

## When would you need legal cover?

- Civil litigation
- Motor vehicle accidents
- Property Damages
- Buying a motor vehicle
- Credit agreements
- Contracts
- Defective workmanship
- Latent defects
- Insurance claims
- Consumer goods
- Unfair retrenchment
- CCMA
- Uncontested Divorce
- Drunk driving
- Culpable Homicide
- Bail applications
- Education-related matters

All our plans cover your family.  
You will always speak to a dedicated private lawyer.  
No call centers, no advisors.

\*Ask your broker about our limits of cover



DOWNLOAD THE SMARTASSIST APP



Now you can take us along wherever you go!

Have direct access to emergency services! Smartlegal app provides peace of mind to you and your loved ones in case of an emergency.

Our 24/7 call centre is standing by to assist you in any legal emergency.  
There is no need to remember any contact numbers, simply access all the benefits by the press of a button.  
\*Download the app from Google Play or App Store

## 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.

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 your legal expenses that will be covered as well as the main exclusions your SmartLegal Plan.



REAL LAWYERS  
SPECIALISED COVER  
ADVOCATES COVER  
SMARTLEGAL PROTECT  
24/7/365

DEDICATED  
PRIVATE  
LAWYER

Ask your  
SMARTBROKER

Underwritten by



SmartLegal is a juristic representative of Bryte Insurance Company Limited,  
an Authorised Financial Services Provider No. 17703

Type of Policy and Plan Option	EXECUTIVE	EXECUTIVE+	EXECUTIVE VIP
Premium	R275	R375	R475
<b>Benefit Description- General</b>			
Litigation benefit (Civil, Labour and Criminal)	R220 000	R300 000	R400 000
Criminal, Civil and Labour matters covered	✓	✓	✓
Executive Criminal Cover (Compliance Related)	✓	✓	✓
24 Hour call centre for legal assistance	✓	✓	✓
Inhouse Professional Lawyers	✓	✓	✓
Members choice of Attorneys	✓	✓	✓
Dedicated Private Lawyer assigned to service member	✓	✓	✓
DPL available during office hours	✓	✓	✓
Maximum age of children	21	21	21
Number of Dependents	7	7	7
Estate Assistance	✓	✓	✓
Estate assistance by Dedicated Private Lawyer	✓	✓	✓
Wills Benefit	✓	✓	✓
Labour Cover with Specialised Labour Team	✓	✓	✓
Retrenchment Benefit	12 MONTHS	12 MONTHS	12 MONTHS
Legal Secretarial Services at Cost		✓	✓
<b>Criminal matters</b>			
Bail Assist	✓	✓	✓
Bail Benefit per annum	R10 000	R10 000	R10 000
<b>Divorce Benefit</b>			
Divorce Benefit	R10 000	R10 000	R15 000
Waiting period for UNCONTESTED DIVORCE BENEFIT	6 months	6 months	6 months
Period Cover is valid for from COL is issued	4	4	4
Waiting period for CONTESTED DIVORCE BENEFIT	12 months	12 months	12 months
Period Cover is valid for from COL is issued	N/A	N/A	N/A
<b>Maintenance Benefits</b>			
Maintenance Benefit	✓(R2000)	✓(R4000)	✓(R6000)
Waiting period for MAINTENANCE BENEFIT	6	6	6
<b>Civil matters</b>			
Rescission of Judgment Benefit	2	2	2
Domestic Violence representation	✓	✓	✓
Accidental Death Benefit	R10 000	R10 000	R15 000
Free Basic Contracts Templates	✓	✓	✓
Contracts with Assistance by dedicated private lawyer	✓	✓	✓
Specialised Advice (Complex Matters)	R2 500	R5 000	R10 000
Advocates Opinions (Complex Matters)	R2 500	R5 000	R10 000
Additional Cover for Counsel (Complex Matters)	R25 000	R50 000	R75 000
<b>Waiver</b>			
Standard 3 month waiting period	✓	✓	✓
Waiting period waiver	✓	✓	✓
<b>Cash back</b>			
Claim-Free cash back	✓	✓	✓

## What sets us apart?

-  Real Qualified Lawyers
-  Choose Your Own Attorney
-  Specialised Advice, Opinions & Cover
-  Divorce & Maintenance
-  SmartLegal Protect
-  Smart Bail Assist and Cover
-  Waiting Period Waiver & Claim-Free Cash Back

## Included in your SmartLegal Plan

-  Litigation Cover up to R400 000 per matter  
Most comprehensive legal cover including executive criminal cover for compliance related cases.
-  24/7/365 Real Lawyers & Advocate Cover  
Always have a real lawyer by your side, when you need legal representation, SmartLegal Plan covers your selected lawyer.
-  Dedicated Private Lawyer  
Professional Quality Legal assistance 24/7. You will have your own dedicated lawyer to help you with all your legal needs.

**\*Ask your SMARTBROKER about additional benefits, such as:**

- Estate Assistance
- Drafting of Wills
- Labour Advice & Specialised Opinions
- Legal Secretarial Services
- Drafting of Contracts