



DECEMBER 2006  
SIMPLIFIED DESCRIPTION OF POLICY  
TLHALOŠO YE E NOLOFADITŠWEGO YA PHOLISI



FULL NAME AND CONTACT DETAILS OF INSURER/ LETTERHEAD TO BE SHOWN HERE  
**LEINA KA BOTLALO LE DIATERESE TŠA INŠORENSE / DITLHAKA TŠA KA GODIMO DI TLA LAETŠWA**

### 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.

### PHOLISI YE E ŠOMA BJANG

Pele o dira kgopelo ya pholisi o swanetše go tseba gore e šoma bjang le gore a e a go kgotsofatša. Kakaretšo ye e go hlalošetša gabotse ka polelo ye e kwešišegago bonolo gore pholisi ye e šoma bjang. Ge o nyaka go tseba go gontši, o ka botšiša moeletši wa gago wa inšorensense goba khamphani ya inšorensense yeo e laolago pholisi ye. Leina la khamphani ya inšorensense ke ABC Insurance Company.

### 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.

### DIKHOLEGO

Pholisi ye ke pholisi ya inšorensense ya poloko. E lefa Dkholego tša Poloko tša Batho bao ba Inšorilwego. Batho bao ba Inšorilwego ke batho bao maina a bona a lego ka mo fase. Ge Motho yo a Inšorilwego a hlokofala gomme o patetše dipremiamo ka moka, tšhelete ya kholego ya ditshenyegalelo tša poloko e tla patelwa. Dipremiamo ke tšhelete yeo o e patelago inšorensense kgwedi ka kgwedi. Mabaka a pholisi ao a laeditšwego ka mo fase a swanetše go fihlelelwa gore ABC Insurance Company e tle e kgone go patela kholego yeo.

### 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.

### **E ŠOMA BJANG**

- ? Ke wena mong wa pholisi e bile ke wena o e patelago. Pholisi e thoma ka 1 Aforele 2006, gomme e bitšwa Letšatsikgwedi la go Thoma.
- ? patela dipremiamo tša R[XXX] kgwedi ka kgwedi go ABC Insurance Company.
- ? *[Ke kgetho: Dipremiamo tše di ka se fetoge mo lebakeng la ngwaga o 1.]*
- ? Ge yo mongwe wa Batho bao ba Inšorilwego a ka hlokofala gomme Mabaka ka moka a fihlelelwa, gona ABC Insurance Company e tla patela Kholego ya gagwe ya Poloko.
- ? Ge o kgopela pholisi, o swanetše go bolela gore ke mang yo a tlogo go hwetša dikholego ge o hlokofala. Ge o sa boeletse selo Kholego ya Poloko e tla patelwa [Ke kgetho; thoto ya gago].
- ? Ge yo Motho yo mongwe yo a Inšorilwego (e sego wena) a hlokofala, Kholego ya Poloko e tla patelwa 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                |

### **Kholego ya Poloko**

Ge pholisi e thoma, Batho bao ba Inšorilwego bao maina a bona a ngwadilwego mo lenaneong la ka fase ba tla amogela Dikholego tša Poloko tšeo di bontšhwago mo lenaneong le.

| <u>Batho bao ba Inšorilwego</u> | <u>Mengwaga</u> | <u>Kholego ya Poloko</u> |
|---------------------------------|-----------------|--------------------------|
| [Leina].....                    | 45.....         | R10 000                  |
| [Leina].....                    | 42.....         | R10 000                  |
| [Leina].....                    | 18.....         | R5 000                   |
| [Leina].....                    | 7.....          | R2 500                   |
| [Leina].....                    | 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.

*[Ke kgetho: Ke bana fela bao ba lego ka fase ga mengwaga ye 21 bao ka hwetšago Kholego ya Poloko go tšwa mo go pholisi ye. Ge ngwana a fetša mengwaga ye 21, Kholego ya gagwe ya Poloko e tla fedišwa.]*

*[Ke kgetho: O ka oketša kakaretšo ya poloko. Go fihlela mengwaga ye e 25 ge e le morutwana gomme wa oketša kakaretšo ya poloko. Bjalo ka leloko la lapa leo le okeditšwego.]*

Ge Motho yo a Inšorilwego e le ngwana wa mengwaga ye e ka fase ga 14, Kholego ya Poloko e tla oketšwa mo nakong ye e tlogo ge ngwana a dutše a gola, bjalo ka ge e laeditšwe ka mo fase:

- Ge ngwana a le ka fase ga mengwaga ye 6, Kholego ya Poloko e tla oketšwa go ba R1 250
  - Ge ngwana a fetša mengwaga ye 6, Kholego ya Poloko e tla oketšwa go ba R2 500
  - Ge ngwana a fetša mengwaga ye 14, Kholego ya Poloko e tla oketšwa go ba R5 000
- Ge ngwana a na le mengwaga ye 14 goba go feta, Kholego ya Poloko e ka se fetoge.

### **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:

### **Mabaka a Pholisi**

Ge Motho yo a Inšorilwego a hlokošana, Kholego ya Poloko ya Motho yoo a Inšorilwego e tla patelwa fela ge Mabaka ka moka ao a lego ka mo fase a fihleletšwe:

### **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]*

### **Maloko a lapa Fela**

Batho bao ba Inšorilwego e swanetše go ba maloko a lapa la gago. Bona ke: monna wa gago goba mosadi wa gago le bana ba go fihla go mengwaga ye 21. *[Ke kgetho: batswadi, bana ba geno le palo ya maksimumo ya bana]*

### **Premiums Must Be Paid**

See the special Conditions for Premiums below.

### **Tefo ya Dipremiamo e Swanetšwe go Patelwa**

Lebelela Mabaka a a kgethegilego a Dipremiamo ka mo fase.

### **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.

#### Go Hlokofoala mo Dikgweding tše 6 tša Letsatšikgwedi la go Thoma:

- Ge Motho yo a Inšorilwego a ka hlokofoala ka kotsi mo dikgweding tša mathomo tše 6 go tloga ka Letsatšikgwedi la go Thoma, Kholego ya Poloko e tla patelwa. Kotsi e ra gore selo seo se ka diregago ka ntle ga mmele wa gago goba ka kgapeletšo, gomme ka pele gomme Motho yo a Inšorilwego a bego a sa itokišetša goba go letela seo. Mehlala ya dikotsi e ka ba kotsi ya sefatanaga goba go kangwa ke meetse.
- Gev Motho yo a Inšorilwego a ka hlokofoala ka bolwetši mo dikgweding tše 6 tša mathomo go tloga tloga go Letsatšikgwedi la go Thoma, gona Kholego ya Poloko e ka **se** patelwe. Ge Motho yo a Inšorilwego a ka hlokofoala ka bolwetši **ka morago ga** dikgwedi tše 6 go tloga ka Letsatšikgwedi la go Thoma, gona Kholego ya Poloko e **tla** patelwa. Ge ngwana wa sa tšwago go belegwa a ka hlokofoala ka bolwetši mo dikgweding tše 6 tša mathomo, Kholego ya Poloko e tla patelwa.
- Ge Motho yo mongwe yo a okeditšwego yo a Inšorilwego yo leina la gagwe le lego gona mo pholising ye gomme a ngwadišitšwe ka morago ga Letsatšikgwedi la go Thoma, Kholego ya Poloko e ka **se** patelwe ge motho yoo a ka hlokofoala ka bolwetši mo dikgweding tše 6 tša mathomo go tloga ka letsatši leo a ngwadišitšwego ka lona. Ge motho yoo a ka hlokofoala **ka morago ga** dikgwedi tše 6 go tloga ka Letsatšikgwedi la go Thoma, Kholego ya Poloko e **tla** patelwa.

#### 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.

#### Go hlokofoala mo mengwageng ye 2 ya Mathomo go tloga ka Letsatšikgwedi la go Thoma:

- Ge Motho yo a Inšorilwego a ka ipolaya (go ipolaya) mo mengwageng ye 2 ya mathomo go tloga ka Letsatšikgwedi la go Thoma goba ge motho a ngwadišitšwe ka mo pholising ye, Kholego ya Poloko e ka **se** patelwe.
- Ge Motho yo a Inšorilwego a ka ipolaya **ka morago ga** mengwaga e 2 go tloga ka Letsatšikgwedi la go Thoma goba motho yo a ngwadišitšwego mo pholising ye gona Kholego ya Poloko e **tla** patelwa.

[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 RXXXX. If the cover is more than RXXXX, then ABC Insurance Company will pay only RXXXX.]

[Ke kgetho: Kholago ya Maksimamo ya Poloko

Motho a ka no ba le dipholisi tša go feta e tee le ABC Insurance Company, ge fela palomoka ya Dikholago tša Poloko e sa fete RXXXX. Ge kakaretšo e feta RXXXX, gona ABC Insurance Company e tla lefa fela RXXXX]

[Optional: Policy Can Continue after Your Death]

[Ke kgetho: Pholisi e Ka no Tšwelapele ka morago ga Lehu la Gago]

**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.

**Dipremiamo**

Dipremiamo di swanetwe go patelwa kgwedi ka kgwedi go tloga ka Letšatsikgwedi la go Thoma. Matšatši a 30 a dumelelwa go patela premiamo ye nngwe le ye nngwe. Ge premiamo ye nngwe e sa patelwa mo matšatšing a 30, gona pholisi e tla phumulwa gomme go ka se be le Kholago ya Poloko yeo e tla patelwago.

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.

Ka morago ga ngwaga o 1 go tloga ka Letšatsikgwedi la go Thoma, ge o patetše dipremiamo ka moka, o ka tshela premiamo ya kgwedi e 1 go ngwaga wo mongwe le o mongwe wo o o patetšego gomme pholisi e ka se phumulwe. Se se ra gore ka morago ga ngwaga o 1 go tloga ka Letšatsikgwedi la go Thoma, ge o be o patela dipremiamo ka moka go tloga ka Letšatsikgwedi la go Thoma, o dumeletšwe go patela dipremiamo tše 11 mo ngwageng sebakeng sa dipremiamo tše 12. Ge o ka tshediša dipremiamo tša dikgwedi tše 2, pholisi e tla phumulwa.

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.

Ka morago ga mengwaga e 2 go tloga ka Letsatsikgwedi la go Thoma, ge o patetše dipremiamo ka moka go tloga ka Letsatsikgwedi la go Thoma, o dumeletšwe go tshediša dipremiamo tša dikgwedi tše 2 gomme pholisi e ka se phumulwe. Ge o ka tshediša dipremiamo tša dikgwedi tše 3, gona pholisi e tla phumulwa. Ka morago ga mengwaga e 2 go tloga ka Letsatsikgwedi la go Thoma, ge o ka tshediša premiamo e 1 ka ngwaga wa bobedi, o dumeletšwe go ka tshediša premiamo ya kgwedi e 1 mo ngwageng wa boraro gomme pholisi e ka se phumulwe. Ge o ka tshediša dipremiamo tša dikgwedi tše 2, gona pholisi e tla phumulwa.

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.]*

Sona se se tla direga:

- Ka morago ga mengwaga e 3, o ka tshediša dipremiamo tše 3 ka moka go tloga ka Letsatsikgwedi la go Thoma;
- Ka morago ga mengwaga e 4, o ka tshediša dipremiamo tše 4 ka moka go tloga ka Letsatsikgwedi la go Thoma;
- Ka morago ga mengwaga e 5, o ka tshediša dipremiamo tše 5 ka moka go tloga ka Letsatsikgwedi la go Thoma;
- Ka morago ga ge o patetše dipremiamo ka moka tša mengwaga e 6 goba go feta go tloga ka Letsatsikgwedi la go Thoma, gona o dumeletšwe go tshediša dipremiamo tša dikgwedi tše 6 ka moka gomme pholisi ya gago e ka se phumulwe. Ge o ka tshediša dipremiamo tša dikgwedi tše 7, gona pholisi e tla phumula.

*[Ke kgetho: Ge o ka kleima (bona ka mo fase) Kholego ya Poloko gomme dipremiamo di sa patelwa bjalo ka mo godimo, kholego e tla] fokotšwa go ya ka dipremiamo tšeo o sa di patelago.]*

*[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.]*

*[Ke kgetho: ABC Insurance Company e ka oketša premiamo ka ge batho ba bantši bao ba nago le pholisi ya mohuta wo ba hlokofala ka moo go sa letelwago. Premiamo e ka se fetoge ka lebaka la gore go patetšwe Kholego ya Poloko go tšwa go pholisi ya gago. Ge premiamo e fetošwa, ABC Insurance Company e tla go tsebiša [Ke kgetho: matsatši a 30] pele premiamo e oketšwa. Ge o sa kgotsofalela phetogo ye ya premiamo, o ka botšiša ABC Insurance Company go go botša ka dikgetho tše dingwe tšeo o nago le tšona.]*

### **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.

### **Pholisi E Ka Nokelwa gape**

Ge pholisi e ka phumulwa ka lebaka la gore dipremiamo di be di sa patelwe, e ka nokelwa gape (e ka thoma gape) nako ye nngwe le ye nngwe mo dikgweding tše 3 go tloga mola e phumutšwe. Ge pholisi e noketšwe gape, o ka se patele dipremiamo tšeo o di tshetšego. Go ka se patelwe Kholego ya Poloko go tloga ka letšatšikgwedi leo pholisi e bego e phumutšwe go fihlela ge pholisi e nokelwa gape. Pholisi e tla ba le Mabaka a go swana le ao a bego a le gona go tloga ka Letšatšikgwedi la go Thoma. Go fa mohlala, go ka se patelwe Kholego ya Poloko mo dikgweding tše 6 tša mathomo ge Motho yo a Inšorilwego a ka hlokofala ka bolwetši ka nako yeo.

### **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.

### **Ditshenyegelo**

Ditshenyegelo ka moka tša pholisi ye di akareditšwe ka mo go dipremiamo.

Molao o hlaloša gore ke bokae khomišene yeo baeletši ba inšorensense ba ka e patelwago go dira mošomo wo.

Khomišene ye e patelwago go moeletši wa inšorensense go pholisi ye ke [X]% ya premiamo. Se se ra gore khomišene e tla ba R[XXX] mo ngwageng wa mathomo.

Ge moeletši wa inšorensa e le moemedi goba agente ya ABC Insurance Company, gona khomishene yeo e patelwago e ka fapana gannyane ka lebaka la gore moemedi a ka hwetša dikholego tše dingwe tšeo di sa tlego thwii go tšwa go pholisi ye.

### **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].

### **O ka Kleima Bjang Kholego ya Poloko**

Ge yo mongwe wa Batho bao ba Inšorilwego a hlokofala, o ka kleima Kholego ya Poloko ya motho yoo. Se se ra gore o swanetše go botša ABC Insurance Company ka pele mo go kgonegago goba nako ye nngwe le ye nngwe mo dikgweding tše [12] ka morago ga lehu la motho yoo go hwetša kholego. Ge o ka se botše ABC Insurance Company pele dikgwedi tše [12] di fela, gona Kholego ya Poloko e ka se patelwe. Ka kgopelo ikopanye le moeletši wa inšorensa go tlatša diforomo goba o founele ABC Insurance Company [Mogaleng wa Tlhokomelo ya Barakedi].

### **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.

### **Go Phumula ka pele – mo matšatšing a 30**

Ge o se wa kleima, o ka phumula pholisi mo matšatšing a 30 a mathomo go tloga ka letšatšikgwedi leo o amogetšego pholisi. *[Ke kgetho: Ge go se na kholego yeo o e hweditšego o tla amogela tshelete ya dipremiamo ka moka tšeo o di patetšego]*. Go phumula, ngwalela *[Ke kgetho: founela]* ya ABC Insurance Company go ba botša gore ba dire bjalo.

### **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.

### **Go phumula – ka morago ga matšatši a 30**

O ka phumula pholisi ye nako ye nngwe le ye nngwe ka go ngwalela *[Ke kgetho: founela]* ya ABC Insurance Company go ba botša gore ba dire bjalo. Go tla tšea matšatši a 30 go phumula pholisi.

### **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.

### **Go bea sebakeng ga Pholisi yeo e lego Gona**

Ge o ile wa botšwa go phumula goba go fetola pholisi yeo o bego o na le yona peleng, o ka tšea pholisi ye, o swanetše go botšwa gore ke ka lebaka la eng se e le se mpe go wena. Se e ka ba:

- go patela ditshenyegalelo gabedi
- dipremiamo tša godimo ka lebaka la mengwaga ya gago le tša maphelo a gago
- sa kgone go inšora wena gomme o inšora batho ba bangwe
- sa kgone go kleima dikholego tša bolwetši mo dikgweding tše tshela tša mathomo tša pholisi ya gago ye mpsha
- ditshenyegalelo tša phumulo tša ka pele mo go pholisi ya kgale

Botšiša moeletši wa gago wa inšorensense goba khamphani ya pele ya inšorensense ge o nyaka go tseba tše dingwe. Ge o sa kgotsofalela pholisi ya gago ye mpsha, o ka dira Phumulo ya ka Pele bjalo ka ge go laeditšwe ka mo godimo.

### **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.

### **BOMENETŠA**

Ge kleimi efe goba efe ye e lego ka fase ga pholisi e amana le bomenetša (boradia) goba go lahletša go swana le go botša ya ABC Insurance Company mengwaga ya gago ya matswalo goba tswalano, pholisi e ka phumulwa go se na dikholego tšeo di tla hwetšwago goba gwa patelwa Dipremiamo dife goba dife tšeo di patetšwego.

### **The Law - Financial Advisory and Intermediary Services Act**

#### **Molao- Boeletši bja tša Ditšhelete le Molao wa Ditirelo tša Bonamodi**

##### 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.

##### Maikarabelo a moemedi

ABC Insurance Company yeo e nago le laesense ya mofi wa ditirelo tša ditšhelete go ya ka mabaka a molao. Nomoro ya laesense ke XXXXX. Se se ra gore baeletši ba inšorensense (baemedi goba diagent) ba hlahlilwe gomme ba na le tumelelo ya go eletša mo go ditšweletšwa tša ABC Insurance Company.

### 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.

### Maikarabelo a bašomi

Maloko a bašomi ba ABC Insurance Company, bao e sego baemedi, ba dumeletšwe go hlaloša ka moo pholisi e šomago ka gona le gore dilo di dirwa bjang mo go ABC Insurance Company. Ga se ba dumelelwa go go fa keletšo efe goba efe.

### 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.

### Maikarabelo a Gago

O swanetše go araba dipotšišo ka moka mo go foromo ya kgopelo ka bonnete. Se ke maikarabelo a gago. Ge dikarabo e se tša nnete goba se sengwe se tshetšwe, Kholego ya Poloko e ka se patelwe. Ge moeletši a go ngwalela foromo ya kgopelo, o swanetše go kgotsofala gore setatamente se sengwe le se sengwe ke nnete e bile se feletše. O se ke wa saena diforomo tšeo di sa tlatšwago ka botlalo.

### 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.

### Dipotšišo goba Dipelaelo

Ge karolo ye nngwe ya kakaretšo ye e sa swane le tokomane ya mathomo ya pholisi ye, tokomane ya mathomo ya pholisi e tla tšeiwa bjalo ka ya nnete.

Ge o na le dipotšišo goba dipelaelo ka ga pholisi ya gago, sa pele bolela le moeletši wa gago wa inšorense. Ge o sa kgotsofalela karabo, ikopanye le Khamphani ya Inšorense ya ABC [Mogaleng wa Tlhokomelo ya Barekedi mo go XXXXXX goba fekese XXXXXX]. Ge bothata bo se bja rarollwa, ikopanye le Kgoro ya Dipelaelo ya ABC Insurance Company kua kantorong kgolo. Diaterese ka botlalo di laetšwa ka mo godimo ga kakaretšo ye.

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

*The ABC Insurance Company Internal Ombudsman*

*P.O. Box XXXXXX*

*XXXXXXXXxx*

*XXXXXX.]*

*[Ke kgetho: Ge o sa ntše o se wa kgotsofala o ka ngwalela go:*

*Ombudsman wa ka Gare wa ABC Insurance Company*

*P. O. Box XXXXXX*

*XXXXXXXXXX*

*XXXXXXXXX]*

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

Gomme, ge bothata bo se bo rarollwe gomme e le ka lebaka la **keletšo yeo o e filwego**, o ka ngwalela goba wa founela go the FAIS Ombudsman:

Morena Charles Pillai

Ombud wa Bafi Tirelo ya tša Ditšhelete

P O Box 74571

LYNWOOD RIDGE

0040

Dinomoro tša founu (0120 470-9080/99

Nomoro ya fekese (012) 348-3447

ShareCall Number 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

Ge o se o kgotsofale, o ka ngwalela go:

Ombudsman wa Inšorensense ya Lebaka le le Telele

Private Bag X45

CLAREMONT

7735

Nomoro ya founu: (021) 674-0330

Nomoro ya fekese: (021) 674-0951