



DECEMBER 2006
SIMPLIFIED DESCRIPTION OF POLICY
TLHALOSO E NOLOFADITSWENG YA PHOLISI



FULL NAME AND CONTACT DETAILS OF INSURER/ LETTERHEAD TO BE SHOWN HERE
**MABITSO KA BOTLALO LE DINTLHA TSA HO IKOPANYA LE MONNGA INSHORENSE / SEHLOOHO SA
LENGOLO SE BONTSHWE MONA**

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.

KAMOO PHOLISI E SEBETSANG KA TENG

Pele o ka etsa kopo ya leano o lokela ho bona kamoo e sebetsang ka teng mme o kgotsofale ke yona. Kgutsufatso ena e hlakisa hantle ka puo e bobebe kamoo pholisi e sebetsang ka teng. Haeba o batla ho tseba haholwanyane, o ka botsa moeletsi wa hao wa inshoreense kapa khamphani ya inshoreense e laolang pholisi ya hao. Lebitso la Khamphani ya Inshoreense ke 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.

MENYETLA

Pholisi ena ke pholisi ya inshoreense ya lepato. E lefella Menyetla ya Lepato bakeng sa Batho ba nang le Inshoreense. Batho ba kenetseng Inshoreense ena ke batho ba boletsweng mona ka tlase. Haeba motho ya ingodiseditseng inshoreense a hloka hantle mme o lefile ditefello tsohle tsa kgwedi le kgwedi, tjhelete bakeng sa ditshenyehelo tsa lepato e tla leshwa. Ditjhelete tsena tsa kgwedi le kgwedi ke ditjhelete tseo o lokelang ho di lefa kgwedi le kgwedi bakeng sa inshoreense. Dipehelo tsa pholisi tse bontshitsweng mona ka tlase di lokela ho phethahatswa e le hore Khamphani ya Inshoreense ya ABC e tsebe ho lefa monyetla wa lepato.

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.

KAMOO E SEBETSANG KA TENG

- ? Ke wena motho ya nang le pholisi a bile a e lefella.
- ? Pholisi e qala ka la 1 Mmesa 2006 e leng Letsatsi la ho Qala.
- ? lefa ditefello tsa kgwedi le kgwedi tsa R[XXX] ka kgwedi le kgwedi ho Khamphani Inshoreense ya ABC.
- ? *[Boikgethelo: Ditefello tsena tsa kgwedi le kgwedi ha di na fetoha bonyane nako ya selemo se le seng.]*
- ? Haeba e mong wa batho ba ngodiseditsweng inshoreense a hlokahala mme Dipehelo tsohle di kgotsofaditswe, Monyetla wa hae wa Lepato jwale o tla leshwa ke Khamphani ya Inshoreense ya ABC.
- ? Ha o etsa kopo bakeng sa pholisi, o lokela ho bolelahore ke mang ya tla amohela menyetlaena ha o se o hlokahetse. Haeba o sa re letho Monyetla wa Lepato o tla leshwa *[Boikgethelo: baemedi ba hao ba molao]*.
- ? Haeba motho e mong ya Ngodisitsweng bakeng sa Inshoreense a hlokahala (eseng wena), o tla leshwa Monyetla wa Lepato.

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

Monyetla wa Lepato

Ha pholisi e qala, Batho ba ngodiseditsweng Inshoreense bao mabitso a bona a hlahellang lenaneng le mona ka tlase ba tla fumana Menyetla ya Lepato e bontshitsweng mona ka tlase.

<u>Ba Inshorilweng</u>	<u>Dilemo</u>	<u>Monyetla wa Lepato</u>
[Lebitso].....	45.....	R 10 000
[Lebitso].....	42.....	R 10 000
[Lebitso].....	18.....	R 5 000
[Lebitso].....	7.....	R 2 500
[Lebitso].....	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 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.

Menyetla ya Lepato la Ngwana

[Boikgethelo: Ke bana ba dilemo tse ka tlase ho 21 feela ba ka bang le Monyetla wa Lepato ho tswa pholiseng ena. Ha ngwana a fihla dilemong tse 21 tsa tlhaho, Monyetla wa hae wa Lepato o tla hlakolwa.]

[Boikgethelo: O ka eketsa lepato Tshireletso ho fihla dilemong tse 25 haeba e le moithuti mme o ka eketsa lepato Tshireletso jwaloka setho sa lelapa.]

Ha Motho ya ngodisitsweng Inshorenseng e le ngwana ya dilemo tse ka tlase ho 14, Monyetla wa Lepato o tla eketswa ka nako e tlang ha ngwana a ntse a hola, jwalokaha ho bontshitswe ka tlase.

- Ha ngwana a le dilemo tse ka tlase ho 6, Monyetla wa Lepato e tla ba R1 250.
- Letsatsing la tswalo la selemo sa ngwana sa 6, Monyetla wa Lepato o tla eketswa ho ba R2 500.
- Letsatsing la tswalo la selemo sa ngwana sa 14, Monyetla wa Lepato o tla eketswa ho ba R5 000.

Hang ha Ngwana a le dilemo tse 14 kapa ho feta moo haholwanyane, Monyetla wa Lepato ha o na fetoha.

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.

Dipehelo tsa Pholisi

Ha motho ya ngodisitsweng bakeng sa Inshorensense a hlokahala, Monyetla wa Lepato wa motho eo ya ngodisitsweng bakeng sa Inshorensense o tla leshwa ha feela Dipehelo tseo di phethahaditswe.

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]*

Ditho tsa Lelapa Feela

Batho ba ngodisitsweng bakeng sa Inshorensense e lokela ho ba ditho tsa lelapa. Bona ke: monna wa hao kapa mosadi le bana ba hao ba dilemo tse 21. *[Boikgethelo: batswadi, bana ba lelapa, le palo yohle ya bana]*

Premiums Must Be Paid

See the special Conditions for Premiums below.

Ditefello tsa Kgwedi le Kgwedi di lokela ho Leshwa

Tadima Dipehelo tse ikgethileng bakeng sa Ditefello tsa kgwedi le kgwedi mona ka tlase.

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.

Ho hlokahala Dikgweding tse qalang tse 6 kamora Letsatsi la ho Qala:

- Ho motho ya ngodiseditsweng inshoreense a hlokahala ka kotsi ya tseleng dikgweding tse 6 tse qalang kamora Letsatsi la Qala, Monyetla wa Lepato o tla leshwa. Kotsi ke ha ho etsahala ntho e nngwe ka ntle mmeleng wa hao kapa ka tshusumetso, kapele hoo Motho ya ngodiseditsweng inshoreense a neng a sa itokisetsa yona kapa a sa e lebella. Mehlala ya kotsi e ka ba ho thulana ha dikoloi kapa ho kgangwa ke metsi.
- Haeba Motho ya ngodiseditsweng inshoreense a hlokahala ka lebaka la ho kula dikgweding tse 6 tse qalang kamora Letsatsi la ho Qala, Monyetla wa Lepato **ha o na** ho leshwa. Haeba Motho ya ngodiseditsweng inshoreense a hlokahala ka lebaka la ho kula dikgweding tse 6 **kamora** Letsatsi la ho Qala, Monyetla wa Lepato **o tla** leshwa. Haeba lesea le sa tswa belehwa le hlokahala ka lebaka la ho kula dikgweding tse 6 tse qalang, Monyetla wa Lepato o tla leshwa.
- Haeba motho e mong haeba a ngodiswa ka hara pholisi kamora Letsatsi la Ho qala, Monyetla wa Lepato **ha o na** leshwa. Haeba motho enwa a hlokahala ka lebaka la ho kula kamora dikgwedi tse 6 kamora Letsatsi la ho Qala, Monyetla wa Lepato **o tla** leshwa.

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.

Ho hlokahala Dilemong tse qalang tse 2 kamora Letsatsi la ho Qala:

- Haeba Motho ya ngodiseditsweng Inshoreense a ipolaya dilemong tse qalang tse 2 kamora Letsatsi la ho qala, kapa ha a tsebahaditswe a ne a ngodisitswe pholising ena, Monyetla wa Lepato **ha o na** leshwa.

- Haeba motho ya ngodiseditsweng Inshoreense a ipolaya kamora dilemo tse 2 kamora Letsatsi la ho qala kapa ha a tsebahaditswe pholising ena, Monyetla wa Lepato o tla leshwa.

[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.]

[Boikgethelo: Monyetla o Phethahetseng wa Lepato

Motho a ka ba le dipholisi tse fetang bonngwe le ba ha Khamphani ya ABC ya Inshoreense, ha feela ditefello tsohle tsa Menyetla ya Lepato di sa fete RXXXX. Haeba tshehetso e feta RXXXX, Khamphani ya Inshoreense ya ABC e tla lefa feela RXXXX.]

[Optional: Policy Can Continue after Your Death]

[Boikgethelo: Pholisi e ka nna ya tswela pele le kamora Lefu la Hao]

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.

Ditefello tsa kgwedi le kgwedi

Ditefello tsa kgwedi le kgwedi di lokela hore kamehla di leshwe kgwedi le kgwedi ho tloha Letsatsing la Ho qala.

O dumeletswe ho lefa matsatsing a 30 ho lefa tefello ya kgwedi le kgwedi. Haeba tefello efe kapa efe e so leshwe nakong ya matsatsi a 30, pholisi e tla hlakolwa mme Monyetla wa Lepato ha o na leshwa.

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.

Kamora selemo se le 1 kamora Letsatsi la ho Qala, haeba o lefile ditefello tsohle tsa kgwedi le kgwedi, o ka tlola tefello ya kgwedi e le nngwe bakeng sa selemo se seng le se seng se tletseng seo o se lefeletseng mme pholisi e ke ke ya hlakolwa. Hona ho bolela hore kamora selemo se le seng kamora Letsatsi la ho Qala, haeba o lefile ditefello tsa dikgwedi tsohle ho tloha Letsatsing la ho Qala, o dumellwa ho lefa ditefello tsa dikgwedi tse 11 selemong seo ho na le ditefello tsa dikgwedi tse 12. Haeba o tlola ditefello tsa dikgwedi tse 2, pholisi e tla hlakolwa.

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.

Kamora dilemo tse 2 kamora Letsatsi la ho Qala, haeba o lefile ditefello tsohle tsa kgwedi le kgwedi, o dumellwa ho ka tlola ditefello tsa dikgwedi tse 2 mme pholisi e ke ke ya hlakolwa. Haeba o tlola dikgwedi tse 3, pholisi e tla hlakolwa. Kamora dilemo tse 2 ho tloha Letsatsing la ho Qala, haeba o tlotse tefello e le 1 selemong sa bobedi, o dumellwa ho tlola tefello e nngwe hape e le 1 ya kgwedi selemong sa boraro mme pholisi e ke ke ya hlakolwa. Haeba o tlola ditefello tsa dikgwedi tse 2, pholisi e tla hlakolwa.

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.]

Ho ntse ho tshwana:

- Kamora dilemo tse 3, ha o ka tlola ditefello tse 3 tsa kgwedi le kgwedi ho tloha ka Letsatsi la ho Qala.
- Kamora dilemo tse 4, ha o ka tlola ditefello tse 4 tsa kgwedi le kgwedi ho tloha ka Letsatsi la ho Qala.
- Kamora dilemo tse 5, ha o ka tlola ditefello tse 5 tsa kgwedi le kgwedi ho tloha ka Letsatsi la ho Qala.
- Kamora ho lefa ditefello tsohle tsa dilemo tse 6 kapa ho feta ho tloha Letsatsing la ho Qala, o dumeletswe ho tlola ditefello tsa dikgwedi tse 6 pholisi ya hao e sa hlakolwe. Haeba o tlola ditefello tse 7, pholisi ya hao e tla hlakolwa.

[Boikgethelo: Haeba o etsa kopo (bona ka tlase) ya Monyetla wa Lepato haeba ditefello tsa kgedi le kgwedi di sa leshwa jwaloka ka hodimo, monyetla o tla [fokotswa ke ditefello tseo o sa di lefellang.]

[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.]

[Boikgethelo: Khamphani ya Inshoreense ya ABC e ka eketsa ditefello tsa kgwedi ka lebaka la hobane ho hlokahala batho ba bangata ba ngodiseditsweng pholisi ena ya lepato ba hlokahala ka tsela e neng e sa lebellwa. Tefello ya kgwedi le kgwedi e ke ke ya fetoha ka lebaka la Monyetla ya Lepato e leshwang pholising ya hao. Haeba tefello ya kgwedi le kgwedi e fetolwa, Khamphani ya Inshoreense ya ABC e tla o tsebisa [Boikgethelo: matsatsi a 30] pele tefello e eketswa. Haeba o sa kgotsofala ke tefello e fetotsweng ya kgwedi le kgwedi, o ka kopa Khamphani ya Inshoreense ya ABC hore e o tsebise ka mekgwa e meng hape ya boikgethelo eo o nang le yona.]

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 kgutlisetswa hape

Haeba pholisi e hlakolwa ka lebaka la hobane ditefello tsa kgwedi le kgwedi di sa lefella, e ka kgutlisetswa hape (ya qalwa botjha) nakong efe kapa efe dikgweding tse 3 ho tloha letsatsing leo e neng e hlakolwa ka lona. Haeba pholisi e kgutlisetswa hape, ditefello tse sa lefella ha di a tshwanela ho lefella. Ha ho na ba le tefo ya Monyetla wa Lepato e leshwang ho tloha ka letsatsi leo pholisi e neng e hlakolwa ka lona ho fihlela pholisi e kgutlisetswa hape. Pholisi e tla ba le Dipehelo tse tshwanang jwalokaha e ne e na le tsona ka Letsatsi la ho Qala. Mohlala, ha ho na ba le tefo ya Monyetla wa Lepato e tla etswa dikgweding tse qalang tse 6 haeba Motho ya ngodiseditsweng Inshoreense a hlokahala ka lebaka la ho kula nakong ena.

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.

Dikotlotefo

Dikotlotefo tsohle tsa pholisi ena di kenyeditswe ditefellong tsa kgwedi le kgwedi. Molao o tsebisa hore ke khomishene e kae e ka leshwang ho baeletsi ba inshoreense bakeng sa mosebetsi wa bona. Khomishene e leshwang moeletsi wa hao wa inshoreense bakeng sa pholisi ena ke [X]% ya tefello ya kgwedi le kgwedi. Hona ho bolela hore khomishene e tla ba R[XXX] selemong sa pele.

Haeba moeletsi wa hao wa inshoreense e le moemedi kapa motshehetsi wa Khamphani ya Inshoreense ya ABC, khomishene e ka leshwang e ka fapana hanyenyane hobane moemedi a ka fumana menyetla e meng e sa tsweng ka ho otloloha pholising ena.

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].

Kamoo o ka etsang kopo ya Monyetla wa Lepato ka teng

Haeba e mong wa Batho ba ngodiseditsweng Inshoreense a hlokahala, o ka etsa kopo ya Monyetla wa Lepato ya motho eo. Hona ho bolela hore o lokela ho tsebisa Khamphani ya Inshoreense ya ABC kapele kamoo o ka kgonang kapa ka nako efe kapa efe dikgweding tse [12] kamora lefu la motho eo ho fumana monyetla wa lepatso leo. Haeba o sa tsebise Khamphani ya Inshoreense ya ABC pele nako ya dikgwedi tse [12] e fela, Monyetla wa Lepato ha o na leshwa. Ka kopo ikopanye le moeletsi wa inshoreense bakeng sa diforomo tse lokelang ho tlatswa kapa o letsetse Nomoro ya Thuso ya Bareki ya Khamphani ya Inshoreense ya ABC.

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.

Ho hlakolwa esale pele - matsatsing a 30

Haeba o so batle tefo, o ka hlakola pholisi matsatsing a qalang a 30 ho tloha letsatsing leo o fumaneng pholisi ka lona. *(Boikgethelo: Haeba ho se monyetla ofe kapa ofe oo o o lefilweng, o tla kgutlisetswa tjhelete ya hao ya dtefello tsohle tsa kgwedi le kgwedi tseo o di lefileng)* Bakeng sa ho hlakola, ngolla *(Boikgethelo: founela)* Khamphani ya Inshoreense ya ABC ho ba tsebisa ho etsa jwalo.

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.

Ho hlakolwa – kamora matsatsi a 30

O na le hona ho hlakola pholisi ena ka nako efe kapa efe ka lengolo *[Boikgethelo:founu]* ho Khamphani ya Inshoreense ya ABC ho ba tsebisa ho etsa jwalo. Ho tla nka nako ya matsatsi a 30 ho hlakola pholisi ena.

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.

Ho fetola pholisi e seng e ntse e le teng

Haeba o boeletse hore o hlakole kapa o fetole pholisi eo o neng o na le yona pele, e le hore o nke pholisi ena, o lokela hotsebiswa hore ke hobaneng ha ntho ena e ka ba mpe ho wena. Hona e ka ba:

- ho lefa dikotlotefo habedi
- ditefello tse phahameng tsa kgwedi le kgwedi ka lebaka la dilemo le bophelo ba hao
- ho se kgone ho ingodisetsa inshore le ho ngodisa batho ba bang bakeng sa inshore
- ho se kgone ho etsa kopo ya menyetla bakeng sa nako ya dikgwedi tse tshelletseng tse qalang tsa pholisi ya hao e ntjha ya ho kula
- dikotlotefo tse tlang kapele pholising ya kgale

Botsa moeletsi wa hao wa tsa inshore kapa khamphani ya hao ya pele ya inshore haeba o batla ho tseba haholwanyane. Haeba o sa thabela pholisi ya hao e ntjha, o ka etsa Thibelo ya Kapele jwalokaha ho bontshitswe ka hodimo.

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.

BOBODU

Ha kopo ya tjhelete ya pholisi ena e kenyeletsa bobodu (boqhekanyetsi) kapa ho hloka botshepehi ho kang ho bolella Khamphani ya Inshore ya ABC dilemo tse fosahetseng kapa dikamano, pholisi e ka hlakolwa mme ho se na menyetla mme ha ho na ba le Ditefello tsa kgwedi le kgwedi tse tla leshwa.

The Law - Financial Advisory and Intermediary Services Act

Molao - Boeletsi ba Ditjhelete le Molao wa Ditshebeletso tse Bohareng

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.

Boikarabelo ba Moemedi

Khamphani ya Inshore ya ABC ke motshehetsi wa ditjhelete ya fanang ka mesebetsi ya nang le laesense ho latela molao. Nomoro ya laesense ke XXXXX. Hona ho bolela hore baeletsi ba

Yona ba inshoreense (baemedi kapa batshehetsi) ba kwetlisitswe mme ba dumeletswe ho o fa keletso ka dihlahiswa tsa Khamphani ya Inshoreense ya 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.

Boikarabelo ba basebetsi

Basebetsi ba Khamphani ya Inshoreense ya ABC bao eseng baemedi, ba dumeletswe ho hlalosa kamoo dipholisi di sebetsang ka teng le kamoo dintho di etswang ka teng mona Khamphaning ya Inshoreense ya ABC. Ha ba a tshwanela ho o fa keletso efe kapa 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.

Boikarabelo ba Hao

O lokela ho araba dipotso tsohle tse foromong ya kopo ka nepo. Hona ke boikarabelo ba hao. Haeba dikarabo di sa nepahala kapa haeba ho na le ntho e haellang, Menyetla ya lepato e ka nna ya se ke ya leshwa. Haeba moeletsi a o tlatsetsa foromo ya kopo, o lokela ho thaba hore polelo ka nngwe e tla nepahala mme e tlatswe ka botlalo. Ha o a lokela ho saenela diforomo tse sa tlatswang.

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.

Dipotso kapa Ditlitlebo

Haeba karolo efe kapa efe ya kgutsufatso ena e sa tshwane le tokomane ya ho qala ya pholisi, tokomane ya ho qala ya pholisi e tla nkuwa e nepahetse.

Haeba o na le dipotso kapa ditlitlebo dife kapa dife malebana le pholisi ya hao, qala pele ka ho buisana le moeletsi wa hao wa inshoreense. Haeba o sa kgotsofala ka karabo, ikopanye le Khamphani ya Inshoreense ya ABC [Mohala wa Thuso ya Bareki ho XXXXXX kapa fekese XXXXXX]. Bakeng sa bothata bo so ka bo rarollwa, ikopanye le Lefapha la Ditlitlebo la Khamphani ya

Inshorense ya ABC ofising e kgolo. Dintlha tsa ho ikopanya le bona di bontshitswe ka hodimo ho kgutsufatso ena.

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

The ABC Insurance Company Internal Ombudsman

P.O. Box XXXXXX

XXXXXXXX

XXXXXX.]

[Haeba o ntse o so kgotsofale o ka ngolla:

The ABC Insurance Company Internal Ombudsman

P.O. Box XXXXXX

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 Financial Advisory & Intermediary Services (FAIS) Ombudsman:

Mr. Charles Pillai

The Ombudsman 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

Jwale, haeba bothata bo ntse bo so rarollwe mme ke malebana le **lebaka leo o le filweng**, o ka ngolla kapa wa founela The Financial Advisory & Intermediary Services (FAIS) Ombudsman:

Mr. Charles Pillai

The Ombudsman for Financial Service Providers

P O Box 74571

LYNWOOD RIDGE

0040

Dinomoro tsa mohala (012) 470-9080/99

Dinomoro tsa fekese (012) 348-3447

Nomoro ya ShareCall ke 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

Haeba o ntse o so kgotsofale hape, o ka ngolla:

The Long-term Insurance Ombudsman

Private Bag X45

CLAREMONT

7735

Mohala: (021) 674-0330

Fekese: (021) 674-0951