ZIMELE
Secure your future

DECEMBER 2006

SIMPLIFIED DESCRIPTION OF POLICY

INCAZELO NGOMSHWALENSE EYENZIWE YABALULA

LOA

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

IGAMA ELIPHELELE NEMININGWANE YENKAMPANI YOMSHWALENSE / I-LETTERHEAD IZOVEZWA LAPHA

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.

USEBENZA KANJANI LO MSHWALENSE

Ngaphambi kokuba ufake isicelo somshwalense kufanele ubone ukuthi usebenza kanjani futhi waneliseke ngawo. Lesisifinyezo sikuchazela konke ngolimi olulula ngokusebenza komshwalense. Uma kukhona okunye ofisa ukukwazi, ungabuza oweluleka ngomshwalense noma ubuze inkampani ephethe lo mshayilense. Igama layo i-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.

IZIMFANELO (AMA-BENEFIT)

Lomshwalense ngowokungcwaba. Ukhokha imali yeZimfanelo Zomngcwabo zalowo ofakwe kumshwalense. Abantu abafakwe kumshwalense yilaba amagama abo abhalwe ngezansi. Uma umuntu ofakwe kumshwalense eshona kade ukhokha nyanga zonke imali ekhokhwa njalo yenyanga (i-premium) yalo mshwalense, uyokhokhelwa imali engukheshi yezindleko zomngcwabo. Imali ekhokhwa njalo ngenyanga, yimali okufanele uyikhokhele umshwalense nyanga zonke. Izimiselo zalo mshwalense okumele zilandelwe ukuze inkampani i-ABC ikwazi ukukhokhela izimfanelo, zikhonjiswa ngezansi.

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 cannot 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.

USEBENZA KANJANI

- Ungumnikazi walomshwalense futhi ukhokhelwa nguwena.
- Umshwalense uqala ukusebenza ngomhlaka 1 Aphreli 2006, kuthiwa le yiNyanga YokuQala. Ukhokha imali ekhokhwa njalo ngenyanga engu-R [xxx] nyanga zonke kwa-ABC Insurance Company.
- *[Uyakwazi ukukhetha ukuthi lemali ekhokhwa njalo ngenyanga ingashintshi okungenani ungakapheli unyaka wokuqala.]*
- Uma omunye wabantu abafakwe kumshwalense eshona kade yonke imithetho emisiwe ilandelwe ngokuyikho, imali yeZimfanelo zoMngcwabo iyokhokhwa i ABC Insurance Company.
- Uma ufaka isicelo sokuthatha umshwalense, kufanele usho ukuthi ubani ozokwamukela imali yezimfanelo uma wena ushona. Uma ungashongo lutho, imali iyokhokhelwa ifa lakho.
- Uma kushona omunye umuntu ofakwe kumshwalense (hhayi wena) imali yeZimfanelo Zomngcwabo iyokhokhelwa 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.

Insured Persons	Age	Funeral Benefit
[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

Izimfanelo Zomngcwabo

Uma umshwalense uqala ukusebenza, abantu amagama abo abhalwe kulolu hla lwamagama ngezansi bayothola imali yeZimfanelo Zomngcwabo njengoba zikhonjiswe kulo luhla.

Abangaphansi koMshwalense	Iminyaka yobudala	Izimfanelo Zomngcwabo
[Igama] ……	45 ……	R10 000
[Igama] ……	42 ……	R10 000
[Igama] ……	18 ……	R 5 000
[Igama] ……	7 ……	R 2 500
[Igama] ……	2 ……	R 1 250

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 policy cover up to age 25 if student and may add funeral policy 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.

Imali yeZimfanelo Zokungcwaba ingane

[Izingane ezineminyaka engaphansi kwengu-21 kuphela ezingathola imali yeZimfanelo Zomngcwabo ngaphansi kwalomshwalense. Imali yeZimfanelo Zokungcwaba ingane iyokhanselwa ngosuku lokuhlanganisa iminyaka engu-21.]

[Ingakhetha ukuyongeza iminyaka yokutholakala kweziMfanelo Zomngcwabo ize kufike ku-25 uma ongaphansi komshwalense kuyisitshudeni, ukuze athole imali yeZimfanelo Zokungcwaba kanti futhi ungamfaka njengelunga lomndeni ngaphansi komshwalense.]

Uma ofakwe ngaphansi komshwalense kuyingane engaphansi kweminyaka engu-14 imali yeZimfanelo Zomngcwabo iyokhuliswa ngesikhathi esizayo njengoba umntwana eya ekhula, njengoba kukhonjiswe ngezansi:

- Uma umntwana eneminyaka engaphansi kweyisithupha, imali yeZimfanelo Zomngcwabo kuyoba ngu-R1 250
- Ngosuku ingane ehlanganisa ngalo iminyaka eyisithupha, imali yeZimfanelo Zomngcwabo iyokhuliswa ibe ngu- R 2 500
- Ngosuku ingane ehlanganisa ngalo iminyaka engu-14, imali yeZimfanelo Zomngcwabo iyokhuliswa ibe ngu- R 5 000

Uma ngane isineminyaka engu-14 noma ngaphezulu, imali yeZimfanelo Zomngcwabo ngeke ishintshe.

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:

Izimo okuvunyelwana ngazo zalomshwalense

Uma umuntu ofakwe ngaphansi komshwalense eshona, imali yalowo muntu ofakwe ngaphansi komshwalense iyokhokhwa kuphela uma imithetho emisiwe ngezansi ilandelwe ngendlela okuyiyona:

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 Omndeni Kuphela

Abantu abafakwe ngaphansi komshwalense kufanele kubengamalunga omndeni wakho. Kufanele kube yilaba bantu: kungaba umyeni noma unkosikazi kanye nezingane zakho ezingakabi ngaphezu kweminyaka engu-21. *[Ungakhetha ukuthi abazali kanye nazozonke ezinye izingane onazo.]*

Premiums Must Be Paid

See the special Conditions for Premiums below.

Imali Yokukhokhwa Njalo Ngenyanga Kufanele Ikhokhwe

Bheka ngaphansi imithetho ebekiwe ngemali yokukhokhwa njalo ngenyanga.

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.

Ukushona Zingakapheli Izinyanga Eziyithupha Zokuqala Kusuka NgoSuku LokuQala lokukhokha

- Uma Umuntu ofakwe ngaphansi koMshwalense eshona engozini zingakapheli izinyanga eziyisithupha kusuka ngoSuku lokuQala lokukhokha, imali iyokhokhwa. (Ingozi ilapho kwenzeka into kuwena ibe ingasuki ngaphakathi komzimba wakho kodwa yenzeka ngendluzula, futhi yenzeka ngokushesha okukhulu kangangoba umuntu ofakwe ngaphansi komshwalense ubengazelele futhi engayilendele. Isibonelo sengozi ukushayisa kwemoto noma ukuminza.
- Uma Umuntu ofakwe ngaphansi komshwalense eshona ngoba egula zingakapheli izinyanga eziyisithupha kusuka ngoSuku lokuQala lokukhokha, imali **ngeke** ikhokhwe. Uma umuntu ofakwe ngaphansi komshayilense eshona ngoba egula **emuva** kwezinyanga eziyisithupha kusuka ngoSuku lokuQala lokukhokha, imali **iyo**khokhwa. Uma umntwana osanda kuzalwa eshona ngokugula zingakapheli izinyanga eziyisithupha, imali yeZimfanelo Zomngcwabo iyokhokhwa.
- Uma umuntu ofakwe ngaphansi komshwalense ebhaliswe kamuva koSuku lokuQala lokukhokha, imali **ngeke** ikhokhwe uma lo muntu eshona ngokugula zingakapheli izinyanga eziyisithupha kusukela ngelanga igama lakhe libhaliswa. Uma lo muntu eshona ngokugula **emuva** kwezinyanga eziyisithupha kusukela ngoSuku lokuQala lokukhokha, imali yeZimfanelo Zomngcwabo iyokhokhwa.

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.

Ukushona Emuva Kweminyaka Emibili Kusukela NgoSuku LokuQala Ukukhokha:

- Uma umuntu ongaphansi komshwalense ezibulala ingakapheli iminyaka emibili engenele umshwalense okanye uma ebhaliswe ngaphansi komshwalense, imali yeZimfanelo Zomngcwabo **ngeke** ikhokhwe.
- Uma umuntu ongaphansi komshwalense ezibulala **emuva** kweminyaka emibili kusukela ngoSuku lokuQala lokukhokha okanye uma ebhaliswe ngaphansi komshwalense, imali yeZimfanelo Zomngcwabo **iyo**khokhwa

[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 RXXX.X]

[Ungakhetha ukuthola yonke Imali yeZimfanelo Zomngcwabo

Umuntu angaba memishwalense engaphezu kowodwa ne-A BC Insurance Company, inqobo nje uma imali yeZimfanelo Zomngcwabo isiyonke ingeqile ku- RXXXX. Uma imali yomshwalense ayitholayo ingaphezu kuka- RXXX, i-ABC Insurance Company iyokhokha kuphela u-RXXXX.]

[Optional: Policy Can Continue after Your Death]

[Ungakhetha ukuthi Umshwalense ughubeka nokusebenza emuva kokushona 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.

Imali yokukhokhwa njalo ngenyanga

Imali yokukhokhwa njalo ngenyanga kufanele ikhokhwe nyanga zonke kusukela ngoSuku lokuQala lokukhokha. Kunezinsuku ezingu-30 ezivunyelwe ukuba ukhokhe imali yokukhokhwa njalo ngenyanga. Uma imali yokukhokwa njalo ngenyanga ingakhokhiwe kuze kudlule izinsuku ezingu-30, umshwalense uyokhanselwa futhi akukho mali yeZimfanelo Zomngcwabo eyokhokhwa.

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.

Emuva konyaka owodwa emuva koSuku lokuQala ukukhokha, uma uyikhokhe yonke imali yokukhokhwa njalo ngenyanga, ungayeqa inyanga eyodwa ungakhokhi kuphela uma ubukhokha kahle inyanga nenyanga kwaze kwaphela unyaka ogcwele. Umshwalense wakho ngeke ukhanselwe.
Lokhu kusho ukuthi emuva konyaka owodwa kusukela ngoSuku lokuQala lokukhokha, uma kade uyikhokha kahle imali yokukhokhwa njalo ngenyanga kusukela ngoSuku lokuQala lokukhokha, uvunyelwe ukuba ukhokhe izinyanga ezingu-11 kulowo nyaka esikhudleni sokukhokha izinyanga ezingu-12. Uma weqa izinyanga ezimbili zokukhokha njalo ngenyanga, umshwalense uyakhanselwa.

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 1month'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.

Emuva kweminyaka emibili kusukela ngoSuku lokuQala lokukhokha, uma uyikhokhe yonke imali yokukhokwa njalo ngenyanga kusukela ngoSuku lokuqala lokukhokha, uvunyelwe ukweqa izinyanga ezimbili zokukhokha imali yokukhokhwa njalo ngenyanga umshwalense wakho ngeke ukhanselwe. Uma weqe izinyanga ezintathu zokukhokha imali yokukhokhwa njalo ngenyanga, umswayilense uyokhanselwa.

Emuva kweminyaka emibili kusukela ngosuku lokuQala, uma weqe inyanga eyodwa ukukhokha imali yokukhokhwa njalo ngenyanga onyakeni wesibili, uvunyelwe ukweqa inyanga eyodwa yokukhokha imali yokukhokhwa njalo ngenyanga onyakeni wesithathu, umshwalense ngeke ukhanselwe. Uma weqa izinyanga ezimbili, umshwalense uyokhanselwa.

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.]

Kwenzeka ngokufana futhi lapha:

- Emuva kweminyaka emithathu, uma weqa izinyanga ezintathu zokukhokha imali ekhokhwa njalo ngenyanga kusukela ngoSulu lokuQala ukukhokha, umshwalense ngeke ukhansele;
- Emuva kweminyaka emine, uma weqa izinyanga ezine zokukhokha imali ekhokhwa njalo ngenyanga kusukela ngoSulu lokuQala ukukhokha, umshwalense ngeke ukhanselwe;

- Emuva kweminyaka emihlanu, uma weqa izinyanga ezinhlanu zokukhokha imali ekhokhwa njalo ngenyanga kusukela ngoSulu lokuQala ukukhokha, umshwalense ngeke ukhanselwe;
- Emuva kokukhokha yonke imali ekhokhwa njalo ngenyanga iminyaka eyisithupha noma eyevile kuleyo kusukela ngoSuku lokuQala ukukhokha, uvumelekile ukweqa izinyanga eziyisithupha zokukhokha imali ekhokhwa njalo ngenyanga ngaphandle kokuba umshwalense wakho ukhanselwe. Uma weqa izinyanga ezingu-7 zokukhokha imali yokukhokhwa njalo ngenyanga, umshwalense uyokhanselwa.

[Uma ufuna imali yeZimfanelo Zomngcwabo kodwa imali yokukhokhwa njalo ngenyanga ubukade ungayikhokhi njengoba kukhonjisiwe ngenhla, iZimfanelo ziyokwehliswa ngesibalo semali ongayikhokhanga yokukhokhwa njalo ngenyanga.]

[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.]

[I-ABC Insurance Company ingayikhuphula imali yokukhokhwa njalo ngenyanga uma kungukuthi abantu abanalo mshwalense bafa kakhulu ngendlela akade bengayilindele. Imali yokukhokhwa njalo ngenyanga ngeke ishintshe ngesizathu sokuthi ukhokhelwe imali yeZimfanelo Zomngcwabo kumshwalense wakho. Uma imali yokukhokhwa njalo ngenyanga isishintshiwe, abakwa-ABC Insurance Company bazokwazisa ngaphambi kokuba imali yokukhokhwa njalo ngenyanga ikhushulwe. Uma ungagculisekile ngemali ekhushuliwe yokukhokhwa njalo ngenyanga, ungabuza I-ABC Insurance Company ukuba ikutshele ngezinye izindlela onazo ongazithatha.]

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.

Umshwalense Ungavuselelwa

Uma umshwalense ukhanselwe ngoba imali yokukhokhwa njalo ngenyanga ingakhokhwanga, ungavuselelwa (yize usuqala kabusha futhi) noma kunini ezinyangeni ezintathu kusukela ngosuku okhanselwe ngalo. Uma umshwalense uvuselelwe, izinyanga ezeqiwe noma ozigejile akunasidingo sokuba uzikhokhele. Akukho mali yeZimfanele Zomngcwabo eyokhokhwa kusukela ngosuku umshwalense ukhanseliwe kuze kube usuku ovuselelwe ngalo. Umshwalense uyolandela imithetho efanayo obewunayo kusukela ngoSuku lokuQala lokukhokha. Isibonelo salokhu, akukho mali yeZimfanelo Zomngcwabo eyokhokhwa zingakapheli izinyanga zokuqala eziyisithupha uma Umuntu Ongaphansi koMshwalense eshona ngokugula ngalesi sikhathi.

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.

Imali eyintela

Yonke imali yentela yomshwalense ifakwe emalini yokukhokhwa njalo ngenyanga.

Umthetho uyasho ukuthi yimalini ikhomishini okufanele ikhokhelwe abahambisa umshwalense ngomsebenzi wabo. Ikhomishini ekhokhelwa lowo okuthengisela nokweluleka ngalo mshwalense ingamaphesenti angu-X, emali oyikhokha nyangazonke.

Uma okweluleka ngomshwalense futhi engummeleli we-ABC Insurance Company, ikhomishini akhokhelwa yona ingathi ukwehluka kancane ngoba ummeleli ethola ezinye izimfanelo ezingaphumi ngqo kulomshwalense.

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].

Uyifuna kanjani imali yakho yeZimfanelo Zomngcwabo

Uma omunye wabantu abangaphansi komshwalense eshona, ungayifuna imali yakho yeZimfanelo Zomngcwabo. Lokhu kusho ukuthi kufanele wazise i-ABC Insurance Company ngokushesha noma kunini zingakapheli kodwa izinyanga ezingu-12 eshonile umuntu ukuze uthole imali yakho yeZimfanelo Zomngcwabo. Uma ungayazisi i-ABC Insurance Company kuze kuphele izinyanga ezingu-12, ngeke ukhokhelwe imali yeZimfanelo Zomngcwabo. Uyacelwa ukuba uthintane nomeluleki wakho womshwalense ukuze uthola kuyena amafomu okufanele uwagcwalise noma ke ufonele i-ABC Insurance Company [ku-Customer Care Line.]

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. *[0ptional: 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.

Ukushesha Ukhansela – zingakapheli izinsuku ezingu-30

Uma ungakaze uyifune imali yakho, ungawukhansela umshwalense wakho zingakapheli izinsuku zokuqala ezingu-30 kusukela ngosuku lokuthola umshwalense. *[Uma ungazange ukhokhelwe mali yeZimfanelo Zomngcwabo ungakhokhelwa yonke imali osuyikhokhile.]* Uma ufuna ukukhansela, bhalela [noma ubashayele ucingo] abakwa-ABC Insurance Company ubatshele ukuthi bakhansele.

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.

Ukukhansela - emuva kwezinsuku ezingu-30

Ungawukhansela lo mshwalense noma kunini ngokubhalela noma ushayele ucingo abakwa-ABC Insurance Company ubatshele ukuthi bakhansele. Kuyothatha izinsuku ezingu-30 ukukhansela umshwalense.

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.

Ukuthatha omunye umshwalense esikhundleni somshwalense onawo

Uma bekutshela ukuthi ukhansele noma ushintshe umshwalense onawo, ukuze uthathe lo mshwalense, kufanele bakuchazela ukuthi kungani ukwenza lokhu. Lokhu kungaba umbono ongalungile. Nazi izinqinamba ezingaba khona:

- ungazithola ukhokha intela kabili
- ungazithola ukhokha imali ekhokhwa njalo ngenyanga ephezulu ngenxa yeminyaka yakho yobudala nesimo sempilo yakho
- ungazithola ungakwazi ukuzifaka phansi komshwalense kanye nabanye obubafake ngaphansi komshwalense
- ungazithola ungasakwazi ukubiza imali yakho yezimfanelo zingakapheli izinyanga eziyisithupha zomshwayieknse omusha uma ugula.
- ungazithola usukhokha inhlawulo ngokushesha ukhansele kumshwalense
- wakho omdala

Buza umeluleki wakho noma inkampani yomshwalense wakho omdala uma ufuna ukwazi kabanzi ngalokhu. Uma kukhona okungakujabulisi ngomshwalense wakho omusha, ungawukhansele ngokushesha njengoba ukhonjisiwe ngenhla.

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.

UBUKHONYOVU (ukuqamba amanga ngenhloso yokukhohlisa)

Uma ukufuna kwakho imali kumshwalense kuhambisana namanga noma ulwazi olunikezile lungelona iqiniso njengokutshela i-ABC Insurance Company iminyaka ekungeyona noma ubuhlobo obungekho eqinisweni, umshwalense uyokhanselwa unganikezwa mali yeZimfanelo futhi ungeke ubuyiselwe imali osuyikhokhile.

The Law - Financial Advisory and Intermediary Services Act

Umthetho - Iseluleko NgeseziMali kanye noMthetho oLamula NgezeMisebenzi

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.

Umsebenzi olindeleke kummeli

I-ABC Insurance Company inkampani eyaziwa ngokusemthethweni enelayisense yokwenza imisebenzi ephathelene nokusetshenziswa kwezimali. Inamba yelayisense ngu- XXXXX. Lokhu kusho ukuthi abeluleki (nabameleli noma ama-ejenti) aqeqeshiwe futhi avunyelwe ukunikeza izeluleko ngemikhiqizo yakwa-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.

Okufanele kwenziwe ngabasebenzi

Amalunga abasebenzi bakwa-ABC Insurance Company, angebona abaluleki noma abameleli, avunyelwe ukuba achaze ngokusebenza komshwalense nokuchaza indlela izinto ezenziwa ngayo kwa- ABC Insurance Company, kodwa awavunyelwe ukukunikeza iseluleko.

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.

Okufanele kwenziwe nguwena

Kufanele uyiphendule ngokuyikho yonke imibuzo kule fomu oyigcwalisayo ngokuyiqiniso. Lona ngumsebenzi obhekene nawe. Uma izimpendulo zingaphenduliwe ngokuyiqiniso noma kukhona

okushodayo, imali yeZimfanelo Zomngcwabo kungenzeka ingakhokhelwa. Uma umeluleki ekugcwalisela le fomu, kufanele uqiniseke ukuthi zonke izitatimende azibhalile ziyiqiniso futhi ziphelele. Ungawasayini amafomu angagcwalisiwe.

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 Compliant Department at the head office. The contact details are shown at the top of this summary.

Imibuzo noma izikhalazo

Uma kukhona ingxenye yalesi sifinyezo engafani nedokhumenti yokuqala yalo mshwalense, idokhumenti yokuqala yomshwalense iyothathwa njengeyiqiniso.

Uma unemibuzo noma izikhalazo nganoma yini ngomshwalense, qala ngokukhulumisana nomeluleki wakho. Uma izimpendulo zakhe zingakugculisi, thintana nabakwa-ABC Insurance Company ngolayini wamakhasitama (Customer Care Line] kule nombolo XXXXXX noma nge-fax kule nombolo XXXXXX. Uma kunenkinga engakasombululwa ngokwanele, thintana neDiphathimenti Yezikhalazo ehhovisi elikhulu. Imininingwane yale khampani ibhaliwe ekuqaleni kwale dokhumenti.

[Optional: If you are still not satisfied you can write to:
The ABC Insurance Company Internal Ombudsman
P.O. Box XXXXXX
XXXXXXXxx
XXXXXX.]

[Uma ungakagculiseki ungabhalela kwa:
The ABC Insurance Company Internal Ombudsman
P.O. Box XXXXXX
XXXXXXXxx
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

Kanti ke, uma inkinga ingakasombululeki kanti futhi lenkinga ingenxa **yeseluleko onikwe sona**, ungabhalela noma ufonele isiphathimandla esibhekene nezikhalazo (i-ombudsman) e-FAIS:

Mnu. Charles Pillai
The Ombud for Financial Service Providers
P O Box 74571
LYNWOOD RIDGE
0040
Inombolo yocingo (012) 470-9080/99
Inombolo ye-Fax (012) 348-3447
Inombolo 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

Uma ungakagculiseki, ungabhalela kwa:

The Long-term Insurance Ombudsman
Private Bag X45
CLAREMONT
7735
Inombolo yocingo: (021) 674-0330
Inombolo ye-facsimile: (021) 674-0951