



Advoc8 – Frequently Asked Questions

What does Advoc8 cover?

Legal Costs for actions taken by your business related to the following:

1. Employment

- Legal proceedings related to employee disputes
- Pursuit of actions against employees

2. Prosecution

- 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 with regard to contract interpretation

4. Statutory Licence

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

Major Benefits:

- Free 20 minute consultation with an attorney
- 24 hour telephone access to legal, taxation and human resource professionals at no additional cost
- Reduction in potential business expense
- 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
- A witness attendance allowance
 - R25 000 any event and any one year
- **Higher limits are available on request**
- Policy excess R1000

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