

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

MADZINA NA ZWIDDOMBEDZWA NGA VHU?ALO ZWA MUTSIRELEDZI

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.

PHO?ISI I SHUMISA HANI

Musi vha sa athu u ita khumbelo ya pho?isi vha fanela u vhona uri i shumisa hani na u fusheya ngayo. Ma?weledzo aya a vha bvisela khagala uri pho?isi iyi i shumisa hani. Arali vha tshi ?o? a u ?ivha zwinzhi, vha nga vhudzisa muletshedzi wavho wa zwa ndindakhombo kana khamphani ya ndindakhombo ine ya laula pho?isi iyi. Dzina ? a khamphani ya ndindakhombo ndi Khamphani ya Ndindakhombo ya 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.

MBUELO

Pho?isi ndi pho?isi ya ndindakhombo ya mbulungo. I badela Mbuelo dza Mbulungo kha Vhathu vho Tsireledzwaho. Vhathu vho tsireledzwaho ndi vhathu vhane madzina avho avha nga afha fhasi. Arali Muthu o Tsireledzwaho a lovha phirimiamu dzo? he dzo badelwa, mbuelo ya kheshe ya zwibviswa zwa mbulungo i ?o badelwa. Phirimiamu ndi mutengo wa tshedele une vha tea u u badela ?wedzi nga ?wedzi kha ndindakhombo. Nyimele dza pho?isi dzo sumbedzwaho afha fhasi dzi fanela u swikelelwa u itela uri Khamphani ya Ndindakhombo ya ABC i kone u badela mbuelo.

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.

I SHUMA HANI

- ? Ndi vhone muthu vhane vha langa na u badela pho? isi.
- ? Pho? isi i thoma nga 1 Lambamai 2006, ?i vhidzwa Datumu ya U thoma.
- ? Vha badela phirimiumu ya R [XXX] ? wedzi mu? we na mu? we kha Khamphani ya Ndindakhombo ya ABC.
- ? *[U nanga: Phirimiamu hedzi a dzi nga shanduki lwa ? waha muthihi.]*
- ? Arali muthihi wa Vhathu vho Tsireledzwaho a lovha Nyimele dzo? he dzi tshi swikelelea, Mbuelo yawe ya Mbulungo i ? o badelwa nga Khamphani ya Ndindakhombo ya ABC.
- ? Musi vha tshi ita khumbelo ya pho? isi, vha fanela u bula zwauri ndi nnyi ane a ? o ? anganedza mbuelo arali vha lovha. Arali hu sina zwe vha bula Mbuelo dza Mbulungo dzi ? o badelwa kha *[U nanga, ndaka yavho]*. Arali mu? we Muthu o Tsireledzwaho a lovha(hu si vhone), Mbuelo dza Mbulungo dzi ? o badelwa khavho.

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

Mbuelo dza Mbulungo

Musi pho? isi i tshi thoma, Vhathu vho Tsireledzwaho vhane madzina avho avha nga afha fhasi vha ? o ? anganedza Mbuelo dza Mbulungo dzo sumbedzwaho kha mutevhe.

<u>Vhathu vho Tsireledzwaho</u>	<u>Vhukale</u>	<u>Mbuelo dza Mbulungo</u>
[Dzina].....	45.....	R 10 000
[Dzina].....	42.....	R 10 000
[Dzina].....	18.....	R 5 000
[Dzina].....	7.....	R 2 500
[Dzina].....	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.

Mbuelo dza Mbulungo dza Vhana

[U nanga: Vhana vha re fhasi ha vhukale ha 21 fhedzi vha nga vha na Mbuelo dza Mbulungo kha pho?isi iyi. ? uvha ?ine ? wana a ?ovha e na mi?waha ya 21, Mbuelo dza Mbulungo dza ? wana dzi ? o khantselwa.]

[U nanga: vha nga engedza tsireledzo ya mbulungo u swika kha vhukale ha minwaha ya fumbili na mitanu 25 arali a tshi kha ?i vha mutshudeni na u engedza Tsireledzo ya mbulungo sa mura?o wa mu? a o engedzwaho.]

Arali Muthu o Tsireledzwaho a ? wana a re nga fhasi ha vhukale ha fhasi ha mi? waha ya fumi na mina 14, Mbuelo dza Mbulungo dzi ? o engedzwa tshifhingani tshi? aho musi ? wana a tshi khou aluwa, sa zwo sumbedziswa afho fhasi.

- -Arali ? wana a fhasi ha vhukale ha mi? waha ya 6, Mbuelo dza Mbulungo dzi ? ovha R1 250
- Musi ? wana a tshi fara mi? waha ya 6, Mbuelo dza Mbulungo dzi ? o gonya u swika kha R 2 500
- Musi ? wana a tshi fara mi? waha ya 14, Mbuelo dza mbulungo dzi ? o gonya u swika kha R 5 000

Musi ? wana o no swikisa mi? waha ya 14 kana u fhira Mbuelo dza Mbulungo a dzi nga ? o shanduka.

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:

Maga a Pho?isi

Arali Muthu o Tsireledzwaho a nga lovha, Mbuelo dza mbulungo dza Muthu o Tsireledzwaho onoyo dzi ? o badelwa arali Maga a re afho fhasi o swikelelwa:

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]*

Mira?o ya Mu? a Fhedzi

Vhathu vho Tsireledzwaho vha fanela u vha mira? o ya mu? a wavho. Vhathu vhanevho ndi: Munna wavho kana mufumakadzi wavho na vhana vhavho u swika kha mi? waha ya 21. *[U nanga: Vhabebi, vharathu, na vhana]*

Premiums Must Be Paid

See the special Conditions for Premiums below.

Phirimiamu i tea u badelwa

Kha vha sedze maga o khetheaho a Phirimiamu nga afho fhasi.

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.

U lovha kha Mi? wedzi ya 6 u bva kha Datumu ya u Thoma

- Arali Muthu o Tsireledzwaho a lovha nga khombo kha mi? wedzi ya 6 u bva kha Datumu ya u Thoma, Mbuelo dza mbulungo dzi ? o badelwa. Khombo zwi amba zwithu zwine zwa nga itea nga nn? a ha muvhili wavho kana nga u tou kombetshedzwa, nahone nga u ? avhanya hune Muthu o Tsireledzwaho a vha a songo ? i lugisela kana u zwi lavhelela.
- Tsumbo dza khombo ndi u wa ha goloi ya ? hukhukana kana u kumbiwa.
- Arali Muthu o Tsireledzwaho a lovha nga vhulwadze kha mi? wedzi ya 6 ya u thoma u bva kha Datumu ya u Thoma, Mbuelo dza Mbulungo **a dzi nga ?** o badelwa. Arali Muthu o Tsireledzwaho a lovha nga vhulwadze nga **murahu** ha mi? wedzi ya 6 u bva kha Datumu ya u Thoma, Mbuelo dza Mbulungo **dzi ?o** badelwa. Arali ? wana wa Lutshetshe a lovha nga u lwala kha mi? wedzi ya u thoma, Mbuelo dza mbulungo dzi ? o badelwa.

Arali Muthu o Tsireledzwaho we a engedzedzwa dzina ? awe ? a ? etshedzwa nga murahu ha Datumu ya u Thoma, Mbuelo dza Mbulungo **a dzi nga ?o** badela arali muthu a lovha nga u tou lwala mi? wedzini ya 6 ya u thoma u bva kha datumu ye dzina ? awe ? a ? etshedzwa. Arali muthu onoyo a lovha nga vhulwadze **nga murahu** ha mi? wedzi ya 6 u bva kha Datumu ya u Thoma, Mbuelo dza Mbulungo **dzi ?o** badelwa.

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.

U lovha kha Mi? waha 2 ya u Thoma u bva kha Datumu ya u Thoma:

- Arali Muthu o Tsireledzwaho a ?i vhulaha (u ?i vhulaha) kha mi? waha 2 u bva kha Datumu ya u Thoma kana arali dzina ? awe ?i kha pho?isi, Mbuelo dza Mbulungo **a dzi nga ?o** badelwa.
- Arali Muthu o Tsireledzwaho a ?i vhulaha **nga murahu** ha mi? waha 2 u bva kha Datumu ya u Thoma kana arali dzina ? awe ?i kha pho?isi Mbuelo dza Mbulungo **dzi ? o** badelwa.

[Optional: Maximum Funeral Benefit

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

[U nanga: Gumofulu ?a Mbuelo dza Mbulungo

Muthu a nga vha na pho?isi dzi ne dza fhira kha Khamphani ya Ndindakhombo ya ABC, tenda ? hanganyelo yo? he ya Mbuelo dza mbulungo i si fhire R XXXX. Arali tsireledzo i tshi fhira R XXXX, zwino ha Khamphani ya Ndindakhombo ya ABC i ? o badela fhedzi R XXXX]

[Optional: Policy Can Continue after Your Death]

[U nanga: Pho?isi i nga bvelaphan? a nga murahu ha lufu lwavho

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.

Phirimiamu

Phirimiamu i fanelwa u badelwa ?wedzi mu? we na mu? we u bva kha Datumu ya u Thoma.

Ma? uvha a 30 o tendelwa u badela phirimiamu i? we na i? we. Arali Phirimiamu i songo badelwa kha ma? uvha a 30, pho?isi i ? o mbo ?i khantselwa a hu nga ?o vha na Mbuelo dza Mbulungo dzine dza ? o badelwa.

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.

Nga murahu ha ?waha 1 u bva kha Datumu ya u Thoma, arali vho badela phirimiamu dzo? he, vha nga pfukisa phirimiamu ya ?wedzi 1 kha ? waha wo? he we vha u badelela na uri pho?isi a i nga ? o khantselwa. Zwi amba uri nga murahu ha ?waha 1 u bva kha Datumu ya u Thoma, arali vho badela phirimiamu dzo? he u bva kha Datumu ya u Thoma, vha a tendelwa u badela

phirimiamu dza 11 madzuloni a phirimiamu dza 12. Arali vho pfukisa phirimiamu mi?wedzi 2, pho?isi i? o khantselwa.

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.

Nga murahu ha mi?waha 2 u bva kha Datumu ya u Thoma, Arali vho no badela phirimiamu dzothe u bva kha Datumu ya u Thoma, vha a tendelwa u pfukisa phirimiamu dza mi?wedzi mivhili pho?isi a i nga? o khantselwa. Arali vha pfukisa phirimiamu dza mi?wedzi 3, pho?isi i? o khantselwa. Nga murahu ha mi?waha mivhili u bva kha Datumu ya u Thoma, arali vho pfukisa phirimiamu 1 kha?waha wa vhuvhili, vha a tendelwa u pfukisa phirimiamu ya?wedzi 1 kha?waha wa 3 na uri pho?isi a i nga khantselwi. Arali vha pfukisa phirimiamu dza mi?we mi?wedzi 2, pho?isi i? o khantselwa.

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.]

Zwithu zwenezwi zwi dovha zwa shuma kha:

Nga murahu ha mi?waha 3, arali vha tshi nga pfukisa phirimiamu 3 dzo fhelela u bva kha Datumu ya u Thoma

Nga murahu ha mi?waha 4, arali vha tshi nga pfukisa nga phirimiamu 4 dzo fhelela u bva kha Datumu ya u Thoma

Nga murahu ha mi?waha 5, arali vha tshi nga pfukisa u badela phirimiamu 5 dzo fhelela u bva kha Datumu ya u Thoma

Nga murahu ha u badela phirimiamu dzo? he lwa mi?waha ya 6 kana u fhira u bva kha Datumu ya u Thoma, vha a tendelwa u pfukisa phirimiamu dza mi?wedzi ya 6 dzo fhelela pho?isi i si khou khantselwa. Arali vha pfukisa u badela phirimiamu dza mi?wedzi ya 7, pho?isi i? o mbo?i khantselwa.

[U nanga:arali vha ita mbilo (kha vha sedze nga fhasi) Mbuelo dza Mbulungo arali phirimiamu i songo badelwa sa zwo bulwaho afho n? ha, mbuelo dzi? o fhungudzwa nga phirimiamu ye vha si i badele.]

[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.]

[U nanga: Khamphani ya Ndindakhombo ya ABC i nga engedza phirimiumu nga uri vhathu vhanzhi vha re na lushaka ulu lwa pho?isi ya mbulungo vha khoulovha u fhirisa zwe zwa vha zwo lavhelelwa . Phirimiamu a i nga shanduki ngauri Mbuelo dza Mbulungo dza Badelwa kha pho?isi ya vho. Arali phirimiamu ya shanduka, Khamphani ya Ndindakhombo ya ABC i ?o vha vhudza [U nanga: ma?uvha a 30] musi phirimiamu i sa athu engedzwa. Arali vha songo fushea nga tshandukiso ya phirimiamu, vha nga humbela Khamphani ya Ndindakhombo ya ABC uri i vha vhudze nga ha hu?we u nanga hune vha vha naho.]

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.

Pho?isi i nga Vhuedzedzwa

Arali pho?isi ya khantselwa ngauri phirimiamu a i athu u badelwa, i nga vhuedzedzwa (ya tho? wa hafhu) tshifhinga tshi?we na tshi?we kha mi? wedzi 3 u bva kha datumu ye ya khantselwa ngayo. Arali pho?isi ya vhuedzedzwa phirimiamu dzo salelaho a dzo ngo tewa u badela. A huna Mbuelo dza Mbulungo dzine dza ?o badelwa u bva kha datumu ye pho?isi ya khantselwa ngayo u swikela pho?isi yo no vhuedzedzwa. Pho?isi i ?o vha na Nyimele i fanaho u fana na zwe ya vha i zwone kha Datumu ya Mathomo. Sa tsumbo, a huna Mbuelo dza Mbulungo dzine dza ?o badelwa mi? wedzi ya rathi6 ya u thoma arali Muthu o Tsireledzwaho a nga lovha kha vhulwadze vhu?we na vhu?we nga tshifhinga tshenetshi.

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.

Mbadelo

Mbadelo dzo? he dza pho?isi iyi dzo katelwa kha phirimiamu.

Mulayo uri ndi khomishini nngafhani ine ya tewa u badelwa vhaeletshedzi vha zwa ndindakhombo kha mushumo wavho. Khomishini ine ya badelwa mueletshedzi wavho wa zwa ndindakhombo kha pho?isi iyi ndi [X] % ya phirimiamu. Zwi amba uri khomishini i? ovha R [XXX] nga ? waha wa u thoma. Arali mueletshedzi wavho wa zwa mulayo a muimeleli kana zhendedzi kha Khamphani ya Ndindakhombo ya ABC, khomishini ine ya badelwa i nga fhambana zwi? uku ngauri muimeleli a nga wana dzi? we mbuelo dzine dza sa bve thwii kha heyi pho?isi.

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].

Vha nga Vhilisa hani Mbuelo dza Mbulungo

Arali mu? we wa Vhathu vho Tsireledzwaho a lovha, vha nga ita mbilo dza muthu onoyo dza Mbuelo dza Mbulungo. Hezwi zwi amba uri vha tea u vhudza Khamphani ya Ndindakhombo ya ABC nga u ? avhanya kana tshifhinga tshi? we na tshi? we kha mi? wedzi ya [12] nga murahu ha lufu lwa onoyo muthu uri vha wane mbuelo. Arali vha sa athu u vhudza Khamphani ya Ndindakhombo ya ABC musi mi? wedzi ya [12] yo no fhela, Mbuelo dza Mbulungo a dzi nga ? o badelwa. Vha humbelwa u pfi vha kwamane na mueletshedzi wa zwa ndindakhombo kha fomo dzine dza tea u ? adzwa kana vha founele Khamphani ya Ndindakhombo ya ABC [Kha Lu?ingo lwa Khasi? ama].

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.

U khantsela u ?avhanya – kha ma? uvha a 30

Arali vha sa athu u ita mbilo, vha nga khantsela pho?isi kha ma? uvha a 30 a u thoma u bva kha ? uvha ? e vha ? anganedza pho?isi nga? o. *[U nanga: Arali hu sina mbuelo dzo badelwaho vha ? o badelwa murahu tshelede yavho yo? he ya phirimiamu dzo? he dze vha dzi badela]* U khantsela, kha vha ? walele *[U nanga: u founa]* kha Khamphani ya Ndindakhombo ya ABC u vha vhudza uri vha ite nga u ralo.

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.

U khantsela – nga murahu ha ma?uvha a 30

Vha nga khantsela pho?isi iyi tshifhinga tshi? we na tshi? we nga u tou ?wala [U nanga: founa] kha Khamphani ya Ndindakhombo ya ABC uri vha ite nga u ralo. Zwi ?o dzhia ma? uvha a 30 u khantsela pho?isi.

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.

U Thivha Pho?isi i re hone

Arali vho vhudzwa uri vha khantsele kana vha shandukise pho?isi ye vha vha vhe nayo u thomani, vha nga dzhiya heyi pho?isi, vha tea u vhudzwa uri ndingani hezwi zwi tshi nga vha zwithu zwi si zwavhu?i kha vhone. Hezwi zwi nga vha u:

- badelisa mbadelo mbili
- ita uri phirimiamu i vhe n? ha nga mulandu wa vhukale havho na mutakalo
- ita uri vha si kone u ?i tsireledza vha?we vhathu vho tsireledzwaho
- sa kona u vhila mbuelo mi? wedzi ya 6 ya u thoma ya pho?isi yavho ntswa kha vhulwadze
- wana mbadelo dza u ? avhanya u khantsela kha pho?isi ya kale

Kha vha vhudzise mueletshedzi wa ndindakhombo kana khamphani ya ndindakhombo ya kale arali vha tshi ? o? a u ?ivha zwinzhi. Arali vha si khou takadzwa nga pho?isi yavho ntswa, vha nga Khantsela u ? avhanya sa zwe zwa sumbedziswa afho n? ha.

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.

VHUFHURA

Arali huna i? we mbilo ire nga fhasi ha pho?isi iyi i tshi katela vhufhura kana u sa imelelwa nga n? ila yone, u fana na u vhudza Khamphani ya Ndindakhombo ya ABC mi? waha i si yone kana vhushaka, pho?isi i nga khantselwa hu sina mbuelo dzine dza ? o wanwa. A hu nga ? o vha na u vhuiselwa murahu ha Phirimiamu.

The Law - Financial Advisory and Intermediary Services Act

Mulayo – Ngeletshedzo dza zwa Masheleni na Mulayo wa Tshumelo dza Vhupfumedzani

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.

Vhu?ifhinduleli ha vhuimeleli

Khamphani ya Ndindakhombo ya ABC ndi mu? etshedzi wa tshumelo ya zwa masheleni a re na ? aisentse u ya nga mulayo. Nomboro ya ? aisentse ndi XXXXX. Hezwi zwi amba uri vhaeletshedzi vha ndindakhombo vhayo (vhaimleli kana vhaendedzi) vho gudiswa na u tendelwa uri vha ? ee ngeletshedzo nga ha zwibveledzwa zwa Khamphani ya Ndindakhombo 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.

Vhu?ifhinduleli ha vhashumi

Mira?o ya vhashumi vha Khamphani ya Ndindakhombo ya ABC, v hane vha sivhe vhaimleli, vha a tendelwa u ? alutshedza uri pho?isi i shumisa hani na zwa uri zwithu zwi itiswa hani kha Khamphani ya Ndindakhombo ya ABC. A vho ngo tendelwa u vha ? ea i? we ngeletshedzo.

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.

Vhu?ifhinduleli havho

Vha tea u fhindula mbudziro dzo? he nga n?ila yo teaho kha fomo ya khumbelo. Hovhu ndi vhu?ifhinduleli havho. Arali phindulo dzi si dzone kana arali tshi? we tshithu tshi tshi khou ? ahela, Mbuelo dza Mbulungo a dzi nga ? o badelwa. Arali muletshedzi a vha ? adzela fomo ya khumbelo, vha tea u takala uri tshi? atamennde tshi? we na tshi? we ndi tshone nahone tsho fhelela. Vha songo saina fomo dzi songo fhelelaho.

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.

Mbudziso kana Mbilaelo

Arali tshi? we tshipi? a tsha manweledzo aya tshi sa fani na ?i? walwa ? a pho? isi ? a mathomo, ?i? walwa ? a pho? isi ? a mathomo ?i ? o dziwa sa ?i re ? one.

Arali vha na mbudziso kana mbilaelo i? we na i? we nga ha pho? isi yavho, tsha u thoma kha vha ambe na muletshedzi wa ndindakhombo. Arali vha songo fushea nga phi ndulo, kha vha kwamane na Khamphani ya Ndindakhombo ya ABC [Lu? ingo lwa Khasi? ama kha XXXXXX kana vha fekisele kha XXXXXX]. Kha thaidzo i songo bviselwaho khagala, kha vha kwamane na Muhasho wa Mbilaelo kha Khamphani ya Ndindakhombo ya ABC ofisini khulwane. Zwidodombedzwa zwa vhukwamani zwo sumbedziswa nga n? ha ha manweledzo aya.

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

The ABC Insurance Company Internal Ombudsman

P.O. Box XXXXXX

XXXXXXXXxx

XXXXXX.]

[U nanga: Arali vha sa athu u fushea vha nga ? walela kha:

Ramilayo wa Ngangomu wa Khamphani ya Ndindakhombo ya ABC

P.O. Box XXXXXX

XXXXXXXXxx

XXXXXX]

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

Mr. Charles Pillai

The Ombud for Financial Service Providers

P O Box 74571

LYNWOOD RIDGE

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Telephone Numbers (012) 470-9080/99

Facsimile number (012) 348-3447

ShareCall Number 0860 3247 66

Zwino, arali thaidzo i sa athu u lugiswa i nga ha **ngeletshedzo ye vha ? etshedzwa**, vha nga kha ?i? walela kha kana u founela kha Muimeleli wa zwa mulayo kha FAIS(Ngeletshedzo dza zwa Masheleni na Tshumelo dza Vhupfumedzani):

Vho Charles Pillai

Muimeleli wa zwamilayo wa Vha? etshedzi vha Tshumelo dza zwa Masheleni

P O Box 74571

LYNWOOD RIDGE

0040

Nomboro ya Lu?ingo: (012) 470-9080/99

Nomboro ya Fakisimi? e: (012) 348-3447

Nomboro ya 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

Arali vha sa athu u fushea, vha nga ? walela kha:

Muimeleli wa zwa Mulayo kha Ndindakhombo dza Tshifhinga Tshilapfu.

Private Bag X45

CLAREMONT

7735

Lu?ingo: (021) 674-0330

Fekisi: (021) 674-0951