

# Legal Protection and Assistance for Companies

# ADVOC8

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# Introducing Advoc8

***Advoc8 is the ultimate business partner!!***

**Advoc8 is:**

- **A “*proactive*” legal costs policy designed to provide a cost effective solution to the legal issues companies face**
- **Designed for small to medium sized companies (up to R100 million turnover)**
- **Policy underwritten by Santam and managed by LEXCorp**

# Introducing Advoc8 continued..

- **Advoc8 is the 1<sup>st</sup> of its kind, offering businesses legal protection cover for:**
  - **Employment disputes**
  - **Enforcing contracts with:**
    - **Suppliers**
    - **Customers**
    - **Other companies**
  - **Revoked or suspended licences**
  - **Other legal disputes**

# What does Advoc8 offer?

- **R100 000 legal costs from as little as R100 per month or R3.50 per day**
- **Unique cover and wordings**

**Advoc8 covers legal actions instituted by your client related to:**

## **1. Employment**

- **Legal proceedings related to employee disputes**
- **Actions against employees**

# what does Advoc8 offer continued..

## 2. Litigation

- Civil action taken by the insured in respect of performance under contracts and due care owed to the insured

## 3. Dispute resolution

- Arbitration and mediation related to interpretation of contracts

## 4. Statutory Licence

- Representation to licensing authorities as a result of the insured's licence being suspended, revoked or altered

# Other Benefits

- **24 hour telephone access to legal, taxation and human resource professionals at no additional cost**
- **Free 30 minute consultation with an attorney**
- **Reduction in potential business expense**
- **A proactive legal assistance policy**
- **Access to a country wide panel of attorneys at set tariffs**
- **12 months legal access at an affordable price**

# Policy limits

- **Legal fees and expenses**
  - R100 000 any event and any one year
- **Witness attendance allowance**
  - R25 000 any event and any one year
- **3 months waiting period for any claims related to legal actions**
- **Higher limits are available on request**



# How to sell Advoc8

- **Are your clients aware of how many legal related problems they are exposed to?**
- **And the effect these may have on their business?**
  - **Cash flow problems and bad debt**
  - **Performance under contracts**
  - **Employment disputes**
  - **Statutory requirements**
  - **etc**

# How to sell Advoc8

**Advoc8 may be white labelled and added to your system.**

**Advoc8 can be sold stand alone or combined with a general commercial policy.**

**Pricing discounts can be negotiated when added on a compulsory basis**

# Restrictions to Cover

- **Legal Problems prior to inception date**
- **Cases without reasonable prospects of success: however successfully pursued actions will be reimbursed if client wishes to proceed- subject to cover afforded by policy**
- **Matters covered by other insurance policies**
- **Any awarded damages, fines and penalties**
- **Legal costs incurred without the insurer's consent**
- **Breach of patent, trademark, design, copyright and trade secrets**

# Pricing and Quotes

## Pricing

- **Based on company turnover and number of employees**
- **Affordable rates**

## How to get a quote?

- **Phone or email GAPS for a proposal form**  
**or**
- **Download and submit a proposal from our website**

# Quoting Guide

Turnover	1-30 employees-PM	1-30 employees-PA	31-100 employees-PM	31-100 employees-PA
0-2 million	R100	R1200	R110	R1320
2-4 million	R150	R1800	R165	R1980
4-8 million	R300	R3600	R330	R3960
8-12 million	R450	R5400	R495	R5940
12-16 million	R630	R7560	R693	R8316
16-20 million	R765	R9180	R841	R10098
20-24 million	R935	R11220	R1028.50	R12342
24-28 million	R1105	R13260	R1215.50	R14568
28-32 million	R1275	R15300	R1402.50	R16830
32+ Referral				

# Contact Details

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