

# Get peace of mind with Discovery Insure's legal support benefit



*At Discovery Insure, we know that getting quality legal support and advice when you need it most does not come cheap. That is why we have partnered with Origin Systems to give you easy and affordable online and telephonic access to a range of top-quality legal services to meet your needs.*

## Choose between two legal support benefits

As a Discovery Insure client, you will have the choice between the Embedded benefit, which is automatically included in your Discovery Insure Plan and the Premium benefit, which provides additional support services at a monthly fee of R20.

## The legal services available to you

The following services are part of both the Embedded benefit and the Premium benefit.

### LAWYER ON CALL

If you need advice or professional guidance, all you need to do is call the Origin Systems specialist legal call centre on 0860 222 240. You will get immediate assistance from a fully qualified and experienced attorney.

Legal issues you get assistance on, among many others:

- Divorce
- Maintenance
- Custody
- Criminal matters
- Claims for payment
- Breach of contract
- Property disputes

What you need to know:

- The Embedded benefit entitles you to a maximum of two call consultations with Origin Systems a month.
- The Premium benefit gives you unlimited access to their call centre.
- There is no limit on the duration of the call.
- Legal matters may be for any primary driver or your immediate family (direct family and individuals sharing your residence and who are financially dependent on you).

## LEGAL CONSULTATIONS

For **each** legal issue you face, you have access to one 30-minute face-to-face consultation with an attorney to receive legal advice. Origin Systems manages a national network of approved attorneys and you will, wherever possible, be referred to an attorney in your area. You will not be charged for the first 30 minutes of the consultation. If your consultation goes beyond this time, you will be charged at the attorney's market-related rates for the extra time spent on the legal issue.

## LEGAL ADVICE PACKAGES

These advice packages are available on the online platform on the Discovery website or through the call centre. Each package is customised to your unique circumstances. With your package you will get the relevant forms, applications and letters completed for you, detailed descriptions and step-by-step guides on the necessary processes to follow, as well as the location of the nearest relevant courthouses.

The following legal packages are available to you:

### Small claims court

Deal with civil claims less than R12 000 quickly and cheaply

### Debt relief

Advice on dealing with debt-related issues and applying for debt relief

### Uncontested divorce

Information on the procedure to follow in getting an uncontested divorce

### Claiming maintenance

Advice on how to claim maintenance for you or your children

### Stopping domestic violence

Advice on how to apply for a domestic violence protection order

### Marriage options

Explanations of the different matrimonial property options and the importance of signing an antenuptial contract

### Reporting a deceased estate

Advice on how to report a death and registering the deceased's estate

### Registering your child's birth

An online interview and advice session

## LEGAL CONTRACTS

If you need assistance drafting a legal contract, this benefit will provide you with contracts that are tailored to your circumstances and are fully completed, ready for signature and delivered to you.

The following legal contracts and documents are included:

- Last will and testament
- Domestic employment agreement
- Sale of motor vehicle
- Residential lease
- Acknowledgement of debt
- General power of attorney

Documents available exclusively to the Premium benefit:

- Antenuptial contract
- Loan agreement
- Independent contractor agreement
- B&B indemnity
- Commercial lease
- Sale of property
- Deed of suretyship
- Trust deed
- General employment agreement

### What you need to know:

- On the Embedded benefit, you can request this service of legal contracts either through the call centre or the online self-service platform. You can access this service up to a maximum of two contracts a month through the call centre or an unlimited number of times through the online self-service platform.
- On the Premium benefit, you will have unlimited access to this benefit through both channels.

## Choose to buy the Premium benefit and get access to additional legal services

In addition to the above, you will receive access to the following additional legal services if you choose the Premium benefit.

### LETTER OF DEMAND AND DEBT RECOVERIES

This legal service is available to you in the event that you have a claim against another party and it includes:

- Telephonic legal advice on your rights and the legal remedies available to you
- A letter of demand sent to anyone against whom you have a claim
- If necessary, a completed summons and particulars of claim, which lets you begin litigation proceedings in the appropriate court. You will also be referred to an approved panel of attorneys who will run the litigation for you.

We can assist you with the following claims you may make:

- Loan repayments owed to you
- Payment of goods you sell
- Delivery of goods purchased but not delivered
- Losses suffered from damage to your car in an accident
- Damages suffered from defective building work
- The return of an asset owned by a business and in someone else's possession
- Payment of arrear rental
- Ejection of your tenant for failure to pay rental
- Repayment of a purchase price of defective goods
- Payment of services rendered

What you need to know:

- You are entitled to have a maximum of two legal letters of demand drafted for you each month.
- If you need litigation to be run on your behalf, you will be charged according to the attorney's rates
- The online platform questionnaires allows you to get letters of demand drafted. However, if you have any questions or want further assistance, you can receive that through the call centre.

### EMERGENCY LEGAL AND BAIL ASSISTANCE

In the event that you are arrested, you will have 24-hour access to our specialist legal call centre. A litigation attorney will be sent immediately to the police station or court concerned to arrange bail without delay. You will be charged R2 000 for all legal expenses associated with consultations, the prosecutor, police negotiations and a first bail hearing.

What you need to know:

- Any legal steps taken beyond the above will be for your own account.
- This benefit covers the provision of legal services but does not guarantee granting bail to you. The reason is that this is determined by the circumstances of the offence and whether bail can be appropriately granted by the police or a court in accordance with the applicable legal principles.

### IDENTITY THEFT AND FRAUD PREVENTION SERVICES

If you are the victim of fraud or identity theft, you will receive immediate call centre support from our attorneys. You will also receive assistance on freezing your cards and bank accounts, and database services offered by the SA Fraud Prevention Services.

Kindly note that the legal service excludes detailed advice on highly specialist legal areas including intellectual, property, law, taxation, municipal regulations, conveyancing, notary public services and commercial law. Advice will be available during service hours but for crucial cases or circumstances (for example bail), Origin Systems will have a small, specialised legal team available to assist.