

WISUP!

MAY 2011

**ANOTHER
EXTRA FOR
OUR MEMBERS
LEGAL EXPENSES
INSURANCE
FOR ACCIDENTAL
DEATH!**

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GET THE COMPENSATION YOU DESERVE!

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Legal Power and Protection

Authorised Financial Services Provider

CHANGES TO THE STANDARD MEMBERSHIP AGREEMENT

NEW & FREE BENEFIT!



**ANOTHER
EXTRA FOR
OUR MEMBERS
LEGAL EXPENSES
INSURANCE
FOR ACCIDENTAL
DEATH!**

Read the enclosed **Standard Membership Agreement leaflet**. It includes all the changes which come into effect from 1 July 2011.

The most significant change being the addition of our new **Legal Expenses Insurance for Accidental Death of the Main Member!** And there is no charge for this new benefit.

Below is an outline of how it works.

NB! Please nominate your beneficiary on the enclosed Personal Details Update form.

LegalWise is giving our Members further Peace of Mind

We at LegalWise recognise that the sudden, accidental death of a loved one not only brings tragedy and heartache, but also the stress of added financial burdens linked with Legal Expenses i.e. the legal costs incurred in reporting and winding of the deceased estate, fending off unscrupulous creditors or seeking legal advice.

With effect from 1 July 2011, LegalWise has introduced its Legal Expenses Accidental Death benefit which we are adding to the policy at no additional cost. So, whilst the premiums have increased with our annual inflationary adjustment, we have ensured that you get increased benefits with your policy.

What is Accidental Death Legal Expenses cover?

Legal Expenses cover in the event of Accidental Death is only payable as a cash benefit pay-out on the sudden and accidental death of the Applicant. Legal Expenses cover does not pay in the event of death through natural causes, but only if death was caused by a sudden, involuntary and uncertain event; for example, a motor vehicle accident.

How much is the cover?

If you are a Gold policyholder, the once-off cash benefit is currently R6 000. Cover for GoldPlus and Platinum policies is R9 000. The amount is specified in your schedule of insurance or the amount communicated to Members from time to time through an official company newsletter.

Whose Accidental death is covered?

The Accidental Death Legal Expenses benefit only covers the Applicant's death and not the death of any other Member on the policy. The Applicant is the Main Member whose name is reflected on the policy as the "Applicant".

To whom will the benefit be paid?

In the unfortunate event of the Applicant's accidental death, the nominated beneficiary or appointed executor must immediately lodge a claim with us (and not longer than 180 days from the

Applicant's death). If the claim is valid, payment will be made to the nominated beneficiary. If no beneficiary has been nominated, the benefit will be paid to the Applicant's estate.

Who is the Beneficiary?

The Beneficiary is the person who will receive the benefit upon the accidental death of the applicant. If a beneficiary has not been nominated, the benefit will be paid out to the applicant's estate.

As the Legal Expenses benefit is a cash benefit to assist the beneficiary or estate to deal with the financial burden of the legal consequences of the Applicant's death, it is suggested that the Applicant appoint the person who will be responsible for taking care of his/her estate in the event of accidental death.

It is also preferable that the beneficiary be a person over the age of 18 (eighteen) years so as to ensure that the benefit can be paid directly to the beneficiary. If the nominated beneficiary is under 18 years at the time of the Applicant's death, the benefit will be paid to the beneficiary's guardian, subject to satisfactory proof of guardianship.

Remember to complete the Beneficiary Nomination Section on the enclosed Personal Details Update form and send it to LegalWise!!!!

When does the Legal Expenses cover for Accidental Death come into effect?

1. For all existing and paid up Members, the benefit will be added to the policy with effect from 1 July 2011. No accidental death legal expenses cover exists prior to this date;
2. For all new Members who join on or after 1 July 2011, the benefit will start from the issue date.

Hopefully the sudden accidental death of the Main Member is something your family will not have to face, but if such tragedy does occur, it is reassuring to know that your LegalWise policy continues to offer some protection in these distressing circumstances.

GET-A-FRIEND GIFT

EVERY TIME YOU INTRODUCE A NEW MEMBER TO LEGALWISE YOU WILL GET ONE WISESTYLE TRAVEL BAG...SEE THE ENCLOSED GET-A-FRIEND LEAFLET FOR ALL THE DETAILS.

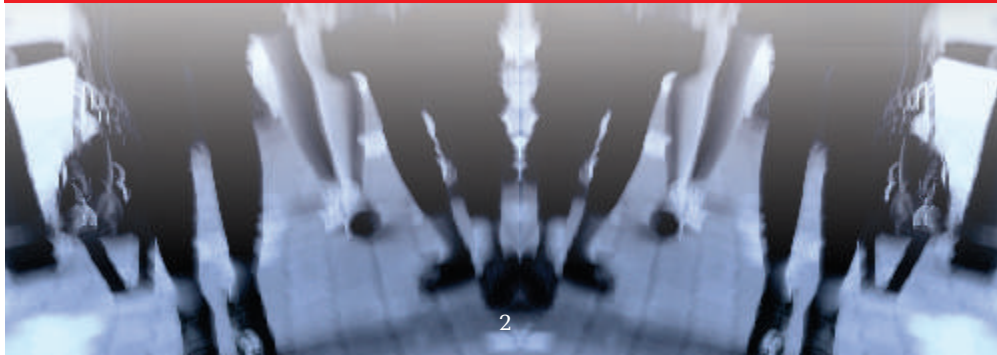


REMEMBER!
 NOW YOU CAN GET-A-FRIEND WITH AN SMS! IT'S THE NEW, QUICK & EASY WAY.
 JUST SMS FRIEND TO 43145.
 ALL THE DETAILS ARE IN THE GET-A-FRIEND LEAFLET.

THE WISESTYLE TRAVEL BAG



TRAVEL IN WISESTYLE



DON'T PAY MORE FOR A CAR THAN IT'S WORTH



ODOMETER FRAUD
 TURNING A HIGH MILEAGE CAR INTO A LOW MILEAGE CAR

What is Odometer Fraud?

Odometer Fraud is when the kilometers on a used car are reduced by rolling back the odometer to increase the value of the car. Odometer Fraud can cost you thousands of rands in the long run, by causing you to pay more than the car is worth in the first place and for added mechanical repairs that wouldn't otherwise be needed.

If you're going used-car shopping, here are some tips on how to spot and avoid cars with 'rolled-back' odometers:

Nothing's tamper-proof:

Whether the car has an old-style analog odometer with numbers that physically turn, or a newer digital odometer with an LCD display, crooks have found a way to beat it. A digital dashboard doesn't guarantee it can't be rolled back.

Look for the obvious:

If the car has an analog odometer with numbers that rotate, check if the leftmost digits look misaligned. Another obvious sign of tampering is pencil marks on the numbers or the number face. If the car has a digital odometer, look for one or more digits that are not numbers, but rather an asterisk or an 'E,' signifying that the mileage is wrong.

Keep an eye out for physical evidence:

Scuff marks around the gauge cluster, scratches around the edges of the lens, missing dash screws, analog numbers that scrape against the instrument face, or a trip odometer that no longer works are all suspect.

Does everything tie up logically:

When crooks 'roll back' odometers, they often cannot cover up obvious evidence that the mileage is not true. Check that the wear of the car's interior matches the claimed mileage. For instance, a sedan with 22,000 KM probably would not have a worn-smooth brake-pedal pad and a hole worn in the carpet at the heel area of the accelerator pedal. Also, take a

look underneath to see if higher-mileage items like shocks and springs have been replaced on a 'low-mileage' vehicle.

Off-lease and fleet cars rarely have low miles:

It is important and recommended to do some research. For example, if you are considering a car that was previously leased and it has a surprisingly low odometer reading, your research will tell you that leased vehicles are typically driven up to 48 000KM per year and business fleet vehicles average about 56 000KM per year. Minivans, midsize SUVs and pickups are popular fleet vehicles targeted by crocker's because of their demand and resale potential.

Check the car's title, registration and service records:

Check the service book, warranty cards or service receipts in a vehicle that might have false odometer readings and make sure they coincide with the current reading. If any of them shows a much higher mileage, be very suspicious. Avoid vehicles that have changed owners more than twice within a short period of time, especially to several different countries, as they are far more likely to have fraudulent odometers and/or other problems that have been covered up. If you are still interested in the car but suspect that the mileage is not true, try to contact the previous owner to check what the mileage was at trade-in.

If you are serious about purchasing the vehicle:

Arrange to take it to your regular mechanic for an inspection, making sure that the odometer reading matches the car's condition. The mechanic's inspection fee will more than pay for itself by saving you the costly mechanical headaches of a high-mileage car, not to mention that awful feeling of being scammed.



CURRENT NEWS & WHAT THE LAW SAYS

WORKPLACE INJURIES

GET THE COMPENSATION YOU DESERVE!

What are your rights if you are injured at work?

It is possible that employees can get injured or contract life threatening diseases due to the poor working conditions which they are exposed to on a daily basis and this will affect their quality of life. By reading this article you are educating yourself on the action to take if you or a loved one is ever in a similar situation.

What does the law say?

All work related injuries are regulated, monitored and administered under the Compensation for Injuries and Diseases Act 130 of 1993 (COIDA). The Act's aim is to protect employees and provide the necessary payment of benefits to them or their dependents when an injury or death occurs during the course of their employment duties. It is compulsory that employers join the Compensation Fund implemented by the government and comply with the law.

When will compensation be paid out?

Note the following circumstances in case you or a loved one is ever in the same or similar situation:

The death of an employee:

Unfortunately accidents do occur in the work place and can be fatal leaving families at a loss. In cases like these, compensation in respect of a calculated pension (not exceeding pension of 100% permanent disablement which would have been payable) is payable from the Compensation Fund as a lump sum to the employee's dependents whether it is their widow/widower or children. Other members of the employee's family who were reliant on the employee's earnings are also entitled to compensation depending on their degree of dependency. Over and above this, compensation would also be made to

cover funeral expenses and is recoverable from the fund.

The temporary or partial disablement of the employee:

If an employee is temporarily or partially disabled and they are prohibited by the injury or illness to perform regular duties for a period of time and thus forced to be on leave, but there is an expectation that they will at some stage make a full recovery, the employee is entitled to receive compensation for the time they are temporarily disabled and thus forced to take leave. This time period needs to be advised and supported by a medical practitioner otherwise compensation will not be paid.

Permanent Disablement:

In the regrettable instance where an employee is considered to be permanently disabled and unable to perform their usual duties under all circumstances, they are entitled to compensation. However, the disablement is graded in terms of the injury suffered by the employee. An example of permanent disability would be the loss of a limb, sight or the ability to hear. The loss of a limb is graded at a higher percentage of disablement than the loss of a finger as well as the degree of loss of total sight compared to the loss of sight in one eye.



If you are permanently disabled and unable to perform your usual duties, you are entitled to compensation.

As a cautionary note, please be aware that if an accident occurs due to the misconduct of the employee, no compensation benefits are payable. This means, if the employee suffered injuries in an accident that is a result of his carelessness and not abiding by company rules, he will not receive any compensation. This is usually the case unless the accident results in serious disablement or where an employee passes away leaving dependants who were financially reliant on them. These dependants can in some instances be awarded some form of compensation depending on the situation.

The employee requires medical assistance due to contracting an occupational disease:

An employee is entitled to the benefits of medical aid arising from contracting a disease from work as long as the period of compensation is no longer than two years from the date of an accident or diagnosis of the disease.

Occupational Disease:

Occupational diseases that are a result of an employee's workplace can include: acquiring a hearing impairment caused by excessive noise, ultraviolet radiation, diseases caused by extreme temperatures, whether hot or cold, or even caused by vibrations like muscle disorders involving tendons, bones, joints, etc. When an employee is entitled to

receive compensation from contracting an occupational disease or other ailment during the course of their employment, then the benefits are to be calculated based on the outcome of the disease, whether this resulted in the regrettable passing away of the employee or permanent disablement or temporary disablement thereof. The commencement of the compensation is from the date on which a medical practitioner diagnosed the disease for the first time.

How to Report an injury to the Compensation Fund?

Employees must make sure that their employer fills in the Employer's Report of an Occupational Disease within 14 days of the injury occurring or the disease being diagnosed. The employee must get the relevant forms from their employer and get their medical practitioner to complete the form and return this to their employer. The employer must send this as well as the requirements listed below to the Compensation Commissioner:

- First Medical Report for an Occupational Disease
- Claim for Compensation for an Occupational Disease
- Progress Medical Reports
- Final Medical Report of an Occupational Disease once the worker is stable
- Audiogram if the worker became deaf because of noise at the workplace
- Earnings at the time of accident
- Employers report (duly completed)
- Resumption report
- Certified copy of ID

If a claim has been successfully processed, an employee's compensation will be sent to the employee's address. In order for this to be done correctly, it is important that all relevant parties have correct contact details and addresses. In the case of an employer not sending all the relevant forms to the Compensation Fund or them taking too long to process the information, an employee can contact the nearest labour centre and report this.

For more information on the Compensation Fund contact:

Tel (012) 319 9111
For Assessments (012) 319 9203
For Compensation (012) 319 9269
Physical Address: Compensation House, Cnr. Hamilton Street & Soutpansberg Road, Arcadia, Pretoria 0001.

Or you can contact your nearest LegalWise Branch where one of our Legal Counsellors will gladly assist you.

LegalWise has set up a Workman's Compensation Fund Facilitator at the Pretoria Branch whose function is to assist and advise our Legal Counsellors when helping our Members with Workman's claims and to facilitate the claims process with the Fund, which is based in Pretoria.



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