



Legal Hero

Legal insurance so good it's almost criminal

APPLICATION FORM

☐

New Application

☐

Upgrade

Policy No.

Policy Product Selection

☐

Hero Gold N\$209 p/m

N\$150,000 Cover, NO Bail, NO Accidental Death benefit, NO Cashback or any other additional benefits.

☐

Hero Corporate N\$259 p/m

N\$175,000 Cover, N\$5,000 Bail, N\$10,000 Accidental Death benefit, Cashback, Docket requisition, Protection Orders.

☐

Hero Platinum N\$309 p/m

N\$200,000 Cover, N\$10,000 Bail, N\$20,000 Accidental Death benefit, Cashback, Docket requisition, Protection Orders.

Total Premium

including primary policy &
all value-added services options

N\$

SECTION 1: POLICYHOLDER PERSONAL DETAILS

ID Type

ID

Passport

If Passport, expiry date

Y

Y

Y

Y

M

M

D

D

ID/Passport No

Nationality:

Namibian

Other

(please specify)

First Name (s)

Surname

Date of Birth

Y

Y

Y

Y

M

M

D

D

Title

Residential address

Postal Code

Region

Select your region from the following:
Caprivi (CAP), Erongo (ERO), Hardap (HRD), Karas (KAR), Kavango West (KVW), Kavango East (KVE), Khomas (KHO), Kunene (KUN), Ohangwena (OHG), Omaheke (OMA), Omusati (OMS), Oshana (OSN), Oshikoto (OSH), Otjozondjupa (OTJ)

Tel Home

Tel Work

Tel Mobile

Fax No

Email

Marital Status

SECTION 2: REGISTERED SPOUSE AND CHILDREN

The Policyholder nominates the below person as his/her registered Spouse in terms of this Policy

ID Type

ID

Passport

If Passport, expiry date

Y

Y

Y

Y

M

M

D

D

ID/Passport No

Nationality:

Namibian

Other

First Name (s)

Surname

Date of Birth

Y

Y

Y

Y

M

M

D

D

Tel Mobile

Tel Work

Email

The Policyholder nominates the below person/s as his/her registered Children in terms of this Policy

NAMES OF UP TO FOUR CHILDREN

1.

(name & surname)

2.

(name & surname)

3.

(name & surname)

4.

(name & surname)

DATE OF BIRTH

Y

Y

Y

Y

M

M

D

D

DATE OF BIRTH

Y

Y

Y

Y

M

M

D

D

DATE OF BIRTH

Y

Y

Y

Y

M

M

D

D

DATE OF BIRTH

Y

Y

Y

Y

M

M

D

D

SECTION 3: EMPLOYER DETAILS

Employer

Employer Tel No

Salary Pay Date

Employee No

Employer address

Postal Code

SECTION 4: BROKER/AGENT DETAILS

☐ Broker ☐ Agent

BROKER/AGENT NAME

BROKER/AGENT CODE

Tel Work

BROKER/AGENT SIGNATURE

If the Policyholder is not the Premium Payer, please complete the below:

SECTION 6: PAYMENT DETAILS

[illegible]

If the Accidental Death Benefit Beneficiary is not the registered Spouse in Section 2, please complete the below:

SECTION 8: POLICYHOLDER/PREMIUM PAYER AUTHORIZATION

[illegible]

STATUTORY DISCLOSURE NOTICE TO LEGAL HERO POLICYHOLDERS

VERY IMPORTANT: Please safeguard this document as it is not part of your insurance contract, policy guide or any other document.
As a policyholder or prospective policyholder of a short-term insurance policy, you have the right to the following information:

YOUR INSURER

Business Name: Momentum Insurance Limited ("Momentum")
Company Reg. No.: 2003/0374
NAMFISA Insurer Reg. No.: 03/ST/15
Physical address: c/o Schanzen and Sinclair Street, Windhoek
Postal address: P.O. Box 97675, Maerua Mall, Windhoek, Namibia
Tel. No.: +264 83 678 4000
Website: www.momentum.com.na

Momentum's compliance function details:

Compliance Officer: Ancois Fidytek
Contact no.: +264 81 128 6032
Email: ancois.fidytek@momentum.com.na

YOUR INSURANCE AGENT

Business Name: Legal Hero Insurance (Pty) Ltd ("Legal Hero")
Company Reg. No.: 2024/1606
Physical address: 92 Moses Tjitendero Street, Windhoek
Postal address: P.O. Box 81411, Olympia, Windhoek, Namibia
Tel. No.: +264 83 SAY HERO (729 4376)
Email: info@legalhero.com.na
Website: www.legalhero.com.na

Relationship between Legal Hero and Momentum

Legal Hero is registered as an Insurance Agency with the Namibia Financial Institutions Supervisory Authority (NAMFISA) and is underwritten by Momentum.

TYPE OF POLICY

Legal Hero provides a short-term insurance policy that mitigates the risk of loss to the policyholder due to incurring legal costs, including litigation costs.

POLICY WORDING

A copy of the policy wording can be obtained from www.legalhero.com.na.

POLICY DETAILS: HERO PLATINUM

Risk covered: Up to N\$200,000.00 cover per year, subject to terms and conditions.

Policy Benefits: Legal Advice, Contracts, Out-of-Court Mediation, Litigation Cover of up to N\$200,000.00. Bail Money Payment of up to N\$10,000.00. Accidental Death Benefit of N\$20,000.00. Claim-free Cashback, Criminal Docket, Protection Orders (subject to terms and conditions).

POLICY DETAILS: HERO CORPORATE

Risk covered: Up to N\$175,000.00 cover per year, subject to terms and conditions.

Policy Benefits: Legal Advice, Contracts, Out-of-Court Mediation, Litigation Cover of up to N\$175,000.00. Bail Money Payment of up to N\$5,000.00. Accidental Death Benefit of N\$10,000.00. Claim-free Cashback, Criminal Docket, Protection Orders (subject to terms and conditions).

POLICY DETAILS: HERO GOLD

Risk covered: Up to N\$150,000 cover per year, subject to terms and conditions.

Policy Benefits: Legal Advice, Contracts, Out-of-Court Mediation, Litigation cover of up to N\$150,000.00 (subject to terms and conditions).

PREMIUMS

Your premium obligations:

Hero Gold: N\$209.00.

Hero Corporate: N\$259.00.

Hero Platinum: N\$309.00.

(Premiums include VAT, NAMFISA levies, and Stamp Duties)

Manner of payment of premiums: Bank Debit Order, Stop Order, EFT (for an employer paying the Hero Corporate policy on behalf of its employees).

Due date and frequency (e.g. annually, quarterly, monthly): Monthly in advance at the end of every month.

Consequence of non-payment: Non-payment may change the policy's Commencement Date, which may affect Waiting Periods. To retain full cover, ensure payment is received in our bank account before the 7th of the following month.

Details of any premium increases, including the frequency and basis: Legal Hero will send you 30 days' written notice of any premium increases or frequency changes.

Whether an increase will be linked to any commensurate increases in policy benefits and any options relating to premium increases that the policyholder may select: N/A

In the case where the premium is not guaranteed for the entire term of the policy, the period for which the premium is guaranteed, including the frequency at which or the circumstances in which a review will take place: N/A

COMMISSION:

Legal Hero operates on a broker network model and thus pays the broker a recurring commission as provided for in the Financial Institutions and Markets Act, 2021.

Legal Hero offers the Hero Corporate policy option directly to the corporate market, which means a broker is not involved. As a result, no commission is paid on the Hero Corporate policy option.

INSTITUTING A CLAIM

The policy wording for your selected option details how to institute a claim and your responsibilities. It is available from our website: www.legalhero.com.na.

FILING A COMPLAINT

Should you wish to file a complaint regarding the service you received, you may contact us at +264 83 SAY HERO (729 4376) or by email at needahero@legalhero.com.na. Your complaint must be in writing and include full details and all relevant documentation.

PROCESSING PERSONAL INFORMATION

Legal Hero collects your personal information to render you an efficient service. The information is collected and processed lawfully and is directly related to the rendering of legal services and processing of claims. You must ensure you provide us with the mandatory information required. Failure to provide the mandatory information may result in a delay or repudiation of your policy. Legal Hero retains your personal information as necessary by law and will not deny your right to access or object to processing your personal information on lawful grounds.

COOLING OFF RIGHTS

Should you not be satisfied with the policy, you are entitled to a period of up to 31 days from the date of receiving the policy, within which you may cancel your policy in writing at no cost. Cover will cease upon cancellation of the policy. All premiums paid by the policyholder to the Insurer up to the receipt date of the cancellation notice will be refunded to the policyholder.

OTHER MATTERS OF IMPORTANCE

- You will be informed of any material change to the information about the Insurer and Agent provided above.
- You will always be given a reason for the repudiation of your claim.
- If Legal Hero decides to cancel your policy, it will send you 31 days written notice to your last known address.
- You will always be entitled to a copy of your policy at no extra charge. Please contact us directly if you have not received a copy within 30 days.

WARNING

- Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep notes of what is said and all documents handed to you.
- Where applicable, call recordings will be made available within seven (7) days from the date of request.
- Don't be pressured to buy the product.
- Failure to provide correct or complete relevant information may influence any claims arising from your insurance contract.

WAIVER OF RIGHTS

No Insurer, underwriting manager, or insurance agency may request or induce in any manner a client to waive any right or benefit conferred on the client by/or in terms of any policy provisions or recognise, accept, or act on any such waiver by a client. Any such waiver is null and void.

THIS DISCLOSURE

If any of the information reflected above and below was given to you orally, this disclosure notice provides you with the information in writing. For detailed information, including terms and conditions, refer to your policy wording and guide. If you need more clarity, please do not hesitate to contact us.

PARTICULARS OF THE INSURANCE REGULATOR

If we fail to resolve your complaint satisfactorily, you may submit your complaint to the Short-term Insurance Regulator.

Name: Namibia Financial Institutions Supervisory Authority ("NAMFISA")

Physical address: 51-55 Werner List Street, Gutenberg Plaza, Windhoek, Namibia

Postal address: P.O. Box 21250, Windhoek, Namibia

Tel. No.: +264 61 290 5000

Fax. No.: +264 61 290 5194

Email: complaintsdept@namfisa.com.na

CONTACT OPTIONS FOR LEGAL HERO

Quote/Join: beahero@legalhero.com.na

Admin queries: admin@legalhero.com.na

Legal problems: legal@legalhero.com.na

Complaints: needahero@legalhero.com.na

Compliments: savedbyahero@legalhero.com.na