

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

**LEINA KA BOTLALO LE DINTLHA TSA KGOLAGANO TSA KHAMPHANI YA INŠORENSE/ TLHAKAKGOLO
YA KHAMPHANI GO BONTSHWA FA**

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.

MOKGWA O PHOLOSİ E DIRANG KA ONA

Pele o dira kopo ya pholisi o tshwanetse go itse gore pholisi eo e dira ka mokgwa mang. Fa o rata go itse go feta, a ka kopa moeletsi wa gago wa inšorensense kgotsa khamphani ya inšorensense e e laolang pholisi eo. Leina la khamphani ya inšorensense 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.

DIPOELO

Pholisi e ke pholisi ya inšorensense ya lesa. E duela Dipolelo tsa lesa go Batho bao ba Sireleditsweng. Batho ba ba Sireleditsweng ke batho ba ba kailweng fa tlase. Fa Motho yo o Sireleditsweng a tlhokafala mme o duetse dituelo tsotlhe tsa kgwedi le kgwedi, madi a seatleng go dirisetswa ditsheneyegelo tsa poloko a tla duelwa. Dituelo tsa kgwedi le kgwedi ke dikelo tsa madi a o tshwanelwang ke go a duela inšorensense kgwedi e nngwe le nngwe. Mabakakemo a pholisi a a bontshwang fa tlase a tshwanetse go diragadiwa gore ABC Insurance Company e kgone go duela dipolelo.

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.

GORE E DIRA JANG

- ? O mong wa pholisi e bile ke wena o e duelelang.
- ? Pholisi e simolola ka la 1 Moranang 2006, le le bidiwang Letlha la Tshimologo.
- ? O duela dituelo tsa kgwedi le kgwedi tsa bokana ka R[XXX] go ABC Insurance Company kgwedi nngwe le nngwe.
- ? *[E ka tlogelwa: Dituelo tse gadikitla di fetoga bonnye sebaka sa ngwaga o le mongwe]*
- ? Fa mongwe wa Batho ba ba Sireleditsweng a ka tlhokafala mme Mabakakemo otlhe a diragaditswe, Poelo ya Leso la gagwe e tla duelwa ke ABC Insurance Company.
- ? Fa o dira kopo ya go nna le pholisi o tshwanetse go kwala gore ke mang yo o tla amogelang dipoelo fa o tlhokafala. Fa o sa bue sepe, Dipoelo tsa Leso di tla duelwa go *[E ka tlogelwa; boswa ba gago]*.
- ? Fa Motho mongwe yo o Sireleditsweng (yo eseng wena) a tlhokafala, Poelo ya Leso e tla duelwa 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

Poelo ya Leso

Fa pholisi e simola, Batho ba ba Sireleditsweng bao maina a bona a tlhagelelang mo lenaneong le le fa tlase, batla amogela Dipolelo tsa Leso tseo di bontshwang mo lenaneong.

<u>Basirelediwa</u>	<u>Dingwaga</u>	<u>Poelo ya Leso</u>
[Leina].....	45.....	R 10 000
[Leina].....	42.....	R 10 000
[Leina].....	18.....	R 5 000
[Leina].....	7.....	R 2 500
[Leina].....	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.

Dipoeleo tsa Leso tsa Bana

[E ka tlogelwa: Ke bana ba dingwaga tse di ka fa tlase ga 21 fela bao ba ka nnang le Poelo ya Leso go tswa mo pholising e. Fa ngwana a tshwara dingwaga di le 21, Poelo ya gagwe ya Leso e tla phimolwa.

[E ka tlogelwa: O ka tsenya tshireletso ya lesogo fitlha ka dingwaga di le 25 fa e le moithuti mme o ka tsenya tshireletso ya lesoga jaaka tokololo ya lelapa ya tlaleletso.]

Fa Motho yo o Sireleditsweng e le ngwana wa dingwaga tse di ka fa tlase ga 14, Poelo ya Leso e tla okediwa mo isagweng fa ngwana a ntse a gola jaaka go bontshitswe fa tlase:

- Fa ngwana a le ka fa tlase ga dingwaga di le 6, the Poelo ya Leso e tla nna R1 250.
- Fa ngwana a le dingwaga di le 6, Poelo ya Leso e tla okediwa go nna R 2 500.
- Fa ngwana a le dingwaga di le 14, Poelo ya Leso e tla okediwa go R 5 000.

Fela fa ngwana a le dingwaga di le 14 kgotsa go feta, Poelo ya Leso gankitla e fetoga.

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.

Mabakakemo a pholisi e

Fa Motho yo o Sireleditsweng a tlhokafala. Poelo ya Leso ya Motho yo o Sireleditsweng yoo e tla duelwa fela fa mbakakemo a a fa tlase a kgotsofadiwa.

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]*

Maloko a Lelapa Fela

Batho ba ba Sireleditsweng e tshwanetse go nna ditokololo tsa lelapa la gago. Bona ke: monna wa gago kgotsa mosadi wa gago le bana ba gago go fitlha ka dingwaga di le 21. *[E ka tlogelwa: batsadi, bokgaitradio, le palo e ntsi ya bana]*

Premiums Must Be Paid

See the special Conditions for Premiums below.

Madi a kgwedi le kgwedi a a tshwanetseng go duelwa.

Bona Mabakakemo a a kgethegileng a Madi a a ntshiwang kgwedi le kgwedi fa 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.

Go Tlhokafala Mo Dikgweding Di Le Thataro Tsa Ntlha Go Tswa Mo Letleng La Tshimololo:

- Fa Motho yo o Sireleditsweng a tlhokafala ka ntlha ya kotsi mo dikgweding di le thataro tsa ntlha go tswa go Letlha la Tshimololo, Poelo ya Leso e tla duelwa. Kotsi e kaya sengwe se se diragalang kwa ntle ga mmele wa gago kgotsa ka maatla, le gona ka bonako jooo Motho yo o Sireleditsweng a neng a bo solofela kgotsa a sa bo ipaakanyetsa. Dikao tsa kotsi ke kotsi ya sejanaga kgotsa go nwela mo metsing.
- Fa Motho yo o Sireleditsweng a tlhokafala ka ntlha ya bolwetse mo dikgweding tse thataro tsa ntlha go tswa go Letlha la Tshimologo , Poelo ya Leso **gankitla** e duelwa. Fa Motho yo o Sireleditsweng a tlhokafala ka ntlha ya bolwetse **morago** ga dikgwedi tse thataro tsa ntlha go tswa go Letlha la Tshimologo , Poelo ya Leso e tl duelwa.
- Fa Motho mongwe wa tlaleletso yo o Sireleditsweng a kaiwa ke pholisi morago ga letlhaleo a kailweng ka lona. **gankitla** e duelwa fa Motho yo o Sireleditsweng yo a tlhokafala ka ntlha ya bolwetse mo dikgweding di le thataro go tswa go Letlha la Tshimologo. Fa motho a tlhokafala ka ntlha ya bolwetse **morago** ga dikgwedi di le 6 go tswa go Letlha la Tshimologo, Poelo ya Leso e **tla** duelwa.

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.

Go tlhokafala mo dingwageng tse pedi tsa ntlha go tswa go Letlha la Tshimologo:

- Fa Motho yo o Sireleditsweng a tsaya botshelo ba gagwe (a ipolaya) mo dingwageng tse pedi tsa ntlha go tswa go Letlha la Tshimologo kgotsa fa a ne a kaiwa ke pholisi, Poelo ya Leso **gankitla** e duelwa.
- Fa Motho yo o Sireleditsweng a tsaya botshelo ba gagwe **morago** ga dingwaga tse pedi go tswa go Letlha la Tshimologo kgotsa fa ane a kaiwa ke pholisi Poelo ya Leso e **tla** duelwa.

[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.]

[E ka tlogelwa: Poelo ya Leso e Ntsi]

Motho a ka nna le dipholisi di feta bongwe le ABC Insurance Company, fa fela palogotlhe ya Dipolelo tsa Leso di sa fete RXXXX. Fa tshireletso e feta RXXXX, gona ABC Insurance Company e tla duela fela RXXXX.]

[Optional: Policy Can Continue after Your Death]

[E ka tlogelwa: Pholisi E Ka Tswelela Morago Ga Leso La Gago]

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.

Madi a a duelwang kgwedi le kgwedi

Madi a a duelwang kgwedi le kgwedi a tshwanetse go duelwa kgwedi nngwe le nngwe go tloga ka Letlha la Tshimologo. Malatsi a le 30 a letlwa go ka dira dituelo tsa kgwedi nngwe le nngwe. Fa go se na dituelo tse di dirilweng mo malatsing a le 30, pholisi e tla phimolwa mme gankitla go nna le Poelo ya Leso e e tla duelwang

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.

Morago ga ngwaga go tswa go Letlha la Tshimologo, fa o dirile dituelo tsotlhe tsa kgwedi le kgwedi, o ka nna wa tlodisa dituelo tsa kgwedi e le nngwe mo ngwageng mongwe le mongwe o o tletseng , o o dirileng dituelo mo go ona, mme pholosi ya gago gankitla e phimolwa.

Se se raya gore morago ga ngwaga go tloga ka Letlha la Tshimologo, fa o dirile dituelo tsotlhe tsa kgwedi le kgwedi go tloga ka Letlha la Tshimologo, o dumelelelwa go duela fela dituelo tsa kgwedi le kgwedi di le 11 mo ngwageng oo, boemong ba di le 12. Fa o ka tlodisa dituelo tsa dikgwedi di le 2, pholisi e tla phimolwa.

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.

Morago ga dingwaga di le pedi go tswa go Letlha la Tshimologo , fa o dirile dituelo tsotlhe tsa kgwedi le kgwedi go tswa go Letlha la Tshimologo, o ka nna wa tlovisa dituelo tsa dikgwedi di le pedi, mme pholosi ya gago gankitla e phimolwa.

Morago ga dingwaga di le pedi, go tloga ka Letlha la Tshimologo, fa o tloisitse kgwedi e le nngwe mo ngwageng wa bobedi, o dumelelwa go tlovisa dituelo tsa kgwedi e le nngwe gape mo ngwageng wa boraro mme pholosi ya gago gankitla e phimolwa. Fa o tlovisa dituelo tse dingwe gape tsa dikgwedi di le pedi, pholosi e tla phimolwa.

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.]

Se se diragala gape fa:

- Morago ga dingwaga di le 3, fa o ka tlovisa palogotlhe ya dituelo tsa kgwedi le kgwedi di le 3, go tloga ka Letlha la Tshimologo .
- Morago ga dingwaga di le 4, fa o ka tlovisa palogotlhe ya dituelo tsa kgwedi le kgwedi di le 4, go tloga ka Letlha la Tshimologo.
- Morago ga dingwaga di le 5, fa o ka tlovisa palogotlhe ya dituelo tsa kgwedi le kgwedi di le 5, go tloga ka Letlha la Tshimologo .
- Morago ga go duela dituelo tsa kgwedi le kgwedi tsotlhe mo dingwageng di le 6 kgotsa go feta, go tloga ka Letlha la Tshimologo , o dumelelwa go tlovisa palogotlhe ya dituelo tsa kgwedi le kgwedi di le 6 kwa ntle ga gore pholisi e phimolwe. Fa o ka tlovisa dituelo tsa kgwedi le kgwedi di le 7, phololisi e tla phimolwa.

[E ka tlogelwa: Fa o dira kopo ya dituelo (bona fa tlase) tsa Poelo ya Leso mme dituelo tsa kgwedi le kgwedi di sa duelwa jaaka go tshalositswe fa godimo , poelo e] fokotswa ke dituelo tsa kgwedi le kgwedi tse o sa di dirang.]

[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.]

[E ka tlogelwa: ABC Insurance Company e ka nna ya oketsa dituelo tsa kgwedi le kgwedi ka ntlha ya gore batho ba le bantsi mo pholising ya go nna jaana ba tlhokafala go gaisa ka moo go neng go solofetswe ka teng. Dituelo tsa kgwedi le kgwedi gankitla di fetoga ka ntlha ya Dipoleo tsa Leso tse di duetsweng mo pholising ya gago. Fa dipoleo di fetogile, ABC Insurance Company e tla go itsise ka seo [E ka tlogelwa: malatsi a le 30] pele dituelo tsa kgwedi le kgwedi di okediwa.

Fa o sa kgotsofalele dituelo tsa kgwedi le kgwedi tse di fetotsweng, o ka kopa ABC Insurance Company go go itsise ka ditlhopho tse dingwe tse o nang le tsona.]

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 Busetswa Tirisong

Fa pholisi e phimotswe ka ntlha ya fa dituelo tsa kgwedi le kgwedi di sa duelwa, e ka busetswa gape tirisong (ya simololwa gape) nako nngwe le nngwe mo dikgweding di le 3 go tloga ka letlha le e phimotsweng ka lona. Fa pholisi e busediwa tirong, dituelo tsa kgwedi le kgwedi tseo di tlotsweng ga di tlhoke go duelwa. Ga go Poelo ya Leso e e tla duelwang go tloga ka letlha leo pholisi e phimotsweng ka lona go fitlha e busediwa gape tirong. Pholisi e tla nna gape le Mabakakemo a a tshwanang le a Letlha la Tshimologo. Sekao, ga go Poelo ya Leso e e tla dirwang mo dikgweding di le 6 tsa ntlha fa Motho yo o Sireleditsweng a swa ka ntlha ya bolwetse mo nakong e.

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.

Ditlhwatlhwa

Ditlhwatlhwa tsotlhe tsa pholisi e di akarediwa mo dituelong tsa kgwedi le kgwedi.

Molao o bua gore go ka duelwa baeletsi ba inšorense khomišene e e kana kang mabapi le tiro ya bona. Khomišene e e ka duelwang moeletsi wa inšorense mo pholising e, ke [X]% ya tuelo ya kgwedi le kgwedi. Se se raya gore khomišene e tla nna R [XXX] mo ngwageng wa ntlha.

Fa moeletsi wa gago wa inšorensense e, ele kemedi kgotsa moemedi wa ABC Insurance Company, khomishene e e duelwang e ka farologana go se nene ka gonne dikemedi di ka bona dipoelo tse dingwe tse di sa tsweng mo pholising e ka tlhamalalo.

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].

Mokgwa wa go dira kopo ya Poelo ya Leso

Fa mongwe wa Batho ba ba Sireleditsweng ba tlhokofala, o ka dira kopo ya go bona Poelo ya Leso. Se se raya gore o tshwanetse go bolelela ABC Insurance Company ka bonako jo bo ka kgonagalang kgotsa nako nngwe le nngwe mo dikgweding di le [12] morago ga lesa la Motho yo o Sireleditsweng yoo gore le kgone go bona dipoelo. Fa o sa bolelele ABC Insurance Company pele dikgwedi di le [12] di fela, Poelo ya Leso gankitla e duelwa. Tsweetswee ikgolaganye le Moeletsi wa Inšorensense go bona diforomo tse di tshwanetseng go tlatsiwa kgotsa le leletse [Mogala wa Tlhokomelo ya Bareki] wa ABC Insurance Company.

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.

Go khansela/phimola go sa le gale –malatsi a le 30

Fa o ise o dire kopo ya go bona dituelo, o ka phimola pholisi mo malatsing a le 30 a ntlha go tswa ka Letlha la Tshimologo leo o amogetseng pholisi ka lona. *[E ka tlogelwa: Fa go se na poelo e e duetsweng o tla amogela pusetso ka botlalo ya madi othe a a duetsweng kgwedi le kgwedi]* Go phimola kwalela, *[E ka tlogelwa: leletsa]* ABC Insurance Company go ba bolelela go dira jalo.

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.

Go phimola -Morago ga malatsi a le 30

O ka nna wa phimola pholisi e nako nngwe le nngwe ka go kwalalela. *[E ka tlogelwa: leletsa]* ABC Insurance Company go ba bolelela go dira jalo. Go tla tsaya malatsi a le 30 go phimola 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.

Fetola pholisi e e leng teng

Fa e le gore o ne o boeletswa go phimola kgotsa go fetola pholisi e o neng o na le yona pele, gore o tle o kgone go tsaya pholisi e, o tshwanetse go bolelelwa gore se se ka go ama jang. Sona e ka nna:

- go duela dituelo tsa kgwedi le kgwedi gabedi
- dituelo tsa kgwedi le kgwedi tse di kwa godimo ka ntlha ya boitekanelo jwa gago
- go sa kgone go itshireletsa mmogo le bangwe
- go se kgone go kopa dipoelo mo dikgweding tsa ntlha di le thataro tsa pholisi ya gago mabapi le bolwetse
- ditsheneyegelo tsa go phimola go sa le gale mo pholising ya kgale

Botsa moeletsi wa gago wa inšorensa kgotsa khamphani e e fetileng ya inšorensa fa o batla go itse go feta. Fa o sa itumelele pholisi ya gago e ntšhwa, o ka nna wa dira Go Phimola Go sa le gale go go bontshitsweng fa godimo.

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.

TSIETSO

Fa kopo efe ya madi mo pholising e e le ya tsietso, (bonweenwee) kgotsa go bua maaka jaaka go bolelela ABC Insurance Company dingwaga kgotsa kgolagano e e fosagetseng, pholisi e tla khanselwa kwa ntle ga dipoelo le pusetso ya dituelo tsa kgwedi le kgwedi tse di dirilweng.

The Law - Financial Advisory and Intermediary Services Act

Molao: Molao wa Ditirelo tsa Boeletsi ba tsa Matlole

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.

Maikarabelo a baemedi

ABC Insurance Company ke setheo sa ditirelo tsa matlole se se nang le laesense ya go dira jalo go ya ka molao.is. Nomoro ya leasense ke XXXXX. Se se raya gore baeletsi ba sona ba išorensa

(baemedi kgotsa dikemedi) ba rupeletswe mme ba letleletswe go go naya dikeletso mabapi le dikuno tsa 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.

Maikarabelo a bathapiwa

Badiri ba ABC Insurance Company, bao e seng dikemedi, ba dumeletswe go tlhalosa gore dipholisi di dira jang le gore dilo di dirwa jang mo ABC Insurance Company. Ga ba letlelelwa go go naya keletso.

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.

Maikarabelo a gago

O tshwanetse go raba dipotso tsotlhe tse di tlhagelelang mo foromong ya kopo ka nepo. A ke maikarabelo a gago. Fa dikarabo di sa nepagala kgotsa sengwe se tlotse, Poelo ya Leso e ka se duelwe. Fa moeletsi a go tlaetsa foromo ya kopo, o tshwanetse go netefatsa gore polelo nngwe le nngwe e nepagetse e bile e kwadilwe ka botlalo. O seke wa saena diforomo tseo di sa tladiwang.

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.

Dipotso kgotsa Dingongorego

Fa go na le karolo nngwe ya tshosobanyo e, e e farologaneng le tokomane ya ntlha ya pholisi, pholisi ya ntlha e tla tsewa jaaka ya nnete.

Fa o na le dipotso kgotsa dingongorego mabapi le pholisi e, botsa pele moeletsi wa gago wa inšorensense. Fa o sa kgotsofalele karabo ya gagwe, ikgolaganye le [Mogala wa Tlhokomelo ya Bareki mo go XXXXXX kgotsa fekese XXXXXX] wa ABC Insurance Company. Fa go na le bothata bo bo sa rarabololwang, ikgolaganye le Lefapha la Dingongorego (Complaints Department) la

ABC Insurance Company kwa kwantoro kgolo. Dinomoro tsa ikgolaganyo di bontshwa kwa godimo ga tshosobanyo e.

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

The ABC Insurance Company Internal Ombudsman

P.O. Box XXXXXX

XXXXXX.]

[E ka tlogelwa: Fa o sa ntse o sa kgotsafala, o ka kwalela

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

Mme fa e le gore bothata gab o ise bo rarabololwe, **ka ntlha ya keletso e o e filweng**, o ka kwalela kgotsa wa founela Obudsman wa FAIS:

Rre. Charles Pillai

The Ombud for Financial Service Providers

P O Box 74571

LYNWOOD RIDGE

0040

Dinomoro tsa mogala (012) 470-9080/99

Nomoro ya fekese (012) 348-3447

Sharecall Number 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

Fa o santse o sa kgotsofala, kwalela:

The Long-term Insurance Ombudsman

Private Bag X45

CLAREMONT

7735

Tel: (021) 674-0330

Fax: (021) 674-0951