



LEGAL ACCESS: PROPER COVER FOR YOUR LEGAL MATTERS

SANTAM LEGAL ACCESS OFFERS YOU PEACE OF MIND KNOWING THAT POTENTIALLY COSTLY LEGAL EXPENSES WILL BE TAKEN CARE OF. THIS WAY, YOUR LEGAL BURDENS ARE OURS TO CARRY.

Being a member of the Capricorn group affords us the opportunity to leverage off partnerships within the group to continuously offer you added benefits as our valuable client.

All Bank Windhoek Transactional account holders: Current, Selekt 1000, Selekt 2000, Selekt 5000, Selekt Gold and Selekt 10000; automatically qualify for a Santam Legal Access policy. At no extra cost, you will have legal representation on your side when confronted with any covered criminal, civil, labour or family-orientated matters such as divorce, maintenance or child custody. This means less worrying for you and more responsibility for us. A task our lawyers are happy to take on.

PRODUCT OVERVIEW

As a Legal Access policyholder, Santam will cover your legal costs and expenses, up to a maximum of N\$30 000, resulting from:

- An event that leads to a civil action by or against you in your personal capacity and which event is unrelated to any business or work-related interest.
- An event that leads to the defence of a criminal prosecution (e.g. reckless and negligent driving).
- Labour disputes before the Labour Commissioner (e.g. retrenchment or unfair dismissal), disciplinary hearings and court martial proceedings.
- Family matters (up to N\$12 000 cover in support of e.g. divorce, maintenance or child custody).

GET FREE-OF-CHARGE, EXPERT ADVICE FROM QUALIFIED LAWYERS ON ANY ASPECT OF THE LAW. FOR EXAMPLE:

- Buying defective goods
- Unsatisfactory repairs done
- Signing misleading contracts (once you've signed or before)
- Buying or selling property (everything from a house to a second-hand motorcycle)
- Lease agreements
- Initiating divorce action

FREQUENTLY ASKED QUESTIONS AND ANSWERS

Q: How do I join Legal Access?

A: No need to worry. You do not have to do a thing. This product is automatically loaded onto your profile as soon as your account is activated. Once Santam gets all your details from Bank Windhoek, you will be able to get benefits offered under this policy.

Q: How much does Legal Access cost?

A: Not a single cent. As a valued client this product is made available to you free of charge.

Q: How long after I have joined can I claim?

A: There are specified waiting periods to different claims.

- In respect of civil, criminal and labour related matters which are covered under the policy, you may submit a claim provided that the cause of action (date of accident in a claim for damages following a vehicle collision for example) arose after 1 October 2018. You also have to have been a Bank Windhoek account holder for at least three months before the cause of action arose.
- In respect of a family matter such as divorce or a maintenance-related matter, you may submit a claim provided that the cause of action (date of desertion in a divorce matter for example) arose after 1 January 2019. You also have to have been a Bank Windhoek account holder for at least six months before the cause of action arose.

Q: Does Legal Access cover legal issues that exist at the time of policy inception?

A: Existing matters are excluded from the cover.

Q: What else is excluded under the policy?

A: Legal costs and expenses in respect of an occurrence which is in connection with, but not limited to, acts of violence against other people, organisations and the State or Government, riots, use of nuclear weapons, acts of war, business related occurrences save for labour disputes and disciplinary action taken by your employer, the use of a power-driven vehicle, watercraft or aircraft for racing, defending an action for which you have received an admission of guilt fine, bail, legal action outside Namibia.

Q: Will it be possible for an insured client to use his/her attorney of choice?

A: You may insist on your own lawyer, but in the event that your chosen lawyer charges more than what Santam pays, you will be responsible for paying the difference.

Q: How do I make a claim?

A: All claims (for legal advice or lawyer allocation) must be made as soon as possible after the occurrence happens and no later than 30 days after the occurrence has happened. You can claim by **visiting the Santam Legal Access office**, Tenbergen Village c/o Robert Mugabe & Julius Nyerere Street, Ausspansplatz, Windhoek, or **phoning 061 292 8022 / 061 292 8111 or emailing bankwindhoek.legalaccessclaims@santam.com.na**.

Q: Must Santam be consulted before a lawyer is approached?

A: Yes, unless a lawyer is required for emergency purposes after hours, in which case Santam should be notified as soon as possible to make an assessment with regards to cover.

The content of this brochure was formulated to give you an overview of this product only. Bank Windhoek is only facilitating and under no circumstances provides the benefits as provided by this policy. For more detail refer to the policy terms and conditions, available on request at your nearest Santam branch.