

# Your legal cover checklist

What to consider when shopping around for legal cover



Tertius Bossert, Head of FNB Law on Call

Making the choice to sign up for legal cover is one that you are unlikely to regret as unforeseen circumstances that require legal assistance can arise in the blink of an eye. Knowing that you have a lawyer on call does not only provide peace of mind but can help you to avoid hefty legal fees.

The monthly instalments, that are generally quite low, are well worth it when compared to costs that will have to be incurred for a lawyer without legal cover. Although the cost, as with the decision to sign up for any new service, is always a consideration, there are a few other items that should form part of the process of shopping around for legal cover.

"Before you start looking at possible service providers, it is important that you are very clear about what your needs are and what you wish to get from your legal cover," says Tertius Bossert, Head of FNB Law on Call.

Make sure that the following considerations form part of the homework that you do on the legal plan option available to you:

## Know what the exclusions are

"It is less than ideal to think that you are covered for a claim or for your whole family only to realise that you are in fact, not. This can be avoided by making sure that you thoroughly understand the exclusions during the sales process," notes Bossert.

Before you make the call, do your homework by scrutinising the website of your potential legal cover service provider so that you are able to ask the right questions.

When you have the sales representative on the line, inform them of the main reasons that you are signing up for legal cover to ensure that you get the advice and cover options suitable to your needs.

Also ask what is offered to you in the event that the plan does not cover you. Some plans include a few hours of free face-to-face consultation on any personal matter that is not covered.

## 24/7 should really mean 24/7

One of the perks of legal cover should be to have 24/7 access to a lawyer that can give you the advice and guidance how and when you need it. It is therefore critical to ensure that you will not only have a 24/7 direct

line to your service provider but that you are able to speak to a dedicated admitted attorney and not a call centre operator.

"Having legal cover that also covers your family means that they too are able to contact an attorney when they, for example get pulled over late at night. The last thing a parent would want is for their child to phone the legal cover provider and not get the best legal advice possible or only having access to an admitted attorney during office hours," mentions Bossert.

Make sure that the person on the other side of the phone provides you with the service that you are paying for irrespective of whether it is early in the morning, on a public holiday or during the festive season.

## **Claim limits**

Establish whether your legal cover entitles you to an annual limit or a limit per matter.

"One major legal matter could deplete your annual limit leaving you with no legal cover for the rest of the year. To be safe, you should be signing up for cover that affords you a certain amount per claim as opposed to an annual limit," advises Bossert.

## **Opt for a plan with value-adds**

"Legal cover should come as close as possible to providing you a plan that covers a wide range of legal requirements. This includes unexpected legal expense cover, commonly referred to as accidental death benefits, the drafting of tailored contracts such as anti-nuptial contracts, lease agreements and wills as well as investigative services," highlights Bossert.

Bossert advises that consumers also take note of the details of the value-adds.

"Don't accept the fact that the provider offers you a value add as a tick on your checklist. Establish whether there are waiting periods on contracts and make sure you are aware of the amount that is offered through an accidental death benefit."

Whilst specialised services such as investigative services might not be a daily legal need it is a value-add that will, in the event that it is needed, protect your pocket from unexpected expenses.

## **Reputable service providers**

"Lastly, make sure that you sign up with a reputable service provider by checking their track record. Also consider the ability to pool a variety of services together under one service provider," suggests Bossert.

In a world where we have an array of options, signing up for more than one service from a single service provider enables you to take better control of your finances. It will also provide you with peace of mind that you are dealing with a service provider that is well known to you.

"Remember that it is unlikely that legal cover will ever cover you for an incident that happened before your signing up. This stresses the importance of perceiving legal cover as part of your monthly expenses and not only acting on signing up for it when the need arises," concludes Bossert.

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