

We can help you with your business legal affairs

Get an FNB Law on Call Business Plan.



Terms and conditions apply.

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FNB Law on Call Business Plan

Welcome

What you get

Legal matters covered

What will it cost

Contact us



Part of running a successful business means having the best legal muscle behind you. Our FNB Law on Call Business Plan gives you 24/7 access to legal advice from professional lawyers to help you face any legal issue that may come your way.

Get complete peace of mind, whether you are just starting out, growing your business or are already an established concern.



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Benefits



Legal advice and assistance

Assistance with labour, civil and criminal matters.



Legal costs cover

Choose cover from R160 000 to R530 000 (incl. VAT) per matter for expenses incurred in instituting or defending matters by or against the business.



Debt collection

Advice and assistance with debt collection matters and procedures, limited to R15 000.



Business legal contracts

Drafted and uniquely tailored to your business' circumstances. Preparation of selected contracts and documents up to a total of 50 per year.



Telephonic advice

24/7 telephonic legal advice from qualified and admitted commercial attorneys.



Face-to-face

One hour face-to-face consultation for any legal matter that is not covered under the policy.

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Legal matters covered

Civil matters

- Contractual disputes where action is instituted either by or against the company
- Delictual damage claims in the event of an accident involving a motor vehicle registered in the name of the company or sole trader where the damage or loss is caused to a third party
- Disputes with contractors for poor workmanship in respect of repairs/alterations to the business premises
- Eviction of tenants from both commercial and residential premises owned by the business
- One appeal or review where we had previously assisted with the main case which is the subject of the appeal or review

Labour matters

- Assistance with any matter instituted by or against the company in terms of the labour laws of South Africa in the CCMA, bargaining councils or labour court, including actions for unfair dismissals, unfair retrenchments, unfair labour practices, unfair discrimination and enforcements of restraint of trade agreements
- Advice in relation to grievance procedures, disciplinary actions, dismissals, retrenchments, dealing with strikes and lock outs, and wage disputes
- One appeal or review where we had previously assisted with the main case which is the subject of the appeal or review

Criminal matters

- Where the criminal matter is instituted against the director(s) and/or officer(s) and/or sole owners of the company, for an alleged offence relating to the main business of the company or in contravention of the Companies Act or any other applicable legislation
- Bail applications, we can assist 24/7
- One appeal or review where we had previously assisted with the main case which is the subject of the appeal or review

Debt collection

- Assistance with the collection of the company's debts valued over R15 000, and where the company has exhausted all internal processes to try and recover this debt



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Cover is based on your company's annual turnover

| Cover options | Annual turnover | Cover per matter | Annual cover limit | Premium (incl. VAT) |
|---------------|--------------------|------------------|--------------------|---------------------|
| Option 1 | R0 to R1 million | R160 000 | R320 000 | R315 |
| Option 2 | R1 to R5 million | R260 000 | R530 000 | R475 |
| Option 3 | R5 to R10 million | R370 000 | R740 000 | R699 |
| Option 4 | R10 to R60 million | R530 000 | R1 050 000 | R999 |

- If legal advice and legal contracts and documentation is all that you are looking for then consider our BLOC Advice option. BLOC Advice costs R99 p.m for 24/7 telephonic access to qualified lawyers and up to 50 legal documents per year

Exclusions

- You are not covered for pre-existing matters (i.e matters which arose before you took up this plan or that are ongoing at the start date of your plan), matters that cost less than R15 000, identical or similar criminal matters or fines that you were previously charged with. However, we will still help you with 24/7 telephonic legal advice
- You are not covered for any advice and cases against FirstRand Group, the state, personal matters, tax matters or disputes between your directors, members, partners, or shareholders
- We will also not cover liquidations, insolvency, business rescue or trusts. Business registration and/or the conversion of entities will also be excluded



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