 000
Waiting period for UNCONTESTED DIVORCE BENEFIT	*	•	9 MONTHS	9 MONTHS	9 MONTHS
Period Cover is valid for from COL is issued	*	•	4 MONTHS	4 MONTHS	4 MONTHS
Maintenance Benefits					
Maintenance Benefit	*	•	✓(R3 000)	✓(R5 000)	✓(R8 000)
Waiting period for MAINTENANCE BENEFIT	*	•	6	6	6
Civil matters					
Rescission of Judgment Benefit	*	1	2	2	4
Domestic Violence representation	*	•	✓	✓	✓
Accidental Death Benefit	*	R3 000	R4 000	R6 000	R12 000
Free Basic Contracts Templates	*	✓	✓	✓	✓
Contracts with Assistance by dedicated private lawyer	*	✓	✓	✓	✓
Waiver					
Standard 3 month waiting period	*	✓	✓	✓	✓
Waiting period waiver	*	✓	✓	✓	✓
Cash back					
Claim-Free cash back	*	✓	✓	✓	✓
Legal Expenses					
Magistrate Court Fees (Party and party scale/Rule 33(5))	*	100%	100%	125%	150%
High Court Fees (Party and party scale/Rule 70)	*	75%	75%	100%	150%
CCMA, Bargaining Council (Party and party Scale C, Magistrate Court)	*	100%	100%	125%	150%
Labour Court (Party and party/Rule 70)	*	60%	60%	85%	150%
Disbursements (Maximum)	*	R25 000	R25 000	R50 000	R75 000
Criminal as per SmartLegal schedule	*	100%	100%	150%	200%
Excess payable as percentage of estimate	*	R 350	R 350	R 250	R 0