



DECEMBER 2006
SIMPLIFIED DESCRIPTION OF POLICY
INDLELA LELULA YEKUCHAZA IPHOLISI



FULL NAME AND CONTACT DETAILS OF INSURER/ LETTERHEAD TO BE SHOWN HERE
**LIBITO LELIPHELELE LEMCINISEKISI-MSHWALENSE NEMINININGWANE YAKHE/IMIBHALOSIHLOKO
(LETTERHEAD) IKHONJISWA 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.

INDLELA LESEBENTA NGAYO LEPHOLISI

Ngembi kwekufaka sicelo salePholisi kumcoka kutsi ubone kucala kutsi isebenta njani, kuze weneliseke ngayo. Lombhalosifinco ukuchazela (nobe Lesamari ikuchazela) ngalokucacile nangelulwimi lolulula kutsi lePholisi isebenta njani. Nakukhona lokwengetiwe longafisa kukwati, ungabuta umeluleki-mshwalense wakho nobe inkapani lekuphatsele lomshwalense. Ligama lalenkapani yemshwalense yi-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.

TIMFANELO

LePholisi ingeyeluhlobo lwamasingcwabisane. Ikhokhela Timfanelomngcwabo talabo labasukebabhalisiwe. Lababhaliswe kulomshwalense ngulabo emabito abo labhalwe lapha ngentansi. Uma kwentekile Lobhalisiwe ashona kumele tibe tibhadelwe tonke tindleko talepholisi (emaphrimiyamu), ngulapho kutawubese kukhokhwa Timfanelomngcwabo letitawube tiyimali lengukheshi leyawubukana netindleko temngcwabo. Tindleko talepholisi (Emaphrimiyamu) ngulemali yemshwalense lekudzingeke kutsi uyibhadale nyangatonkhe. Imibandzela yalepholisi lenkhonjiswe ngentansi, kumele inhlangatjetwe ngalokuphelele kuze i-ABC Insurance Company ikhokhe timfanelo.

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 LESEBENTA NGAYO LEPHOLISI

- ? Ungumnikati walePholisi futsi tindleko talepholisi tibhadalwa nguwe.
- ? IPholisi icala mhlaka 1 April 2006, lokulusuku lesilubita ngedeyithi lecala ngayo lePholisi (Start Date).
- ? Kufanele ubhadale tindleko talePholisi letingema Randi Langu R [XXX] nyangatonkhe ku-ABC Insurance Company.
- ? *[Ngekutikhetsela kwakho: Tindleko talePholisi angeke tintjintje (Tenyuke nobe Tehle) lokungenani umnyaka munye].*
- ? Nangabe kubakhona loshonako kulabo lababhalisiwe futsi kube kutsi yonkhe imibandzela ihlangatjete, i-ABC Insurance Company itawubhadala Timfanelo Temngcwabo.
- ? Nawenta sicelo salePholisi, kumele usho kutsi ufuna kube ngubani lofisa kutsi emukele timfanelo nakungase kwenteke ushone. Nawungakasho kutsi ufuna Timfanelomngcwabo temukelwe ngubani, titawuvele tikhokhelwe efeni lakho (Estate) *[Njengalenye yetindlela]*.
- ? Nakungulomunye walababhalisiwe loshonile (kungasuwe), leTimfanelomngcwabo titakukhokhelwa 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

Timfanelo Temngcwabo

Kutakutsi naseyicala lepholisi, Bantfu lababhalisiwe/labaShwalensiwe nemabito abo labhalwe kuloluhla batakemukela leTimfanelomngcwabo ngendlela lekhonejise eluhlwini ngentasi.

<u>Bantfu lababhalisiwe / labaShwalensiwe</u>	<u>Iminyaka Yebudzala</u>	<u>Timfanelo Temngcwabo</u>
[Libito]	45	R 10 000
[Libito]	42	R 10 000

[Libito]	18	R 5 000
[Libito]	7	R 2 500
[Libito]	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.

Timfanelomngcwabo teMntfwana

Bantfwana labangephasi kweminyaka lengemashumi lamabili nakunye (21) budzala kuphela labangaShwalensiwa Timfanelomngcwabo kulePholisi. Ngalelilanga lomntfwana atabe ahlanganisa ngalo iminyaka lengemashumi lamabili nakunye (21) budzala, lilungelo lakhe lekuShwalenselwa Timfanelomngcwabo liyawuhociswa kulePholisi.

[Ngekutikhetsela kwakho: Ungawengeta umshwalense wamasingcwabisane wemntfwana kufika eminyakeni lengemashumi lamabili nesihlanu (25) nangabe usasesikolweni kantsi futsi ungawengeta umshwalense wamasingcwabisane wentfwana njengellunga lemndeni lelingetwako]

Nangabe loyo lobhalwe kulePholisi futsi atawuzuza Timfanelomngcwabo angumntfwana longephasi kweminyaka lelishumi nakune (14) budzala, Timfanelomngcwabo titawenyuswa ngekwelamalamana nekweyuka kweminyaka yakhe yebudzala. Kukhonjiswe lapha ngentasi:-

- Nangabe lomntfwana ungephasi kweminyaka lesitfupha (6) budzala, Timfanelomngcwabo tiyakuba ngu-R1 250.
- Kuyakutsi nase ahlanganisa iminyaka lesitfupha (6) budzala, Timfanelomngcwabo tiyawukhushulwa tiye ku-R 2 500
- Ekuhlanganiseni kwakhe iminyaka lelishumi nakune (14) budzala, Timfanelomngcwabo tiyawukhushulwa tiye ku-R 5 000

Kusukela eminyakeni lelishumi nakune (14) budzala kuya etulu, Timfanelomngcwabo tiyawubese atisenyuki kwendula ku-R5 000.

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:

Imibandzela yalePholisi

Nakwentekile kwashona uMuntfu lobhalisiwe kulePholisi/loShwalensiwe, Timfanelomngcwabo taloyoMuntfu titawubhadalwa nangabe kuhlangatjetwe lemibandzela lelandzelako:

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]*

Emalunga emndeni kuphela

Labo Bantfu lababhalisiwe kulePholisi/labaShwalensiwe kufanele kubengemalunga emndeni wakho. Labo kushiwo: Babe nobe Make wakakho (Umyeni nobe Umkakho) nebantfwana labangakengci eminyakeni lengemashumi lamabili nemuvo (21) budzala. *[Kuya ngekutikhetsela kwakho: batali, labo lotalwa nabo kini, nesibalo sebantfwana lesingengci lesinc unyiwe.]*

Premiums Must Be Paid

See the special Conditions for Premiums below.

Tindleko talepholisi Kufanele Tibhadalwe / EmaPhrimiyamu Kufanele aBhadalwe

Buka imibandzela yelikhetselo lekhonjiswe ngentasi.

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.

Kushona Etinyangeni Letisitfupha (6) Tekucala Kusukela Ngelusuku Lecale Ngalo Lepholisi

Kusebenta (Start Date):

- Nakwentekile uMuntfu lobhalisiwe kulePholisi/loShwalensiwe ashona engotini etinyangeni letisitfupha (6) tekucala kusukela esukwini lecale ngalo lepholisi kusebenta, Timfanelomngcwabo **titawubhadalwa**. Ngengoti kushiwo sehlakalo lesenteka ngephandle kwemtimba wakho nobe ngekuphocenelela, futsi nangekuphutfuma lokutfola uMuntfu lobhalisiwe kulePholisi/loShwalensiwe angakatilungiseleli futsi angakalindzeli. Tibonelo taloko yingoti yemoto nobe kweminta emantini ushone.
- Nakwentekile uMuntfu lobhalisiwe kulepholisi/loShwalensiwe ashona ngekugula etinyangeni letisitfupha (6) tekucala kusukela esukwini lecale ngalo kusebenta lepholisi, Timfanelomngcwabo **angeke** tibhadalwe. Kepha nakwentekile uMuntfu lobhalisiwe kulepholisi/loShwalensiwe ashona **ngemuva** kwetinyanga letisitfupha (6) kusukela esukwini lecale ngalo kusebenta lepholisi Timfanelomngcwabo **titawubhadalwa**.

- Uma uMuntfu loShwalensiwe awesengetelelo abhaliswe kulePholisi ngemuva kwelisuku lecale ngalo kusebenta lepholisi, Timfanelomngcwabo **angeke** tibhadalwe nangabe lowomuntfu ashone ngekugula etinyangeni letisitfupha (6) kusukela ngelusuku labhaliswe ngalo njengewesengetelo kulePholisi. Kepha nangabe lomuntfu wesengetelo ashona ngekugula **ngemuva** kwetinyanga letisitfupha (6) kusukela ngelusuku lecale ngalo kusebenta lepholisi, Timfanelomngcwabo **titawubhadalwa**.

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.

Kushona Eminyakeni Lemibili (2) Yekucala Kusukela Ngelusuku Lecale Ngalo Kusebenta Lepholisi (Start Date):

- Nakwentekile uMuntfu loShwalensiwe ashona ngekutibulala eminyakeni lemibili (2) yekucala kusukela ngelusuku lecale ngalo kusebenta lepholisi (Start Date), nobe lusuku labhaliswe ngalo njengaloshwalensiwe, Timfanelomngcwabo **angeke** tibhadalwe
- Kepha uma uMuntfu lobhalisiwe kulepholisi/loShwalensiwe atibulala **ngemuva** kweminyaka lemibili yekucala kusukela ngelusuku lecale ngalo kusebenta lepholisi (Start Date), nobe lusuku labhaliswe ngalo njengaloshwalensiwe, Timfanelomngcwabo **titakubhadalwa**.

[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]

[Kuya ngekutikhetsela kwakho: Timfanelomngcwabo letingetulu kwako konkhe lesincunyiwe Umuntfu uvumelekile kutsi angaba nemapholisi langetulu kwayinye ne ABC Insurance Company, kuphela nje nangabe Timfanelomngcwabo tingendluli RXXXX setitonke. Uma Timfanelomngcwabo temapholisi sewa onkhe engca kuRXXXX, i-ABC Insurance Company itawukhokha RXXXX kuphela]

[Optional: Policy Can Continue after Your Death]

[Kuyangekutikhetsela kwakho: IPholisi ingachubeka nangemuva kwekushona 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.

EmaPhrimiyamu

EmaPhrimiyamu kufanele abhadalwe nakanjani nyangatonkhe kusukela ngelusuku iPholisi lecale ngalo kusebenta.

Uniketwa emalanga langema-30 kubhadala leyo naleyoPhrimiyamu. Kungengca emalanga langema-30 iPhrimiyamu ingakabhadalwa, iPholisi iyawukhanselwa kubete Timfanelomngcwabo letibhadalwako.

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.

Uma iPholisi seyihlanganise umnyaka munye (1) kusukela ngelusuku leyacala ngalo kusebenta, nakhona nangabe uwabhadale onkhe emaPhrimiyamu, ungasayizubisa inyanga yinye njalo ngemnyaka kulamaPhrimiyamu lowabhadalako ngephandle kwengoti yekukhanselwa kwePholisi. Loku kusho kutsi uma lePholisi yakho seyihlanganise umnyaka munye kusukela ngelusuku leyacala ngalo kusebenta, uvumeleke kubhadala emaPhrimiyamu lali-11 ngemnyaka esikhundleni salali-12. Kepha ungasubisa emaPrimuyamu lamabili (2) ngemnyaka, iPholisi iyakhanselwa.

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.

Ngemuva kweminyaka lemibili (2) kusukela ngelusuku iPholisi leyacala ngalo kusebenta, uvumeleke kuzubisa tinyanga timbili ngemnyaka ungabhadali emaPrimiyamu, ngephandle kwengoti yekukhanselwa kwePholisi. Kepha ungasubisa tinyanga letintsatfu ungabhadali iPhrimiyamu, iPholisi iyakhanselwa.

Ngemuva kweminyaka lemibili (2) kusukela ngelusuku iPholisi leyacala ngalo kusebenta, nawuzubise iPhrimiyamu yinye (1) emnyakeni wesibili, uvumelekile kuzubisa lenye yenyanga yinye emnyakeni wesitsatfu ngephandle kwengoti yekukhanselwa kwePholisi. Kepha nawuphindze uzubisa lamanye emaPhrimiyamu etinyanga letimbili, iPholisi iyakhanselwa.

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.]

Kwenteka ngendlela lefanako kutsi:

Ngemuva kweminyaka lemi-3 lapho ungazubisa khona emaPrimiyamu lamatsatfu (3) asawonkhe kusukela ngelusuku iPholisi leyacala ngalo kusebenta.

Ngemuva kweminyaka lemi-4 lapho ungazubisa khona emaPrimiyamu lamane (4) asawonkhe kusukela ngelusuku iPholisi leyacala ngalo kusebenta.

Ngemuva kweminyaka lesi-5 lapho ungazubisa khona emaPrimiyamu lasihlanu (5) asawonkhe kusukela ngelusuku iPholisi leyacala ngalo kusebenta.

Ngemuva kwekubhadala onkhe emaPhrimiyamu iminyaka lesitfupha nobe ngetulu kusukela ngelusuku iPholisi leyacala ngalo kusebenta, uvumeleke kuzubisa emaPrimiyamu etnyanga letisi-6 asawonkhe ngephandle kwengoti yekukhanselwa kwePholisi. Kepha ungazubisa emaPhrimiyamu lasi-7, iPholisi iyakhanselwa.

[Ngekutikhetsela kwakho: Uma ufaka sicelo (Buka ngentasi) seTimfanelomngcwabo esimweni lesifana nalesingenhla lapho kube khona emaPhrimiyamu lanakabhadalwa, letimfanelo titakuncishiswa ngalamaPhrimiyamu longakawabhadali.]

[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.]

[Ngekutikhetsela kwakho: I-ABC Insurance Company ingawenyusa (ingawakhuphula) lamaPhrimiyamu ngobe banyenti bantfu labanalenhlobo yePholisi yamasingcwabisane labashonako kwengca indlela lobekulindzeleke ngayo. Iphrimiyamu angeke igucuke ngenca yeTimfanelomngcwabo letikhokhwe tiphuma kulePholisi yakho. Nakwentekile iPhrimiyamu yagucuka baka-ABC Insurance Company batakwatisa [Ngekutikhetsela: emalanga langema-30] ngembi kwekutsi iPhrimiyamu ikhushulwe. Nangabe ungakeneliswa, ungasacela i-ABC Insurance Company ikutjele ngaletinye tindlela lonekutikhetsela kuto]

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 iyavuseleleka

Nakwentekile lePholisi yakhanselwa ngenca yekusalela emuva kwemaPhrimiyamu kuyakhonakala kutsi ivuselelwe (kucaliswe nayo kabusha) nganobe ngusiphi sikhatsi

kungakapheli tinyanga letintsatfu kusukela ngelusuku leyakhanselwa ngalo. Uma lePholisi seyivuselelwe, kasisekho sidzingo sekukhokhela emaPhrimiyamu labezubisiwe. Kute kepha Timfanelomngcwabo letiyawukhokhwa kusukela ngelusuku iPholisi leyakhanselwa ngalo kufikela ngelusuku lePholisi ivuselelwe ngalo. Noko lePholisi iyakuba nemiBandzela lefanako neyangeLusuku lePholisi lecale ngalo kusebenta. Njengesibonelo, kute Timfanelomngcwabo letiyawukhokhwa etinyangeni letisi-6 tekucala nakwentekule uMuntfu oShwalensiwe washona ngekugula kulesosikhatsi.

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.

Tindleko letikhokhwako

Tonkhe tindleko letikhokhwako kulePholisi tifakiwe kulamaPhrimiyamu.

Umtsetfo uyalawula kutsi ingumalini ikhomishini lekumele ikhokhelwe umelulekimshwalense ngemsebenti lawentako. Ikhomishini lokumele itfolwe ngumelulekimshwalense wakho ngalePholisi ngu [X] % wePhrimiyamu. Loku kusho kutsi emnyakeni wekucala ikhomishini yakhe kutakuba ngu-R [XXX].

Nangabe umelulekimshwalense wakho angummeleli nobe sitfunywa saka-ABC Insurance Company, ikhomishini layiholako ingase yehluka kancane ngobe ummelelimshwalense kunetimfanelo letitsite latitfolako letingaphumi ngco kulePholisi.

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].

Ufaka sicelo sekukhokhelwa Timfanelomngcwabo

Nakwentekile kwashona munye kulaBantfu labaShwalensiwe, ungasifaka sicelo sekukhokhelwa Timfanelomngcwabo talowomuntfu. Loku kuchaza kutsi kufanele ubikele baka-ABC Insurance Company masinyane ngalokusemandleni kungakapheli tinyanga letili-12 lomuntfu ashonile kuze kutsi utfole timfanelo tekushona kwakhe. Kepha nakungaphela tinyanga letili-12 kungakabikeli baka-ABC Insurance Company, Timfanelomngcwabo angeke tibhadalwe. Khululeka utsintsane nemelulekimshwalense wakho akweluleke mayelana nemaFomu lokumele uwagcwalise, nobe ushayele baka-ABC Insurance Company lucingo kulenombolo [yekunakekela emaKhasitama].

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.

Kukhansela ngembi kwesikhatsi – kungakapheli emalanga langema- 30

Nawungakaze ufake sicelo sekubhadalwa timfanelo, ungasayikhansela iPholisi yakho emalangeneni langema-30 ekucala kusukela ngelusuku lowemukele ngalo lePholisi.

[Ngekutikhetsela kwakho: Nangabe awukaze ufake sicelo sekukhokhelwa timfanelo, ungabuyiselwa yonkhe imali yemaPhrimiyamu lowabhadalile.] Nasewutsetse sincumo sekukhansela, bhalela nobe *[ngekutikhetsela kwakho:]* shayela baka- ABC Insurance Company ubatjele bente njalo.

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.

Kukhansela – ngemuva kwemalanga langema-30

Ungasayikhansela lePholisi nganobe ngusiphi sikhatsi ngekubhalela nobe *[Ngekutikhetsela kwakho: kushayela]* baka- ABC Insurance Company lucingo ubatjele bente njalo. Kutakutsatsa emalanga langema-30 kukhansela lePholisi.

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.

Kufaka iPholisi lensha esikhundleni salekhona

Nakwentekile wacelwa kukhansela nobe kuntjintja iPholisi lebewunayo phambilini, ngenhloso yekutsatsa lePholisi yetfu, kufanele bakuchazele kutsi imiphumela lemibi yaloko kungase kube yini:

- Kubhadala kabili tindleko letikhokhwako
- EmaPhrimiyamu lasetudlwana ngenca yeminyaka yakho yebudzala nobe simomphilo
- Kungabisesimweni sekutishwalensa wena nalabanye bantfu labashwalensiwe
- Kungabisesimweni sekufaka sicelo setimfanelo tekugula kudzimate kuphele tinyanga letisi-6 tekucala kusukela ngelusuku iPholisi lecale ngalo kusebenta
- Tindleko letikhokhwako tekukhansela iPholisi lendzala ngembi kwesikhatsi

Buta umelulekimshwalense wakho nobe inkapani yakho lendzala yemshwalense nakukhona lokunye lokwengetiwe lofisa kukwati. Nawungakeneliswa ngePholisi yakho lensha, ungasayikhansela ngembi kwesikhatsi njengobe sekuchaziwe 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.

KUKHWABANISA

Nakwentekile kwaba khona lokutsintsa kukhwabanisa ekufakweni kwesicelo setimfanelo kulePholisi nobe kudvukisa ngenhloso njengekutsi unike baka-ABC Insurance Company imininingwane lengemanga mayelana neminyaka yebudzala nobe budlelwane nobe buhlobo, lePholisi itawukhanselwa ngephandle kwesincepheteliso semaPhrimiyamu.

The Law - Financial Advisory and Intermediary Services Act

Lokushiwo nguMsetfo – Umtsetfo weLusito lweBeluleki neBuhambekhatsi baseTimalini (Financial Advisory and Intermediary Services Act)

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.

Butiphendvuleli beMmelelimshwalense

I-ABC Insurance Company ingumetfuli lobhaliswe ngalokusemtsetfweni welusito lwetimali ngekulandzela timiso temtsetfo. Inombolo yelayisense yayo itsi XXXXX. Loku kusho kutsi belulekimshwalense bayo (bameleli nobe titfunywa tayo) bangulababaceceshiwe nalabavunyelwe kukunika teluleko mayelana nemikhicito yaka-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.

Butiphendvuleli bebasebentimahhovisi

Basebentimahhovisi baka-ABC Insurance Company, labangesibo bameleli, nabo bavumelekile kukuchazela mayelana nekutsi emaPholisi asebenta njani nanekutsi kuchutjwa ngayiphi inkhambiso ka-ABC Insurance Company. Abakavamuleki kepha kukunika seluleko sanobe ngulupohi luhlobo

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.

Butiphendvuleli bakho

Kumele uyiphendvule kahle nangalokushaya emhloneni yonkhe imibuto kulelifomu lekufaka sicelo. Lowo ngumsebenti losemahlombe akho. Uma timphendvulo takho tinguletiphosisakele nobe nakukhona lokushiyele, Timfanelomngcwabo tingase tingabhadalwa. Akubokutsi lapho umeluleki akubhalela lelifomu lakho lekufaka sicelo, ujabule nawe usho kutsi leso naleso sitatimende sibhaleke kahle nangalokuphelele. Ungawasayini emafomu langakagcwaliswa ngalokuphelele.

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

ImiButo netiKhalato

Nakwentekile kutsi kube khona nobe nguyiphi nje incenye yalombhalosifiko lengefani nePholisi lephelele, umculu walePholisi nguwo lotakutsafwa njenalowemukelile.

Nangabe unemibuto nobe kukhona longakeneliswa ngako mayelana nalePholisi yakho, khulumisana kucala nemelulekimshwalense wakho. Nangabe usolomane ungakeneliswa, tsintsana nebaka-ABC Insurance Company's ngekubashayela lucingo kulenombolo [yekunakekela emaKhasitama] letsi: XXXXX nobe ubatfumele ifeksi ku: XXXXXX]. Mayelana nenkinga lengakasonjululwa, chumana neluPhiko lwalenkapani lolubukene neTikhalato emahhovisinhloko. Iminingwane yekuchumana nabo ikhonjiswe esihlokweni salombhalosifinco.

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

The ABC Insurance Company Internal Ombudsman

P.O. Box XXXXXX

XXXXXX]

[Ngekutikhetsela kwakho: Nangabe usolomane ungakeneliswa, ungabhalela uMlamulu wagekhatsi kulenkapani ku:

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 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

Nangabe isolomane ingakasonjululwa lenkinga lonayo futsi **imayelana neseluleko losinikiwe**, khona ungabhalela nobe ushayele uMlamulu wetindzaba letiphatselene neLusito lweBeluleki neBuhambekhatsi baseTimalini ku:

Mnu Charles Pillai

Bulamuli beBetfullusito mayelana neTetimali

(The Ombud for Financial Service Providers)

P O Box 74571

LYNWOOD RIDGE

0040

Tinombolo telucingo: (012) 470-9080/99

Inombolo yefeksi: (012) 348-3447

Inombolo yelwabelwanotindleko: 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

Nawusolomane ungakeneliswa nalapho, bhalela uMlamuli wetindzaba teMishwalense Yesikhatsi Lesidze ku:

The Long-term Insurance Ombudsman

Private Bag X45

CLAREMONT

7735

Lucingo: (021) 674-0330

IFeksi: (021) 674-0951