Legal Guard – Policy Summary

Pays for a lawyer and legal help when you face a covered legal problem, such as a dispute at work.

This is a microinsurance product of ShildShare Microinsurance (Private) Limited, registered with the Insurance and Pensions Commission (IPEC). This summary is not the full contract; the full Terms and Conditions apply.

Packages and prices

Package	Legal cover per year	Just you, per month	You and your family, per month
Bronze	$600	$5	$10
Silver	$1,000	$10	$15
Gold	$1,700	$15	$20
Platinum	$2,000	$20	$25

What you get

- Help with work disputes, disciplinary hearings and discrimination at work.
- Help when someone sues you, and with contract disputes.
- Help with minor criminal charges, including up to $100 towards bail (deducted from your cover limit).
- Legal documents and contracts drawn up for you.
- Family cover adds your spouse and up to 4 children under 21.

Good to know

- Aged 18 to 65.
- 3-month waiting period before you can claim.
- Tell us within 3 days of receiving a summons, charge sheet or letter of demand.
- You may use your own lawyer if we approve the costs first.
- Covers legal matters in Zimbabwe only.
- Pay by the 1st of each month; 15 days’ grace.

What is not covered

- Divorce, maintenance, custody and other family disputes.
- Business and company matters.
- Serious criminal charges, traffic fines and admission-of-guilt fines.
- Problems that started before your cover began.
- Cases with no reasonable chance of success.
- Riots, strikes, war, and claims against ShildShare.

How to claim

Send the Legal Guard claim form with copies of the summons, charge sheet, letters or contracts about your matter. Contact us before you pay any lawyer.

We decide within 7 working days of getting all your documents, and pay within 3 working days of approval.

Important to know

- Your cover runs month to month and continues each time you pay. If you miss a payment you have 15 days’ grace; after that your cover stops.
- Tell us the truth on your form. Wrong or missing information can mean your claim is not paid.
- We will SMS you at least 60 days before any price change, and only after IPEC approves it.
- You may buy through a ShildShare agent or a partner such as your lender. ShildShare is always your insurer, and you claim or complain to ShildShare.
- Changed your mind? Cancel within 7 days of buying for a full refund, paid within 14 days. After that you can cancel at any time with 30 days’ notice.
- Complaints: WhatsApp, call +263 785 606 127, email support@shildshare.com or visit our office. If you are still unhappy, you may contact IPEC.