

LAW FOR ALL MASTER POLICY FOR VOILA MEMBERSHIP

1. INTRODUCTION

This document contains the terms and conditions of your Law For All membership. Should you experience any difficulty in understanding any of the sections, please contact Law For All Member Services at **086 110 2251**.

2. DEFINITIONS

For the purpose of this document the following definitions shall apply:

2.1 MEMBER

Law For All membership shall include the following Voila members:

- Principal member (i.e. the person who signed up for Voila benefits); plus
- His/her spouse/partner; plus
- His/her 4 (four) eldest dependent children (i.e. unemployed and unmarried) under the age of 21, who permanently resides within the borders of the Republic of South Africa and who are not fugitives from justice.

Kindly note:

- Documentary proof of any of the above might be requested in the discretion of LIPCO (i.e. marriage or birth certificate);

2.2 LIPCO

LIPCO Group (Pty) Ltd is the coordinator and service provider of all services rendered to Law For All members.

2.3 COMMENCEMENT DATE

The commencement date of this membership is the date on which your membership comes into effect and is based on the receipt of your initial payment (i.e. first successful membership fee deduction).

3. BENEFIT STRUCTURE

3.1 BASIC BENEFIT

The Basic Benefit immediately, as from the commencement date, entitles the member to free telephonic legal and labour advice for the full term of

membership on any private legal or labour matter, irrespective whether the cause of action arose before or after the commencement date. Included under the Basic Benefit are 2 (two) personal consultations with an admitted attorney/advocate at any of LIPCO's regional offices per membership per year.

3.2 MEDIATION BENEFIT

The Mediation Benefit entitles the member to free legal and labour advice, informal mediation and assistance on any private legal or labour matter that arose after the commencement date (i.e. where the origin of the cause of action was established after the first membership fee was received by Resolution). Cover under the Mediation Benefit is limited to 2 (two) mediations per membership per year.

NB: The Mediation Benefit is not merely a telephonic legal advice line. LIPCO will do its utmost best to solve the problem under the Mediation Benefit. LIPCO will open files on behalf of the member, write letters, make telephone calls, send faxes and emails, consult, etc. In other words: the member is NOT only telephonically or personally advised, but the necessary steps are taken by LIPCO's advisors on behalf of the member in order to solve the problem at hand.

Except for business related matters, there are no exclusions under this benefit, which means that LIPCO will help the member in his/her personal capacity with any legal or labour problem up to the point where litigation is inevitable.

4. WAITING PERIODS

4.1 BASIC BENEFIT

The Basic Benefit becomes effective on the commencement date of membership, subject thereto that the first membership fee was received by Resolution.

4.2 MEDIATION BENEFIT

Although the Mediation Benefit becomes effective on the commencement date of membership, LIPCO will only enter into mediation and render assistance under this benefit if the cause of action originated after the first membership fee was received by Resolution. Where the cause of action originated prior to the commencement date, services will be limited to advice only.

5. LITIGATION

Litigation assistance, whether it amounts to physical court representation or drafting of formal legal documents, will be excluded by the provisions of this

policy. Should the member require court representation, he/she will be referred to one of LIPCO's panel attorneys at a reduced fee, but at own cost.

6. GENERAL CONDITIONS

- 6.1** The member may periodically be notified of endorsements to this document regarding the membership fees and the terms and conditions thereof. Payment of such fees subsequent to such notification will effect acceptance of such endorsement.
- 6.2** The due observance and fulfilment by the member of the terms and conditions contained herein or endorsed thereupon, insofar as they relate to any obligation or compliance of the member and the truth of the details and statements supplied, shall be conditions precedent to any advice and assistance by LIPCO.
- 6.3** In the event of the member providing LIPCO with information, whilst aware of its false nature and/or acting contrary to legal advice, membership shall become void and/or subscription hereunder shall be forfeited. The member will furthermore be liable for all expenses incurred by LIPCO.
- 6.4** In the event of any matter likely to give rise to litigation, notification shall be given to LIPCO in writing within 30 (thirty) days of the occurrence of such an event and the member shall assist any advisor of LIPCO with arrangements and all reasonable consultations that LIPCO requires from the member.
- 6.5** The member shall produce for inspection all books, statements, documents and/or records and give all information and explanations which are deemed reasonable and necessary by LIPCO, in order to assist the member under the mediation benefit, and/or to determine the prospect of success of a litigation matter.
- 6.6** Legal advice and assistance according to the benefit structure will be available to members whose membership fees are paid up to date.
- 6.7** All benefits contained herein are exclusively for the member in his private and personal capacity and cannot be used for the purpose of his/her business or otherwise.
- 6.8** All litigation costs and related fees (such as fees of an expert witness, security for execution procedures as well as any cost order awarded against the member) will be for the member's own account).
- 6.9** Should a member upgrade his/her membership package to a superior Law For All package at any stage of his/her existing membership, there will be a 1 (one) month waiting period for such member regarding any of the

additional membership benefits and these added benefits will not have any retrospective force (i.e. it may not be used to get litigation matters approved that were not covered before the commencement date of such superior membership).

- 6.10** The drafting of any formal contract, agreement or will on behalf of the member, will not be covered by this membership.
- 6.11** By joining LIPCO the member indemnifies LIPCO against any claims resulting from advice given or acts performed by any of the legal practitioners contracted to advise or represent LIPCO members.