



DECEMBER 2006
SIMPLIFIED DESCRIPTION OF POLICY
NHLAMUSELO YO OLOVA YA PHOLISI



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

MAVITO HI KU HETISEKA NI VUXOKOXOKO BYA MULETERI WA SWA NDZINDZA-KHOMBO/VUXOKOXOKO LEBYI BYI TA LONGOLOXIWA LAHA

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.

MATIRHELE YA PHOLISI

U nga se ngenisa xikombelo xa Pholisi leyi, swa fanela ku va u rhanga hi ku twisisa matirhele ya yona ku vona loko u yi tsakela. Nkomiso lowu wu nga laha wu ku hlamusela hi ririmi ro olova ni hi ndlela yo twakala swinene leswi pholisi leyi yi tirhisaka xiswona. Loko u navela ku tiva ku tlula leswi swi nga laha hi xitalo, u nga burisana ni mutsundzuxi wa ndzindza-khombo kumbe khamphani ya ndzindza-khombo. Vito ra khamphani ya ndzindza-khombo 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.

MPFUNO

Pholisi leyi i ya ndzindza-rifu. Yi hakela mali ya mpfuno hi swa nkosi eka lava va nga tsarisiwa ku va varindziwa. Varindziwa i mavito ya lava va nga longoloxiwa laha hansi. Loko munhu loyi a nga musirheriwa kumbe murindziwa o lova naswona tihakelo hinkwato ti endlwile hi mfanelo, ntsengo wo pfuna hi swa nkosi wu ta hakeriwa. N'hweti ni n'hweti ku fanela ku va ku hakeriwa ntsengo lowu wu pimiweke ku hlayisa ndzindza-khombo (insurance). Swilaveko swa tihakelo ta pholisi leswi swi kombisiweke laha hansi swi fanele ku va swi landzeleriwa ku endlela leswaku IABC Insurance Company yi hakela mpfuno loko nkarhi wu fika.

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.

MATIRHELE YA PHOLISI

- ? Hi wena n'wini wa Pholisi naswona wa yi hakelela.
- ? Pholisi yi sungula ku tirha hi siku ra 1 ta Dzivamusoko (April) 2006, ku nga rona siku ro sungula ra Pholisi.
- ? U ta hakela ntsengo wo karhi R[XXX] r'hweti yin'wana ni yin'wana eka ABC Insurance Company.
- ? *[Leswi u nga tihlawulelaka swona: Hakelo leyi pimiweke a yi nge cinciwi eka lembe hinkwaro ro sungula.]*
- ? Loko munhu loyi a nga tsarisiwa ku va musirheriwa o lova naswona tihakelo hinkwato ti endliwile hilaha ku nga pimiwa ha kona, ABC Insurance Company yi ta hakela ntsengo wo pfuneta hi nkosi hilaha ku nga pimaneriwa ha kona.
- ? Loko u nghenisa xikombelo xa Pholisi, u fanele ku vula leswaku i vamani vadyandzhaka lava va nga ta hundziseriwa ntsengo wa mpfuno loko wena wo lova. Loko wo kala u nga boxi mavito, Mpfuno wa Nkosi wu ta hundziseriwa eka *[Leswi u nga tihlawulelaka; ndzhaka ya wena]*.
- ? Naswona loko un'wana wa lava va nga tsarisiwa ku va varindziwa o lova Mpfuno wa Nkosi wu ta hundziseriwa eka 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

Mpfuneto hi swa Nkosi

Loko Pholisi yi sungula, Varindziwa lava mavito ya vona ya nga longoloxiwa laha hansi, hi vona va nga ta amukela Mpfuneto wa swa Nkosi:

<u>Varindziwa</u>	<u>Malembe</u>	<u>Mpfuneto hi swa Nkosi</u>
[Vito]	45	R 10 000
[Vito]	42	R 10 000
[Vito]	18	R 5 000
[Vito]	7	R 2 500
[Vito]	2	R1 250

Child's Funeral Benefits

[Optional: Only children under age 21 can have a Funeral Benefit from this policy. On a child's 21st birthday, the child's Funeral Benefit will be cancelled.]

[Optional: May add funeral cover up to age 25 if student and may add funeral cover as additional family member.]

If the Insured Person is a child under age 14, the Funeral Benefit will be increased in the future as the child gets older, as shown below:

- If the child is under age 6, the Funeral Benefit will be R1 250.
- On the child's 6th birthday, the Funeral Benefit will be increased to R 2 500.
- On the child's 14th birthday, the Funeral Benefit will be increased to R 5 000.

Once the Child is 14 years old or older, the Funeral Benefit will not change.

Mfuneto hi swa Nkosi

[Leswi u nga tihlawulelaka swona) i vana lava va nga ni malambe lawa ya nga ehansi ka 21 ntsena lava va kotaka ku kuma Mpfuneto wa swa Nkosi eka pholisi leyi. Loko hi siku ra ku velekiwa n'wana a khoma malembe ya 21, Mpfuneto wa swa Nkosi wu ta herisiwa.]

[Leswi u nga tihlawulelaka swona: Swi nga koteka ku engetelela ntsengo wo sirhelela ku nga ntsengo wa ndzindza-khombo ku fikela malembe ya 25 loko n'wana a ri xichudeni kumbe ku engeteriwa ntsengo wa ndzindza-khombo hikuva yaloye a ri xirho xa ndyangu.]

Loko malembe ya musirheriwa ya ri ehansi ka 14, Mpfuneto hi swa Nkosi wu ta engeteleka loko n'wana a ri karhi a kula, hilaha swi nga kombisiwa ha kona laha hansi:

- Loko n'wana a ri ni malembe lawa ya nga ehansi ka 6, Mpfuneto hi swa Nkosi wu ta va R1 250.
- Loko hi siku ra ku velekiwa n'wana a heta malembe ya 6, Mpfuneto hi swa Nkosi wu ta engetiriwa wu va R 2 500.
- Loko hi siku ra ku velekiwa n'wana a heta malembe ya 14, Mpfuneto hi swa Nkosi wu ta engetiriwa wu va R 5 000.

Loko n'wana a kala a heta malembe ya 14 kumbe a ya hundza, Mpfuneto hi swa Nkosi wu nge he cinci.

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:

Swiboho swa Pholisi

Loko musirheriwa a lova, Mpfuneto hi swa Nkosi wu ta hakeriwa loko swiboho leswi swi nga laha hansi swi fikeleriwile:

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]*

Vandyangu ntsena

Varindziwa ku fanele ku va vanhu lava va nga va ndyangu wa wena ntsena. Lava ku nga nghamu ya xinuna kumbe ya xisati, ni vana vo ya fika eka malembe ya 21. *[Leswi u nga tihlawulelaka: vatswari, vamakwenu, ni vana lava nga ri ki va wena]*

Premiums Must Be Paid

See the special Conditions for Premiums below.

Tihakelo leti ti bohaka

Languta swiboho swa tihakelo laha hansi.

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.

Ku lova eka tin'hweti ta 6 to sungula ta Pholisi ya wena:

- Loko Musirheriwa a lova hi nghozi eka tin'hweti ta 6 ta Siku ra Nsimeko ra pholisi, Mpfuneto hi swa Nkosi wu ta hakeriwa. Nghozi swi vula nchumu lowu wu humelelaka ku nga ri hi xivangelo xa ntumbuluko endzeni ka wena, kumbe hi matimba yo karhi, naswona hi xihatla lero Musirheriwa a nga tilulamiselanga swoleswo. Xikombiso ku nga va nghozi ya movha kumbe ku dyiwa hi mati.
- Loko Musirheriwa a lova hikokwalaho ka vuvabyi eka tin'hweti ta ntsevu ku sukela Siku ra Nsimeko, Mpfuneto hi swa Nkosi **wu nge** hakeriwi. Kambe, loko Musirheriwa a lova hikwalaho ka vuvabyi endzhaku ka tin'hweti ta ntsevu ku sukela eka Siku ra Nsimeko, Mpfuneto hi swa Nkosi **wu ta** hakeriwa. Loko risiya (n'wana loyi a ha ku velekiwaka) a lova hikwalaho ka vuvabyi hi tin'hweti ta ntsevu to sungula, Mpfuneto hi swa Nkosi wu ta hakeriwa.
- Loko ku nghenisiwa vito rintshwa ra Musirheriwa eka Pholisi endzhaku ka Siku ra Nsimeko, Mpfuneto hi swa Nkosi **wu nge** hakeriwi loko ku ri hileswaku yaloye u lova hikwalaho ka vuvabyi eka tin'hweti ta ntsevu leti vito ra yena ri nga tsarisiwa hi tona. Kambe loko munhu yaloye o lova hikwalaho ka vuvabyi **endzhaku** ka tin'hweti ta ntsevu kusukela Siku ra Nsimeko, Mpfuneto hi swa Nkosi **wu ta** hakeriwa.

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.

Ku lova eka malembe mambirhi ya kusukela eka Siku ra Nsimeko ra Pholisi:

- Loko Musirheriwa o tisunga eka malembe mambirhi ya ku sukela eka Siku ra Nsimeko, kumbe endzhaku ka loko a tsarisiwile eka Pholisi, Mpfuneto hi swa Nkosi **wu nge** hakeriwi.
- Loko Musirheriwa o tisunga **endzhaku** ka loko ku hele malembe mambirhi ya Siku ra Nsimeko, kumbe ku tsarisiwa ka yena Mpfuneto hi swa Nkosi **wu ta** hakeriwa.

[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.]

[Leswi u nga tihlawulela swona: Mpfuneto hi swa Nkosi

Munhu wa swikota ku va ni tipholisi to tlula yin'we na ABC Insurance Company, ntsena loko ku ri leswaku Mpfuneto hi swa Nkosi wu nge hundzi ntsengo wo ringana RXXXX. Loko ku ri hileswaku ntsengo wo sirhelela wu hundza RXXXX, ABC Insurance Company yi ta hakela ntsena ntsengo wo ringana RXXXX.]

[Optional: Policy Can Continue after Your Death]

[Leswi u nga tihlawulelaka swona: Pholisi yi nga ha ya mahlweni endzhaku ka loko u loville]

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.

Tihakelo

Tihakelo ti fanele ku endliwa n'hweti yin'wana ni yin'wana hi Siku ra Nsimeko ra ku tsarisiwa ka Pholisi ya wena. U nyikiwa masiku ya 30 ku va u endla tihakelo ta wena ta n'hweti ni n'hweti. Loko ko va ni hakelo leyi yi nga endliwangiki eka masiku ya 30, pholisi yi ta suriwa naswona Mpfuneto hi swa Nkosi wu nge endliwi.

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.

Endzhaku ka loko ku hundze lembe hi Siku ra Nsimeko naswona ku va kuri leswaku u endlile tihakelo ta wena hinkwato, wa swikota ku va u nga tlula tihakelo ta n'hweti yin'we ta lembe rin'wana ni rin'wana leri u nga ri hakelela hi ku hetiseka, pholisi a yi nge suriwi. Leswi swi vula leswaku endzhaku ka lembe leri ri helaka endzhaku ka Siku ra Nsimeko, naswona u va u endlile tihakelo hinkwato ku sukela Siku ra Nsimeko, u pfumeleriwa ku va u hakela tin'hweti ta 11 ematshan'wini ya 12 wa tin'hweti. Loko wo hundzisa tin'hweti timbirhi u nga hakelanga, pholisi ya wena yi ta suriwa.

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.

Endzhaku ka loko ku hundze malembe mambirhi ya Siku ra Nsimeko naswona ku va kuri leswaku u endlile tihakelo ta wena hinkwato, wa swikota ku va u nga tlula tihakelo ta tin'hweti timbirhi, pholisi a yi nge suriwi. Loko wo hundzisa tin'weti tinharhu u nga hakelanga, pholisi ya wena yi ta suriwa. Endzhaku ka malembe mambirhi ya ku hundza ka Siku ra Nsimeko, naswona u tlule n'hweti yin'we hi tihakelo eka lembe ra vumbirhi u nga swikota ku va u nga tlula yin'wana n'hweti hi lembe ra vunharhu, pholisi a yi nge suriwi. Loko ko hundza tin'wana tin'hweti timbirhi u nga endlanga tihakelo ta wena pholisi yi ta suriwa.

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.]

Leswi swi ta fana ni loko:

- Endzhaku ka malembe manharhu (3) u nga kota ku va u tlurisa tihakelo ta tin'hweti tinharhu (3) ku pima loko ku hundze Siku ra Nsimeko;
- Endzhaku ka malembe ya mune (4), u nga kota ku va u tlurisa tihakelo ta tin'hweti tinharhu (4) ku pima loko ku hundze Siku ra Nsimeko;
- Endzhaku ka malembe ya ntlhanu (5), u nga kota ku va u tlurisa tihakelo ta tin'hweti tinharhu (5) ku pima loko ku hundze Siku ra Nsimeko;
- Endzhaku ka loko u ta va u endle tihakelo to ringana 6 wa malembe kumbe ku tlurisa ku sukela loko ku hundze Siku ra Nsimeko, u nga swikota ku va u tlula tin'hweti ta 6 u nga hakeli kambe pholisi ya wena yi nge suriwi.

[Leswi u nga tihlawulelaka swona: Loko u koxa kumbe ku ngenisa xikombelo (vona laha hansi) ku ri leswaku tihakelo a ti endliwanga hilaha ku nga pimisiwa xiswona laha henhla] Mpfuneto hi swa Nkosi wu ta hungutiwa hi ku landza tihakelo leti ti nga kala ti nga endliwanga.]

[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.]

[Leswi u nga tihlawulela swona: ABC Insurance Company yi nga tlakusa tihakelo hikwalaho ko va vanhu vanyingi va ri ku loveni ku tlula leswi a swi pimiwe xiswona. Tihakelo ta n'hweti ni n'hweti a ti nge cinci hikwalaho ka ntsengo lowu u nga ta va u wu hakeriwile wa Mpfuneto hi swa Nkosi. Loko tihakelo ta n'hweti ni n'hweti to cinciwa, ABC Insurance Company yi ta ku tivisa [Hi ku ku nyika masiku ya 30 ku va u tihlawulela] ku nga se tlakusiwa tihakelo leti. Loko u nga tsaki hi tihakelo leti, u nga kombela ABC Insurance Company leswaku yi ku tivisa hi swin'wana leswi u nga tihlawulelaka swona.]

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 yi nga pfuxetiwa

Loko Pholisi yo suriwa hikwalaho ko va tihakelo ti nga endlwanga hi mfanelo, ya swikota ku va yi nga pfuxetiwa kambe nkarhi wihi ni wihi eka tin'hweti ta 3 kusukela eka siku leri yi nga suriwa hi rona. Loko pholisi yi tlhela yi pfuxetiwa, a swi bohi ku va tihakelo leti ti nga tluriwa ti rihwa. Mpfuneto wa swa Nkosi wu nge hakeriwi loko wo laveka hi nkarhi lowu pholisi yi nga suriwa hi wona ku ya fikela nkarhi lowu yi tlhelaka yi pfuxetiwa hi wona. Pholisi yi ta ni swiboho swo fana ni leswi yi nga va naswona swo fana ni swa Siku ra Nsimeko. Xikombiso, Mpfuneto hi swa Nkosi wu nge hakeriwi, loko Musirheriwa o lova hikwalaho ka vuvabyi tinh'weti ta 6 ti nga se hela.

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.

Timali leti ti hakeriwaka

Hinkwato timali leti faneleke ku hakeriwa ta Pholisi ti ngenisiwile eka tihakelo ta n'hweti ni n'hweti.

Milawu ya tiko yi pima swihakelwana (commission) leswi swi fanelaka ku hundziseriwa eka valeteri/vatsundzuxi va swa ndzindza-khombo. Xihakelwana lexi xi nga kumiwaka hi muleteri wa swa ndzindza-khombo, i xiphemu xa [X]% xa hakelo ya n'hweti ni n'hweti. Leswi swi vulaka leswaku xihakelwana xi ta va R [XXX] eka lembe ro sungula.

Loko muleteri wa wena a ri murhumiwa kumbe muyimeri wa ABC Insurance Company, xihakelwana xi nga hambanyana hikuva muleteri a kota ku kuma hakelo kumbe mpfuneto lowu wu nga humiki eka pholisi ntsena.

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].

Nkoxo wa Mpfuneto hi swa Nkosi

Loko un'wana wa vasirheriwa a lova, wa swikota ku va u nga koxa kumbe ku ngenisa xikombelo xa Mpfuneto hi swa Nkosi. Leswi swi vula leswaku u fanele ku tivisa ABC Insurance Company loko swi kala swi koteka kumbe, ku nga se hundza tin'hweti ta 12 endzhaku ka loko rifu ri humelerile ku endlela ku kuma ntsengo lowu. Loko wo tsandzeka ku tivisa ABC Insurance Company tin'hweti ta 12 ti ngkondza ti hela, Mpfuneto hi swa Nkosi a wu nge hakeriwi. Tihlanganise kumbe u tivisa muleteri wa wena leswaku a ta tata tifomo kumbe u bela rinqingho eka ABC Insurance Company [eka nomboro ya 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. *[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.

Ku Surisa Pholisi ku nga se hela masiku ya 30

Loko u nga se ngenisa nkoxo wa swikota ku va u nga surisa pholisi ya wena ku nga se hela masiku ya 30 lawa u nga yi kuma ha wona. *[Leswi u nga tihlawulelaka swona: Loko ku ri leswaku a wu nga se kuma Mpfuneto u nga ttheriseriwa tihakelo hinkwato leti u ti endleke]* Ku va u surisa, tsalela *[Leswi u nga tihlawulelaka swona: U bela rinqingho]* eka ABC Insurance Company u va tivisa leswi u swi boheke.

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.

Ku surisa endzhaku ka masiku ya 30

U nga swikota ku surisa Pholisi nkarhi un'wana ni un'wana hi ku tsalela *[kumbe ku bela rinqingho]* eka ABC Insurance Company u va tivisa leswi u nga boha swona. Swi ku teka masiku ya 30 ku surisa Pholisi.

Replacing an Existing Policy

If you were told to cancel or change a policy that you had before, so you can take this policy, you must be told why this can be bad for you. This can be:

- paying charges twice
- higher premiums because of your age and health
- not being able to insure yourself and the other people insured
- not being able to claim benefits for the first six months of your new policy for illness
- early cancellation charges on the old policy

Ask your insurance adviser or previous insurance company if you want to know more. If you are not happy with your new policy, you can take Early Cancellation shown above.

Ku siva Pholisi hi yin'wana

Loko wo byeriwa leswaku u sula kumbe ku cinca Pholisi leyi u nga na yona u fanele ku twisisa leswi swi hoxekeke hi Pholisi yaleyo: Leswi ku nga va ka:

- Ku endla tihakelo kambirhi
- tihakelo ti va ti ri ehenhla hikwalaho ka malembe ni rihanyo ra wena
- hikwalaho ko va u tsandzeka ku tisirhelela ni ku sirhelela vanhu van'wana lava va nga vasirheriwa va wena.
- Hikwalaho ko tsandzeka ku koxa Mpfuneto eka tin'hweti ta 6 to sungula ta Pholisi ya wena leyintshwa hi mhaka ya vuvabyi
- Ku hatlisela ku sula Pholisi ya wena ya khale nkarhi wu nga si fika.

U fanela ku va u vutisa muleteri wa wena wa ndzindza-khombo kumbe Khamphani ya wena ya khale ya ndzindza-khombo loko u lava ku tiva hi xitalo. Loko u nga tsakanga hi pholisi ya wena leyintshwa, u nga swikota ku surisa nkarhi wu nga si fika tani hi leswi nga kombiwa la henhla.

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.

VUMBABVA/VUNKUNGUNDZWANI

Loko wo koxa Mpfuneto hi ndlela ya vuxisi kumbe vuhembi hi malembe kumbe vuxaka byo hembra ni mufi eka ABC Insurance Company, Pholisi yi nga suriwa u tlhela u nga riheriwi mintsengo leyi u nga yi hakela ya n'hweti ni n'hweti.

The Law - Financial Advisory and Intermediary Services Act

Nawu – Nawu wa Vutsundzuxi ni swa Vutirheri hi swa Timali ni (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.

Vutihlamuleri bya Muyimeri

ABC Insurance Company i khamphani leyi yi nga ya xinawu hi tlhelweni ra swa vutirheri eka ku tivisa vanhu hi swa timali. Nomboro ya layisense i: XXXXX. Leswi swi vula leswaku valeteri va

yona va swa ndzindza-khombo va kondleteriwile leswaku va nga letela hi leswi ABC Insurance Company yi nga na swona.

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.

Vutihlamuleri bya vatirhi etihofisini

Vatirheri va le tihofisini ta ABC Insurance Company lava va nga ri ki valeteri va swikota ku va va nga hlamusela matirhele ni mafambisele ya swa ABC Insurance Company, kambe a va pfumeleriwi ku pfuna hi vuleteri.

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.

Vutihlamuleri bya wena

U fanele ku hlamula swivutiso hinkwaswo leswi swi vutisiweke hi ku hetiseka. Leswi i vutihlamuleri bya wena. Loko tihlamulo ti hoxekile, kumbe loko swin'wana swi nga tatisiwangi hi mfanelo, swi nga endleka leswaku mpfuneto hi swa Nkosi wu nga hakeriwi. Loko muleteri kumbe mupfuni a ku tatisela fomo ya wena ya xikombelo, u fanele ku vona leswaku hinkwaswo swi tsariwe kahle hi ku hetiseka. A wu fanelanga ku sayina tifomo leti ti nga hetisekangiki.

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.

Swivutiso na swivileriso

Loko xiyenge xin'wana xa nkomiso xi nga fani hi ku hetiseka ni pholisi. Pholisi n'wini hi yona yi nga ta tekiwa yi ri ni ntiyiso.

Loko u ri ni swivutiso kumbe swivilelo hi pholisi ya wena, sungula hi ku vulavula ni muleteri wa wena wa ndzindza-khombo. Loko u nga enerisiwi hi nhlamulo, tihlanganise na ABC Insurance Company [Customer Care Line eka nomboro leyi landzelaka XXXXXX kumbe u rhumela hi fekisi eka nomboro leyi landzelaka XXXXXX]. Loko xiphiso xa wena xi nga lulamisiwanga, tihlanganisi

ni va le hofisini ya le henhla Head Office. Vuxokoxoko bya lava u faneleke ku hlangana na vona ti nyikiwile laha henhla ka nkomiso hi xitalo.

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

The ABC Insurance Company Internal Ombudsman

P.O. Box XXXXXX

XXXXXX.]

[Leswi u nga tihlawulelaka swona: Loko wa ha ri na xivilelo u nga tsalela eka adirese leyi landzelaka:

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

Loko xivilelo xi nga si lulamisiwa endzhaku ka mpfuno lowu u nyikiweke wona, tsalela eka adirese leyi landzelaka kumbe u ba rinqingho ro ya eka:

Mr. Charles Pillai

The Ombud for Financial Service Providers

P O Box 74571

LYNWOOD RIDGE

0040

Tinomboro ta rinqingho 012) 470-9080/99

Nomboro ya Fekisi (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

Loko wa ha ri ni ku vilela, kumbe xiphiso, u nga tsalela

The Long-term Insurance Ombudsman

Private Bag X45

CLAREMONT

7735

Tel: (021) 674-0330

Fax: (021) 674-0951