



DECEMBER 2006
SIMPLIFIED DESCRIPTION OF POLICY



FULL NAME AND CONTACT DETAILS OF INSURER/ LETTERHEAD TO BE SHOWN HERE

IBIZO ELIZELEKO NEMININGWANA YOMUNTU OBHADALA I-INTJHORENSI

HOW THE POLICY WORKS

Before you apply for the policy you must see how it works and be happy with it. This summary tells you in clear and simple language how the policy works. If you want to know more, you can ask your insurance adviser or the insurance company who manages this policy. The name of the insurance company is ABC Insurance Company.

INDLELA IPHOLISI ESEBENZA NGAYO

Ngaphambi kobana ufake isibawo sepholisi kufanele ubone indlela esebenza ngayo ukobana uyithabele. Isirhunyezweni sikutjela ngendlela ebonakalako nelimi elilula bona ipholisi isebenza njani. Nawufuna ukwazi izinto ezinengi, ungabuza umluleki we-intjhirensi ophethe ipholisi le. Ibizo lekhamphani ye-intjhirensi ibizwa bona yi-ABC.

THE BENEFITS

The policy is a funeral insurance policy. It pays Funeral Benefits for Insured Persons. The Insured Persons are the persons named below. If an Insured Person dies and you have paid all the premiums, a cash benefit for funeral expenses will be paid out. The premiums are the amounts of money you must pay every month for the insurance. The Conditions of the policy that are shown below must be met in order for ABC Insurance Company to pay the benefit.

AMARHUBHELO

Ipholisi le yipholisi ye-intjhirensi yomngcwabo. Ibhadala amarhubhelo womngcwabo walabo bantu abatloliswe ku-intjhirensi. Abantu abatlolisiweko ukobana bangcwatjwe ngilabo abatlolwe ngenzasi. Nangabe umuntu otlolisiweko uyahlongakala begodu uwabhadele woke amaphrimiyamu wakhe, uzakunikelwa irhubhelo lemali eyikhetjhi mayelana neendleko zomngcwabo. Amaphrimiyamu manani wemali okumele uyibhadalele i-intjhirensakho qobe yinyanga. Kufanele kuhlangatjenzwane nobujamo bepholisi obutjengiswe ngenzasi ukuze ikhamphani ye-intjhirensi il-ABC ikhbone ukubhadala irhubhelo.

HOW IT WORKS

- ? You are the person who owns and pays for the policy.
- ? The policy starts on 1 April 2006, called the Start Date.
- ? You pay premiums of R [XXX] each month to ABC Insurance Company.
- ? *[Optional: These premiums will not change for at least 1 year.]*

- ? If one of the Insured Persons dies and all the Conditions are met, his or her Funeral Benefit will then be paid by ABC Insurance Company.
- ? When you apply for the policy, you must say who will receive the benefits if you die. If you say nothing the Funeral Benefit will be paid to *[Optional; your estate]*.
- ? If any other Insured Person (not you) dies, the Funeral Benefit will be paid to you.

INDLELA ESEBENZA NGAYO

- ? Umumuntu omnikazi wepholisi begodu oyibhadalako.
- ? Ipholisi ithoma ngomhlaka 1 ku-Apreli 2006, okutjho bona lilanga lokuthoma kwayo.
- ? Imali ebhadalwa qobe yinyanga (iphrimiyamu) yemali engange R [XXX] qobe yinyanga kuKhamphani ye-intjhorensi i-ABC.
- ? *[Ungakhetha: Amaphrimiyamu la angeze atjhuguluka okungasenani unyaka owodwa.]*
- ? Nangabe munye wabantu obatlolisileko uyahlongakala begodu yoke imigomo ifeziwe, iKhamphani ye-intjhorensi i-ABC izakubhadala irhubhelo lomngcwabakhe.
- ? Lokha nawufaka isibawo sepholisi, kufanele utjho bona ngubani ozakuthola amarhubhelo lokha nawuhlongakalako. Nawungatjho litho irhubhelo lomngcwabo lizakubhadalwa ku-isiteyidi yakho].
- ? Nangabe omunye umuntu otlolisileko (ingasi wena) uyahlongakala, irhubhelo lomngcwabo lizakunikelwa wena.

Funeral Benefit

When the policy starts, the Insured Persons whose names appear in the list below will receive the Funeral Benefits shown in the list.

<u>Insured Persons</u>	<u>Age</u>	<u>Funeral Benefit</u>
[Name].....	45.....	R 10 000
[Name].....	42.....	R 10 000
[Name].....	18.....	R 5 000
[Name].....	7.....	R 2 500
[Name].....	2.....	R 1 250

Irhubhelo lomngcwabo

Lokha ipholisi nayithomako, umuntu otlolisileko loyo ibizo lakhe elikhona erhelweni elingenzasi uzakuthola amarhubhelo womngcwabo azezwe erhelweni.

<u>Umuntu otlolisileko</u>	<u>Umyaka</u>	<u>Irhubhelo lomngcwabo</u>
[Ibizo].....	45.....	R10 000
[Ibizo].....	42.....	R10 000
[Ibizo].....	18.....	R5 000
[Ibizo].....	7.....	R2 500
[Ibizo].....	2.....	R1 250

Child's Funeral Benefits

[Optional: Only children under age 21 can have a Funeral Benefit from this policy. On a child's 21st birthday, the child's Funeral Benefit will be cancelled.]

[Optional: May add funeral cover up to age 25 if student and may add funeral cover as additional family member.]

If the Insured Person is a child under age 14, the Funeral Benefit will be increased in the future as the child gets older, as shown below:

- If the child is under age 6, the Funeral Benefit will be R1 250
- On the child's 6th birthday, the Funeral Benefit will be increased to R 2 500
- On the child's 14th birthday, the Funeral Benefit will be increased to R 5 000

Once the Child is 14 years old or older, the Funeral Benefit will not change.

Irhubhelo lomngcwabo womntwana

[Ungakhetha] kwaphela abantwana abangaphasi kweminyaka ema-21 bangaba nerhubhelo kilepholisi. Emnyanyeni welanga lamabeletho lomntwana lama-21, irhubhelo lomngcwabo lomntwana lizakususwa.

[Ungakhetha] : ungangeza ikhava yomngcwabo bekube mnyaka wama-25 nakusitjudeni begodu ungangeza ikhava yomngcwabo njengelunga elingeziweko lomndeni.]

Nangabe umuntu otlolisiweko mntwana ongaphasi kweminyaka eli-14, irhubhelo lomngcwabo lizakungezelelwa esikhathini esizako njengombana umntwana akhula, njengombana kutjengisiwe ngenzasi:

- nangabe umntwana ungaphasi kweminyaka esi-6, irhubhelo lomngcwabo kuzakuba yimali ema-R1 250
- lokha umntwana nakaqeda umnyaka osi-6, irhubhelo lomngcwabo lizakwengezwa kube ma-R2 500.
- Lokha umntwana nakaqeda umnyaka oli-14, irhubhelo lomngcwabo lizakwengezwa kube ma-R5 000.

Lokha umntwana nasele aneminyaka eli-14 nanyana engaphezulu, irhubhelo lomngcwabo angeze latjhuguluka.

Conditions of the Policy

If an Insured Person dies, the Funeral Benefit for that Insured Person will be paid only if the Conditions below are met:

Imibandela yepholisi

Nangabe umuntu otlolisiweko uyahlongakala, irhubhelo lomngcwabo laloyo muntu otlolisiweko lizakubhadalwa kwaphela nangabe lemibandela engenzasi kuhrangabezanwe nayo:

Family Members Only

The Insured Persons must be members of your family. These are: your husband or wife and your children up to age 21. *[Optional: parents, siblings, and maximum number of children]*

Amalunga womndeni kwaphela

Abantu abatlolisiweko kufanele kube malunga womndenakho. Bona ngilaba: ngusobentwana nanyana umkakho nabantwana bakho abaneminyaka ema-21 ubudala. *[Ungakhetha: ababelethi, abantwana bakwenu begodu nobunengi benani labantwabakho]*

Premiums Must Be Paid

See the special Conditions for Premiums below.

Amaphrimiyamu kufanele abhadalwe

Qala imibandela ekhethekileko emayelana namaphrimiyamu ngenzasi.

Dying In The First 6 Months from the Start Date:

- If an Insured Person dies from an accident in the first 6 months from the Start Date, the Funeral Benefit will be paid. An accident means something that happens from outside your body or with force, and so quickly that the Insured Person was not prepared for or expecting it. Examples of an accident are a car crash or drowning.
- If an Insured Person dies from an illness in the first 6 months from the Start Date, the Funeral Benefit will **not** be paid. If an Insured Person dies from an illness **after** 6 months from the Start Date, the Funeral Benefit **will** be paid. If a new-born child dies from an illness in the first 6 months, the Funeral Benefit will be paid.
- If an additional Insured Person is named in the policy after the Start Date, the Funeral Benefit will **not** be paid if this person dies from an illness in the first 6 months from the date he or she was named. If this person dies from an illness **after** 6 months from the Start Date, the Funeral Benefit **will** be paid.

Ukuhlongakala eenyangeni ezisithandathu ukusukela ngelanga ipholisi ethoma ngalo:

- nangabe umuntu otlolisiweko uhlongakala ngesimanga sengozi eenyangeni zokuthoma ezisithandathu ukusukela ngelanga lokuthoma kwepholisi, irhubhelo lomngcwabo lizakubhadalwa. Ingozi kutjhiwo into eyenzakalela ingaphandle lomzimbakho nanyana ngamandla, begodu lokho kwenzeke msinya khulu ngendlela yokobana umuntu otlolisiweko bekangakazimiseleli khona nanyana bekangakakulindeli. Isibonelo sengozi kutjhayisana nanyana ukucwila.
- Nangabe umuntu otlolisiweko uhlongakala ngesimanga sokugula eenyangeni zokuthoma ezisi-6 ukusukela ngelanga ipholisi ethoma ngalo, irhubhelo lomngcwabo **angeze** libhadalwe. Nangabe umuntu otlolisiweko uhlongakala ngesimanga sokugula **ngemva** kweenyanga ezisi-6 ukusukela ngelanga lokuthoma kwepholisi, irhubhelo lomngcwabo **lizakubhadalwa**. Nangabe isana eliqeda ukubelethwa lihlongakala ngesimanga sobulwele eenyangeni ezisi-6 zokuthoma, irhubhelo lokuhlongakalangcwabo lizakubhadalwa.
- Nangabe umuntu otlolisiweko ongezelelweko ibizo lakhe liyatloliswa kupholisi ngemva kokuthoma kwepholisi, irhubhelo lomngcwabo **angeze** libhadalwe nangabe umuntu lo uhlongakala ngesimanga sobulwele **ngemva** kweenyanga ezisi-6 ukusukela ngelanga lokuthoma kwepholisi, irhubhelo lomngcwabo **lizakubhadalwa**.

Dying In The First 2 Years from the Start Date:

- If an Insured Person commits suicide (kills himself) in the first 2 years from the Start Date or when he or she was named under the policy, the Funeral Benefit will **not** be paid.
- If an Insured Person commits suicide **after** the first 2 years from the Start Date or when he or she was named under the policy the Funeral Benefit **will** be paid.

Ukuhlongakala eminyakeni emibili ukusukela ngelanga lokuthoma kwepholisi:

- nangabe umuntu otlolisiweko uyazibulala eminyakeni emibili yokuthoma ukusukela ngelanga lokuthoma kwepholisi nanyana lokha nakafakwa ngaphasi kwepholisi, irhubhelo lomngcwabo **angeze** libhadalwe.
- Nangabe umuntu otlolisiweko uyazibulala ngemva kweminyaka emibili ukusukela ngelanga lokuthoma kwepholisi nanyana lokha nakafakwe ngaphasi kwepholisi irhubhelo lomngcwabo **lizakubhadalwa**.

[Optional: Maximum Funeral Benefit

A person can have more than 1 policy with ABC Insurance Company, as long as the total Funeral Benefits are not more than R XXXX. If the cover is more than R XXXX, then ABC Insurance Company will pay only R XXXX]

[Ungakhetha: ubunengi berhubhelo lomngcwabo

umuntu angaba nepholisi eyeqako kweyodwa kuKhamphani ye-intjhirensi i-ABC, ikani inani loke lamahubhelo wokuhlongakala angeqi emalini engangama-R XXXX. Nangabe ikhava yeqa emalini engangama-R XXXX, yeke iKhamphani ye-intjhirensi i-ABC izakubhadala kwaphela imali engangama-R XXXX]

[Optional: Policy Can Continue after Your Death]

[Ungakhetha: ipholisi ingaragela phambili ngemva kokuhlongakala kwakho]

Premiums

Premiums must always be paid every month from the Start Date.

30 days are allowed to pay each premium. If any premium is not paid within the 30 days, the policy will be cancelled and no Funeral Benefit will be paid.

Amaphrimiyamu

Amaphrimiyamu kufanele abhadalwe ngaso soke isikhathi qobe yinyanga ukusukela ngelanga lokuthoma kwepholisi.

Amalanga ama-30 avumelekile ukubhadala iphrimiyamu ngayinye. Nangabe kukhona iphrimiyamu engakubhadalwa hlangana namalanga ama-30, ipholisi izakwesulwa begodu akakho amahubhelo womngcwabo azakubhadalwa.

After 1 year from the Start Date, if you have paid all the premiums, you can miss 1 month's premium for each full year you have paid and the policy will not be cancelled.

This means after 1 year from the Start Date, if you have paid all the premiums from the Start Date, you are allowed to pay only 11 premiums in that year instead of 12 premiums. If you miss 2 months' premiums, the policy will be cancelled.

Ngemva konyaka mu-1 ukusukela ngelanga lokuthoma kwepholisi, nangabe ubhadele woke amaphrimiyamu, ungatshwilisa iphrimiyamu yenyanga yinye eminyakeni woke owubhadaleleko begodu ipholisi angeze yasulwa.

Lokhu kutjho bona ngemva konyaka mu-1 ukusukela ngelanga lokuthoma kwepholisi, nangabe uwabhadale woke amaphrimiyamu ukusukela ngelanga lokuthoma kwepholisi, uvunyelwe ukubhadala amaphrimiyamu ali-11 kilowo nyaka kunokubhadala amaphrimiyamu ali-12. Nangabe utshwilisa ukubhadala amaphrimiyamu weenyanga ezi-2, ipholisi izakusulwa.

After 2 years from the Start Date, if you have paid all the premiums from the Start Date, you are allowed to miss 2 month's premiums and the policy will not be cancelled. If you miss 3 months' premiums, the policy will be cancelled.

After 2 years from the Start Date, if you have missed 1 premium in the second year, you are allowed to miss another 1 month's premium in the third year and the policy will not be cancelled. If you miss another 2 months' premiums, the policy will be cancelled.

Ngemva kweminyaka emi-2 ukusukela ngelanga lokuthoma kwepholisi, nangabe ubhadale woke amaphrimiyamu ukusukela ngelanga lokuthoma kwepholisi, uvumelekile ukobana weqise amaphrimiyamu weenyanga ezimbili begodu ipholisi angeze yasulwa. Nangabe weqisa amaphrimiyamu weenyanga ezintathu ipholisi izakusulwa.

Ngemva kweenyanga ezimbili ukusukela ngelanga ipholisi ethome ngalo, nangabe utshwilisa iphrimiyamu yi-1 enyakeni wesibili, uvumelekile ukobana ungatshwilisa enye godu yenyanga yi-1 enyakeni wesithathu begodu ipholisi angeze yasulwa.

The same applies:

After 3 years, when you can miss 3 premiums in total from the Start Date

After 4 years, when you can miss 4 premiums in total from the Start Date

After 5 years, when you can miss 5 premiums in total from the Start Date

After paying all the premiums for 6 years or longer from the Start Date, you are allowed to miss 6 months' premiums in total without the policy being cancelled. If you miss 7 months' premiums, the policy will be cancelled.

[Optional: If you claim (see below) a Funeral Benefit when premiums have not been paid as above, the benefit will] be reduced by the premiums you have not paid.]

Kuyafana nalapha:

Ngemva kweminyaka emi-3 nange utshwilisa amaphrimiyamu ama-3 selawoke ukusukela ngelanga ipholisi ethome ngalo

Ngemva kweminyaka emi-4 nange utshwilisa amaphrimiyamu ama-4 selawoke ukusukela ngelanga ipholisi ethome ngalo

Ngemva kweminyaka emi-5 nange utshwilisa amaphrimiyamu ama-5 selawoke ukusukela ngelanga ipholisi ethome ngalo

Ngemva kokubhadala woke amaphrimiyamu iminyaka esi-6 nanyana ukwedlula lapho ukusukela ngelanga ipholisi ethome ngalo, uvumelekile ukobana ungatshwilisa amaphrimiyamu weenyanga ezisi-6 sezizoke ngaphandle kobana ipholisi isulwe. Nangabe utshwilisa amaphrimiyamu weenyanga ezili-7, ipholisi izakwesulwa.

[ungakhetha: nangabe utleyima (qala ngenzasi) irhubhelo lomngcwabo lokha iphrimiyamu nayingakabhadalwa njengangehla, irhubhelo] lizakwehliswa ngamaphrimiyamu ongakawabhadali.]

[Optional: ABC Insurance Company can increase the premium because more people with this type of funeral policy die than was expected. The premium will not change because of Funeral Benefits paid on your policy. If the premium is changed, ABC Insurance Company will tell you [Optional: 30 days] before the premium is increased. If you are not satisfied with the changed premium, you can then ask ABC Insurance Company to tell you about the other options you have.]

[ungakhetha: iKhamphani ye-intjhirensi i-ABC ingangezelela amaphrimiyamu ngesimanga sokobana inengi labantu abakilomhlobo wepholisi yomngcwabo bahlongakala kunangendlela ebekulindelwe ngakho. Iphrimiyamu angeze yatjhuguluka ngesimanga samarhubhelo wokuhlongakala abhadalwe epholisini yakho. Nangabe iphrimiyamu itjhugululiwe; iKhamphani ye-intjhirensi i-ABC izakwazisa [ungakhetha: emalangenani ama-30] ngaphambi kobana iphrimiyamu yengezwe. Nangabe awukaneliseki ngephrimiyamu etjhugululiweko, ungabawa iKhamphani ye-intjhirensi i-ABC ukobana ikutjele ngokhunye ongakukhetha]

Policy Can Be Reinstated

If the policy is cancelled because the premiums have not been paid, it can be reinstated (started again) at any time in the 3 months from the date it was cancelled. If the policy is reinstated, the missed premiums do not have to be paid. No Funeral Benefit will be paid from the date the policy was cancelled until the policy was reinstated. The policy will have the same Conditions as it had at the Start Date. For example, no Funeral Benefit will be paid in the first 6 months if an Insured Person dies from an illness during this period.

Ipholisi ingabuyiselwa godu

Nangabe ipholisi isulwe ngesimanga sokobana amaphrimiyamu akakabhadalwa, ingabuyiselwa (ithome godu) kwesinye nesinye isikhathi eenyangu ezintathu ukusukela ngelanga eyabe isulwe ngalo. Nangabe ipholisi ibuyiselwe endawenayo godu, amaphrimiyamu equweko laya akukafaneli bona abhadalwe. Alikho irhubhelo lomngcwabo elizakubhadalwa ukusukela ngelanga ipholisi eyasulwa ngalo ukuyokufika ngelanga ipholisi beyibuyiselwe ngalo. Ipholisi izakuba nemibandela efanako naleya yekut homeni kwayo. Isibonelo, alikho irhubhelo lomngcwabo elizakubhadalwa eenyangu ezisi-6 zokuthoma nangabe umuntu otlolisiweko uhlongakala ngesimanga sobulwele hlangu nesikhathesi.

Charges

All charges for this policy are included in the premiums.

The law says how much commission can be paid to insurance advisers for their work. The commission payable to your insurance adviser for this policy is [X] % of the premium. This means the commission will be R [XXX] in the first year.

If your insurance adviser is a representative or agent of ABC Insurance Company, the commission payable can be a little different because the representative can get other benefits that do not come directly from this policy.

Iimali ezibhadalwako

Zoke iimali ezibhadalwako kilepholisi zifakiwe kumaphrimiyamu.

Umthetho uthi yimalini ikomitjhini engabhadalwa abaluleki be-intjhirensi ngomsebenzabo.

Ikomitjhini ebhadalwako kubaluleki be-intjhorensi mayelana nepholisi le yimali engangamaphesende ama- X % wephrimiyamu. Lokhu kutjho bona i komitjhini izakuba yimali engangama-R[XXX] ngonyaka wokuthoma.

Nangabe umeluleki we-itjhorensakho umjameli nanyana uyi -ejenti yeKhamphani ye -intjhorensi i-ABC, i komitjhini ebhadalwako ingahluka kancani ngesimanga sokobana umjameli angathola namanye amarhubhelo angabuyi bunqophakilepholisi.

How to Claim a Funeral Benefit

If one of the Insured Persons dies, you can claim that person's Funeral Benefit. This means that you must tell ABC Insurance Company as soon as you can or at any time in the [12] months after that person's death to get the benefit. If you do not tell ABC Insurance Company before the [12] months are up, the Funeral Benefit will not be paid. Please contact your insurance adviser for the forms to be filled in or phone ABC Insurance Company's [Customer Care Line].

Indlela ongatleyima ngayo irhubhelo lomngcwabo

Nangabe munye wabantu obatlolisileko uyahlongakala, ungatleyima amarhubhelo womngcwabo waloyo muntu. Lokhu kutjho bona kufanele utjele iKhamphani ye-intjhorensi i-ABC msinyazana ngendlela ongakghona ngayo nanyana kwesinye isikhathi eenyangeni ezili-[12] ngemva kokuhlongakala kwaloyo muntu ukobana uthole amarhubhelo. Nangabe awutjeli iKhamphani ye-intjhorensi ye-ABC ngaphambi kweenyanga ezili-12, irhubhelo lomngcwabo angeze labhadalwa. Sibawa bona uthintane nomeluleki we-intjhorensakho mayelana neforomo okumele lizaliswe nanyana ubethele iKhamphani ye-intjhorensi ye-ABC umtato [emtatweni wokuthogomela amakhastama].

Early Cancellation – in 30 days

If you have not claimed, you can cancel the policy in the first 30 days from the date you receive the policy. *[Optional: If no benefit was paid you will receive a full refund of all the premiums you have paid]*. To cancel, write *[Optional: phone]* to ABC Insurance Company to tell them to do so.

Ukusula ipholisi- msinya-emalangenani ama-30

Nangabe azange utleyime, ungasula ipholisi emalangenani wokuthoma ama-30 ukusukela ngelanga owathola ngalo ipholisi. *[ungakhetha: nangabe akukho irhubhelo elabhadalwako uzakuthola imali yoke yamaphrimiyamu owabhadalileko]* Ukusula, tlola *[ungakhetha: bethela umtato]* kuKhamphani ye-intjhorensi i-ABC ubatjele bona benze lokho.

Cancellation – after 30 days

You can cancel this policy at any time by writing *[Optional: phone]* to ABC Insurance Company to tell them to do so. It will take 30 days to cancel the policy.

Ukusula ipholisi- ngemva kwamalanga ama-30

Ungasula ipholisi le ngesinye nesinye isikhathi ngokutlola *[ungakhetha: ngomtato]* kuKhamphani ye-intjhorensi i-ABC ubatjele bona benze njalo. Kuzakuthatha amalanga ama-30 ukusula ipholisi le.

Replacing an Existing Policy

If you were told to cancel or change a policy that you had before, so you can take this policy, you must be told why this can be bad for you. This can be:

- paying charges twice
- higher premiums because of your age and health
- not being able to insure yourself and the other people insured
- not being able to claim benefits for the first six months of your new policy for illness
- early cancellation charges on the old policy

Ask your insurance adviser or previous insurance company if you want to know more. If you are not happy with your new policy, you can take Early Cancellation shown above.

Ukujamiselela ipholisi ekhona

Nangabe watjelwa bona usule nanyana utjhugulule ipholisi ogade unayo ngaphambilini, ukuze ukghone ukuthatha ipholisi le, kufanele utjelwe bona kubayini lokhu kungaba kumbi kuwe.

Lokhu kungaba:

- ukubhadala iimali ezibhadalwako kabili
- amaphrimiyamu aphezulu ngesimanga somnyakakho nepilwakho
- ukungakghoni ukuzi-intjhora wena ngokwakho noku-intjhora abanye abantu
- ukungakghoni ukutleyima amarhubhelo eenyangeni ezisi-6 zokuthoma wepholisakho etja mayelana nobulwele.
- limali ezibhadalelwa ukusula msinya ipholisakho kileyo edala

Buza umeluleki we-intjhorensakho nanyana ikhampuni ye-intjhorens akho yangaphambilini nawufuna ilwazi elinengi.

Nawungakathabi ngepholisakho etja, ungakhetha ukuyisula msinya okutjengiswe ngehla.

FRAUD

If any claim under this policy involves fraud (cheating) or misrepresentation such as telling ABC Insurance Company a wrong age or relationship, the policy may be cancelled with no benefits and no refund of any Premiums.

UBUKHWABANISI

Nangabe enye nenye itleyimu engaphasi kwalepholisi ifaka hlangana ubukhwabanisi (ubukirikitjana) nanyana amala afana nokutjela iKhamphani ye-intjhorensi i-ABC iminyaka engasiyo yamambala nanyana ubuhlobo, ipholisi ingasulwa ngaphandle kobana unikelwe amarhubhelo begodu unganikelwa imali yamaphrimiyamu owabhadalileko.

The Law - Financial Advisory and Intermediary Services Act

Umthetho -uMeluleki weeMali nomThetho wemiSebenzi yabaLamuli

Representative's responsibility

ABC Insurance Company is a licensed financial services provider in terms of the law. The licence number is XXXXX. This means that its insurance advisers (representatives or agents) are trained and allowed to give you advice on ABC Insurance Company's products.

Imisebenzi yabaJameli

IKhamphani ye-intjhirensi ye-ABC imumenzi wemisebenzi weemali onelayisensi ngokomthetho. Inomboro yelayisensi yi-XXXXX. Lokhu kutjho bona abaluleki bayo be-intjhirensi (abajameli nanyana ama-ejenti) babanduliwe begodu banelungelo lokukuyelelisa ngemikhiqizo yeKhamphani ye-intjhirensi I-ABC.

Staff responsibility

ABC Insurance Company's staff members, who are not representatives, are allowed to explain how policies work and how things are done at ABC Insurance Company. They are not allowed to give you any advice.

Imisebenzi yeensebenzi

Amalunga weensebenzi zeKhamphani ye-intjhirensi, angasibo abajameli, anelungelo lokuhlathulula iindlela amapholisi asebenza ngayo nokobana izinto zenziwa njani lapha kuKhamphani ye-intjhirensi i-ABC. Abakavunyelwa ukobana bakuyelelise.

Your Responsibility

You must answer all the questions on the application form correctly. This is your responsibility. If the answers are not correct or if something is missing, the Funeral Benefits may not be paid. If the adviser writes up the application form for you, you must be happy that every statement is correct and complete. You must not sign forms that have not been completed.

Umsebenzakho

Kufanele uphendule yoke imibuzo eforomeni lesibawo ngendlela efaneleko. Lokhu kumsebenzakho. Nangabe iimpendulo azikalungi nanyana nangabe kukhona okutjhiyekileko, amarhubhelo womngcwabo angeze abhadalwa.nangabe umeluleki ukutlolela iforomo lesibawo, kufanele uthabe bona esinye nesinye isitatimende silungile begodu sizalisiwe. Ungathomi utlikitle amaforomo angakazaliswa koke.

Questions or Complaints

If any part of this summary is not the same as the original policy document, the original policy document will be taken as correct.

If you have any questions or complaints about your policy, first talk to your insurance adviser. If you are not satisfied with the answer, contact ABC Insurance Company's [Customer Care Line on XXXXXX or fax XXXXXX]. For a problem that has not been cleared up, contact ABC Insurance Company's Compliance Department at the head office. The contact details are shown at the top of this summary.

Imibuzo nanyana iinghonyayo

Nangabe enye nenye ingcenyane yesirhunyezweni ayifani nomtlolelo wepholisi wokuthoma wamambala, umtlolelo wokuthoma ongewamambala uzakuthathwa njengongiwo olungileko. Nangabe uneminye neminye imibuzo nanyana iinghonyayo mayelana nepholisakho, thoma qangi ngokobana ukhulume nomelulekakhawo we-intjhirensi. Iimpendulo zakhe nazingakwanelisiko, thintana neKhamphani ye-intjhirensi i-ABC [umtato wokutlhogomela amakhastama

kilenomboro XXXXX nanyana ufekele kilenomboro XXXXXX]. Mayelana nomraro ongakararululwa, thintana nomNyango weeNghonghoyilo weKhamphani ye-intjhirensi i-ABC e-ofisini ekulu. Iminingwana ongasithinta kiyo iyatjengiswa ngaphezulu kwesirhunyezweni.

[Optional: If you are still not satisfied you can write to:

The ABC Insurance Company Internal Ombudsman

P.O. Box XXXXXX

XXXXXXX

XXXXXX]

[ungakhetha: Nangabe nanje awukaneliseki ungalolela ku:

The ABC Insurance Company Internal Ombudsman

P.O. Box XXXXXX

XXXXXXXXxx

XXXXXX]

Then, if the problem is still not fixed and it is about **the advice you were given**, you can write to or phone the FAIS Ombudsman

Mr. Charles Pillai

The Ombud for Financial Service Providers

P O Box 74571

LYNWOOD RIDGE 0040

Telephone Numbers: (012) 470-9080/99

Facsimile number: (012) 348-3447

Sharecall Number: 0860 3247 66

Yeke, nangabe umraro awukakararululwa nanje begodu **kungesimanga sesiyeliso**

obewunikelwe sona, ungalolela kilesi siphande nanyana ubethele umtato ku-FAIS Ombudsman

(I-FAIS= Financial Advisory and Intermediary Services):

UNom. Charles Pillai

The Ombud for Financial Service Providers

P O Box 74571

LYNWOOD RIDGE 0040

Iinomboro zomtato: (012) 470-9080/99

Iinomboro zefeksi: (012) 348-3447

Inomboro ye-ShareCall: 0860 3247 66

If you are still not satisfied, you can write to:

The Long-term Insurance Ombudsman

Private Bag X45

CLAREMONT 7735

Tel: (021) 674-0330

Fax: (021) 674-0951

Nangabe nanje awukaneliseki, ungatlolela kilesi siphande:

The Long-term Insurance Ombudsman

Private Bag X45

CLAREMONT 7735

Inomboro yomtato: (021) 674-0330

Inomboro yefeksi: (021) 674-0951