



INDIVIDUAL LEGAL COVER

A lawyer on your side, from R149 a month.

Practical legal support for South African individuals and families
— for work, home, family and the road.

LEGAL ADVICE day or night	REAL REPRESENTATION when a matter escalates	PREDICTABLE COSTS with clear monthly premiums
------------------------------	--	--

Legal problems are rarely planned. Your protection can be.

Premium Legal gives members access to professional guidance and
representation without facing legal costs alone.

premiumlegal.co.za

CHOOSE YOUR COVER

Three plans. One clear promise.

Select the level of protection that suits your needs and household. Your monthly premium stays clear and predictable.

ESSENTIAL R149 per month For dependable day-to-day legal support. • 24/7 legal helpline • Up to R400,000 legal-fee cover a year • Contract and document review • Simple will and power of attorney • Consumer and Small Claims Court support	COMPREHENSIVE R399 per month Broader protection for you and your family. • Everything in Essential • Cover for up to 6 family members • Up to R1,500,000 legal-fee cover a year • Family, home and identity disputes • Personal injury, RAF and motor claims	PREMIUM PLUS R599 per month Our highest level of individual protection. • Everything in Comprehensive • Unlimited covered legal fees • Dedicated senior attorney • Estate, trust and wealth guidance • SARS disputes and travel assistance
--	--	--

THREE-MONTH WAITING PERIOD

All individual plans have a three-month waiting period from the policy start date. Premiums are payable from month one. The 24/7 legal advice helpline is available from day one.

Terms, conditions, exclusions and benefit limits apply. Final benefits are confirmed in your policy schedule.

WHAT WE HELP WITH

Cover for real South African legal eventualities

Our plans are structured around the kinds of disputes and legal problems individuals and families commonly face.

Injury, property, consumer & debt

Help with bodily injury, threats, damaged belongings, faulty goods, poor services and disputes with creditors or debt collectors.

Home & accommodation

Rental and lease disagreements, withheld deposits, eviction defence, building matters and neighbour disputes.

Vehicles & the road

Traffic charges, licence issues, accident liability, finance and repair disputes, and Road Accident Fund claim support.

Schooling & education

Unfair exclusions, disciplinary hearings, fee and bursary disputes, and admission refusals.

Identity, dignity & reputation

Defamation, online harassment, identity theft, misuse of personal information and document-status disputes.

Workplace & employment

Unfair dismissal, retrenchment, disciplinary hearings, pay disputes, grievances and CCMA representation.

Criminal charges

Support following arrest or charge, bail applications, police statements and criminal-court representation.

Banking, insurance, retirement & estates

Rejected insurance claims, bank disputes, retirement-fund problems, investments, wills and deceased estates.

COMPARE PACKAGES

Every benefit, side by side

A quick view of how Essential, Comprehensive and Premium Plus differ.

BENEFIT	ESSENTIAL	COMPREHENSIVE	PREMIUM PLUS
24/7 legal advice	Yes	Yes	Yes
Criminal, civil and workplace cover	Yes	Yes	Yes
Spouse/partner and children	—	Up to 6	Up to 6
Choose your own attorney	—	Yes	Yes
Maximum covered legal fees	R400,000 / yr	R1.5m / yr	Unlimited
Waiting period	3 months	3 months	3 months
Tax guidance	Main member	Family	Family
Municipal account assistance	Yes	Yes	Yes
Premium holiday after retrenchment/disability	Up to 6 months	Up to 6 months	Up to 6 months
Urgent attorney consultation	—	45 minutes	45 minutes
Simple will	Drafting	Draft + safekeeping	Draft + safekeeping
Small-estate guidance	—	Yes	Yes
Uncontested divorce and maintenance	—	—	Yes
Discounted conveyancing fees	—	—	Yes
Free annual property valuation	—	—	Yes
Senior attorney on call	—	—	Yes
International travel assistance	—	—	Yes

A dash means that the benefit is not included in that plan. Limits and qualifying conditions apply.



Ready to protect what matters?

Join Premium Legal or speak to an advisor about the right individual plan for you.

CALL	EMAIL	VISIT
087 095 8399	hello@premiumlegal.co.za	52 Strand Street Woodstock, Cape Town, 7925

JOIN ONLINE AT [PREMIUMLEGAL.CO.ZA/JOIN](https://premiumlegal.co.za/join)

Premium Legal

Legal cover for South Africans.

Terms, conditions, exclusions and limits apply. This brochure is a summary and does not replace the policy wording or policy schedule.