Namibia Claims Centre

[namibiaclaims@legalwise.na](mailto:namibiaclaims@legalwise.na) [www.legalwise.na](http://www.legalwise.na)

{{ attorney\_firm\_name }} – {{ attorney\_firm\_region }}

{{ attorney\_postal\_address }}

{{ todays\_date }} REF: {{ claim\_paralegal\_reference\_number }}

Your Ref no:

{{ attorney\_file\_reference }}

Dear Sir/ Madam,

# RE: Membership Number {{ membership\_contract\_number }} - Rejection of Legal Expenses Claim

**{{member\_title}} {{member\_surname}},{{product\_name}} - Number {{membership\_contract\_number}}** submitted a claim to LegalWise in respect of legal expenses to be incurred in this matter.

In terms of the LegalWise Membership Agreement ("Agreement"):

* {{claim\_repudiation\_reason }} repudiation letter wording
* {{Free text repudiation summary notes}}

In terms of the agreement terms and conditions, LegalWise will unfortunately not pay for legal expenses in this claim.

**This serves as a formal notice of rejection of the Member’s submitted legal expenses claim.**

The Member has 90 (ninety) days from date of receipt of this rejection to object against the decision.

Please note that if the rejection was based on:

• The fact that the Member did not pay Premiums due or due to the fact that the Relevant Event occurred

before the end of the Waiting Period, the Insurer’s decision is final.

• Any other reason, and the Member requests it in writing, the Insurer will pay an Independent Referee

nominated by the Insurer, to review the dispute. He /She will review the Insurer’s decision and give the Insurer a recommendation. The Insurer does not have to follow the recommendation of the External Referee, but it will be carefully considered.

The Insurer will acknowledge receipt of the Member’s dispute within 10 (ten) days of receipt of the objection.

Upon receipt of the Independent Referee’s decision the Member will, within 15 (fifteen) days, receive a copy thereof, together with the Insurer’s final decision.

Should the Member dispute the final decision, the Member can refer the matter to the Regulator.

**Namibia Financial Institution Supervisory Authority (NAMFISA)**

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

Physical address: 154 Independence Avenue, 1st Floor, Sanlam Centre, Windhoek, Namibia.

Tel: + 264 61290 5000/0800 290 5000

Email: [info@namfisa.com.na](mailto:info@namfisa.com.na)

www.namfisa.com.na

Please do not hesitate to contact us should you have any queries.

Yours sincerely,



LegalWise Claims Centre

Tel No: {claims\_department\_telephone}

Email: [namibiaclaims@legalwise.na](mailto:namibiaclaims@legalwise.na)

Legal Expenses Insurance Namibia (Pty) Limited is a registered Insurance Agent (NAMFISA) (Reg. No. 2012/0878) Directors: CJ Luwes, RW Smith Underwritten by Hollard Insurance Company of Namibia Limited (Reg. No. 2003/049)