



Legal Protection & Assistance for Companies. ***Advoc8 is the Ultim8 business partner!!***

Advoc8 is a "**Proactive**" legal costs insurance policy which provides a cost effective solution to the legal issues companies face.

Designed for small to medium sized companies
(up to R100 million turnover)

Advoc8 is the first of its kind, offering businesses legal protection cover for:

- Employment disputes
- Enforcing Contracts with:
 - Suppliers
 - Customers
 - Other companies
- Revoked or suspended licences
- Civil Issues
- Other legal disputes

Essential Contact Information

Essential Guardrisk Contacts

Guardrisk Helpline: 0860 002 500
Guardrisk Web: www.guardrisk.co.za
Guardrisk Email: info2@guardrisk.co.za
Complaints & Compliments:
gripes&grins@guardrisk.co.za

Essential Advoc8 Contacts

Quotes, and products queries
Ian Labram
Tel : (011) 669 1166
Email : labrami@guardrisk.co.za

Claims

Report directly to Lexcorp
Tel: 0860 525 525

Guardrisk Allied Products and Services (Pty) Ltd

Co.Reg No.: 2007/016202/07

FSP No.: 10411

An Authorised Financial Services Provider

What does Advoc8 offer?

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

Legal Costs for actions instituted by your client related to the following:

1. Employment

- Legal proceedings related to employee disputes
- Actions against employees

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 the interpretation of contracts

4. Statutory Licence

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

Other Benefits:

- Free 30 minute consultation with an Attorney
- 24 hour telephone access to legal, taxation and human resource professionals at no additional cost
- No large capital outlay required
- Access to a country wide panel of attorneys and other legal specialists at set tariffs
- 12 months legal access at an affordable price
- A proactive legal assistance policy.

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
- Policy excess R1 000
- **Higher limits are available on request**



A subsidiary of MMI Holdings

Guidelines on 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 and contract issues
- Employment disputes
- Statutory requirements
- The prohibitive costs of legal representation
- Changes in the business environment have made company ownership and management more onerous.

Restrictions to Cover:

- Problems prior to inception date
- Cases without reasonable prospects of success, however successfully pursued actions will be reimbursed
- Matters covered under other insurance policies
- Any awarded damages, fines and penalties
- Any legal costs incurred without the Insurer's consent
- Breach of patent, trademark, design, copyright and trade secrets
- 3 Months waiting period for any claims related to legal actions

Pricing

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

How to get a quote?

Phone or email Guardrisk for a simple proposal form Or Download one and submit it from our website.

Underwriters

This product is underwritten by Santam Insurance Company Limited

Managed by



innovative
insurance
solutions