



DECEMBER 2006
SIMPLIFIED DESCRIPTION OF POLICY
INKCAZELO EYENZIWE LULA YEPOLISI



FULL NAME AND CONTACT DETAILS OF INSURER/ LETTERHEAD TO BE SHOWN HERE
**IGAMA ELIPHELELYO NEENKCUKACHA ZOQHAGAMSHELWANO ZOMNIKELI WE-INSHORENSI /
ISIHLOKO SENCWADI YENKAMPANI KUFUNEKA SIBONISWE APHA**

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 ESEBENZA NGAYO IPOLISI

Phambi kokuba wenze isicelo sepolisi kufuneka ubone ukuba isebenza njani kwaye waneliseke yiyo. Esi sishwankathelo sikuxelela ngolwimi olucacileyo nolulula indlela esebenza ngayo ipolisi. Ukuba ufuna ukwazi ngokongezelelweyo, ungabuza umcebisi wakho weinshorensi okanye inkampani yeinshorensi elawula le polisi. Igama lenkampani yeinshorensi nguABC 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.

AMANCEDO

Ipolisi yipolisi yeinshorensi yokungcwaba. Ihlawula Amancedo okuNgcwaba Abantu abakhuselwe ngelinshorensi. Abantu abakhuselwe ngelinshorensi ngabantu abaxeliweyo ngezantsi. Ukuba uMntu okhuselwe ngelinshorensi uyasweleka kwaye uzihlawule zonke iipremiyamu, uncedo lwemali yeendleko zokungcwaba luza kuhlawulwa. Iipremiyamu zizixamali okufuneka uzihlawule nyanga zonke ukwenzela ukhuselo. ImiQathango yepolisi ebonisiweyo ngezantsi kufuneka yaneliswe ukuze iABC Insurance Company ihlawule uncedo.

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 ESEBENZA NGAYO

- ? Ungumntu ongumnini kwaye ohlawulela ipolisi.
- ? Ipolisi iqala ngomhla woku-1 kuAprili 2006, obizwa uMhla wokuQalisa.
- ? Uhlawula **iziqendu zokuhlawula (premiums)** ze-R[XXX] nyanga zonke kuABC Insurance Company.
- ? *[Ngokuzikhethela: Ezi **ziqendu zokuhlawula (premiums)** azinakuguquka ithuba lonyaka omnye (1) okungenani.]*
- ? Ukuba omnye waBantu abakhuselwe yiInshorensi uyasweleka kwaye yonke imiQathango ithotyelwe, uNcedo lwakhe lokuNgcwaba luza kuhlawulwa nguABC Insurance Company.
- ? Xa usenza isicelo sepolisi, kufuneka uxele ukuba ngubani oza kufumana amancedo xa usweleka. Ukuba awuthethi nto uNcedo lokuNgcwaba luza kuhlawulwa *[ngokuzikhethela; kwilifa lakho]*.
- ? Ukuba nawuphi omnye uMntu okhuselwe ngelInshorensi (hayi wena) uyasweleka, uNcedo lokuNgcwaba luza kuhlawulwa kuwe.

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

UNcedo lokuNgcwaba

Xa ipolisi iqalisa, aBantu abakhuselwe ngelInshorensi amagama abo avela kuluhlu olungezantsi baza kufumana amaNcedo okuNgcwaba abonisiweyo kuluhlu.

<u>ABantu abakhuselweyo</u>	<u>Unyaka</u>	<u>UNcedo lokuNgcwaba</u>
[Igama].....	45.....	R 10 000
[Igama].....	42.....	R 10 000
[Igama].....	18.....	R 5 000
[Igama].....	7.....	R 2 500
[Igama].....	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.

AmaNcedo okuNgcwaba uMntwana

[Ngokuzikhethela: Ngabantwana abaneminyaka engaphantsi kwamashumi amabini ananye (21) kuphela abanokufumana uNcedo lokuNgcwaba kule polisi. Kunyaka wamashumi amabini ananye (21) wokuzalwa komntwana, uNcedo lokuNgcwaba lomntwana luyatshitshiswa/iya kucinywa.]

[Ngokuzikhethela: Kungongezwa ukhuselo loncedo lokungcwaba ukuya kuma kwiminyaka engamashumi amabini anesihlanu (25) ukuba ungumfundi kwaye kungongezwa uncedo lokungcwaba ukukhusela njengelungu elongezelelweyo losapho.]

Ukuba uMntu oKhuselweyo ngumntwana oneminyaka engaphantsi kweshumi elinesine (14), uNcedo lokuNgcwaba luza kongezwa kwixesha elizayo xa umntwana esoloko ekhula, njengoko kubonisiwe ngezantsi:

- Ukuba umntwana uneminyaka engaphantsi kwemithandathu (6), uNcedo lokuNgcwaba luza kuba li- R1 250.
- Kunyaka wesithandathu (6), wokuzalwa komntwana, uNcedo lokuNgcwaba luza kunyuka ukuya kuma- R 2 500.
- Kunyaka weshumi elinesine (14) wokuzalwa komntwana, uNcedo lokuNgcwaba luza kunyuka ukuya kuma- R 5,000.

Wakuba uMntwana eneminyaka elishumi elinesine (14) okanye engaphezulu, uNcedo lokuNgcwaba alunakuguquka.

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:

ImiQathango yePolisi

Ukuba uMntu oKhuselwe ngelnshorensi uyasweleka, uNcedo lokuNgcwaba lwaloo Mntu oKhuselwe ngelnshorensi luza kuhlululwa kuphela ukuba imiQathango engezantsi ithotyelwe:

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]*

AmaLungu oSapho kuPhela

ABantu abakhuselwe ngelnshorensi kufuneka kube ngamalungu osapho lwakho. Aba bantu ngaba: umyeni okanye inkosikazi yakho nabantwana bakho ukuya kuma kunyaka wamashumi amabini ananye (21). *[Ngokuzikhethela: abazali, abantakwenu, kunye nelona nani liphezulu labantwana]*

Premiums Must Be Paid

See the special Conditions for Premiums below.

Kufuneka iiPremiyami ziHlawulwe

Jonga imiQathango ekhethekileyo yeziqendu zokubhatala (Premiums) ngezantsi.

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.

Ukusweleka kwiiNyanga ezi-6 zokuQala ukusuka kuMhla wokuQalisa:

- Ukuba uMntu oKhuselwe ngelnshorensi uyasweleka ngengozi kwiinyanga ezintandathu (6) zokuqala ukusuka kuMhla wokuQalisa, uNcedo lokuNgcwaba luza kuhlalulwa. Ingozi ixela into eyenzeka iphuma ngaphandle komzimba wakho okanye ngamandla, kwaye ngokukhawuleza kangangokuba uMntu oKhuselwe ngelnshorensi ubengayilungiselelanga okanye engayilindelanga. Imizekelo yengozi kukuwa ngemoto okanye ukumka namanzi.
- Ukuba uMntu oKhuselwe ngelnshorensi usweleka ngokugula kwiinyanga ezi ntandathu (6) zokuqala ukusuka kuMhla wokuQalisa, uNcedo lokuNgcwaba **alunaku**hlawulwa. Ukuba uMntu oKhuselwe ngelnshorensi usweleka ngokugula **emva** kweenyanga ezintandathu (6) i zokuqala ukusuka kuMhla wokuQalisa, uNcedo lokuNgcwaba **luza** kuhlalulwa. Ukuba umntwana osandula ukuzalwa usweleka ngokugula kwiinyanga ezintandathu (6) zokuqala, uNcedo lokuNgcwaba luza kuhlalulwa.
- Ukuba uMntu oKhuselwe ngelnshorensi owongezelelweyo uxelwa kwipolisi emva koMhla wokuQalisa, uNcedo lokuNgcwaba **alunaku**hlawulwa ukuba lo mntu usweleka ngokugula kwiinyanga ezintandathu (6) zokuqala ukusuka kusuku axelwe ngalo. Ukuba lo mntu usweleka ngokugula **emva** kweenyanga ezintandathu (6) ukusuka kuMhla wokuQalisa, uNcedo lokuNgcwaba **luza** kuhlalulwa.

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.

Ukusweleka kwiMinyaka emi-2 yokuQala ukusuka kuMhla wokuQalisa:

- Ukuba uMntu oKhuselwe ngelishorensi uyazibulala kwithuba leminyaka emi **bini (2)** yokuqala ukusuka kuMhla wokuQalisa okanye xa exelwa phantsi kwepolisi, uNcedo lokuNgcwaba **alunaku**hlawulwa.
- Ukuba uMntu oKhuselwe ngelishorensi uyazibulala **emva** kweminyaka emibini (2) yokuqala ukusuka kuMhla wokuQalisa okanye xa wayexelwa phantsi kwepolisi uNcedo lokuNgcwaba **luza** kuhlalulwa.

[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.]

[Ngokuzikhethelela: Olona Ncedo luPhezulu lokuNgcwaba

Umntu unokuba nepolisi engaphaya kwenye (1) kwaABC Insurance Company, ukuba nje imali iyonke yamaNcedo okuNgcwaba ayigqithi kuma- RXXXX. Ukuba ukhuselo lungaphezulu kwama- RXXXX, ngoko uABC Insurance Company uza kuhlalula kuphela ama-RXXXX.]

[Optional: Policy Can Continue after Your Death]

[Ngokuzikhethelela: IPolisi iNgaOhubeka emva kokuSweleka 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.

liQendu Zokuhlalulwa (Premiums)

Iziqendu kufuneka zihlawulwe njalo ngenyanga nganye ukusuka kuMhla wokuQalisa. Iintsuku ezingamashumi amathathu (30) zivunyelwe ukuhlalulwa ipremiyamu nganye. Ukuba nayiphi na ipremiyamu ayihlawulwanga kwithuba leentsuku ezingamashumi amathathu (30), ipolisi iza kutshitshiswa/kucinywa kwaye alukho uNcedo lokuNgcwaba oluza kuhlalulwa.

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.

Emva konyaka omnye (1) ukusuka kuMhla wokuQalisa, ukuba uzihlawule zonke iipremiyamu, ungayiphosa ipremiyamu yenyanga enye (1) kunyaka ngamnye ogcweleyo owuhlawuleleyo ngoko ipolisi ayinakutshitshiswa.

Oku kuthetha ukuba emva konyaka omnye (1) ukusuka kuMhla wokuQalisa, ukuba uzihlawule zonke iipremiyamu ukusuka kuMhla wokuQalisa, uvunyelwe ukuhlawula iziqendu ezilishumi elinanye (11) kuphela kuloo nyaka endaweni yeziqendu ezilishumi elinesibini (12). Ukuba uphosa iziqendu zeenyanga ezimbini (2), ipolisi iza kutshitshiswa/kucinywa.

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 1month'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.

Emva kweminyaka emibini (2) ukusuka kuMhla wokuQalisa, ukuba uzihlawule zonke iipremiyamu ukusuka kuMhla wokuQalisa, uvunyelwe ukuphosa iipremiyamu zeenyanga ezimbini (2) kwaye ipolisi ayinakutshitshiswa. Ukuba uphosa iipremiyamu zeenyanga ezintathu (3), ipolisi iza kutshitshiswa/kucinywa.

Emva kweminyaka emibini (2) ukusuka kuMhla wokuQalisa, ukuba uphose isiqendu sokuhlawula esinye (1) kunyaka wesibini, uvunyelwe ukuphosa esinye isiqendu sokuhlawula senyanga enye (1) kunyaka wesithathu kwaye ipolisi ayinakutshitshiswa. Ukuba uphosa ezinye iziqendu zokuhlawula zeenyanga ezimbini (2), ipolisi iza kutshitshiswa.

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.]

Okufanayo kuyasebenza:

- Emva kweminyaka emithathu (3), xa unokuphosa iziqendu ezintathu (3) zizonke ukusuka kuMhla wokuQalisa.
- Emva kweminyaka emine (4), xa unokuphosa iziqendu ezine (4) zizonke ukusuka kuMhla wokuQalisa.
- Emva kweminyaka emihlanu (5), xa unokuphosa iziqendu ezintlanu (5) zizonke ukusuka kuMhla wokuQalisa.

- Emva kokuhlawula zonke iziqendu iminyaka emithandathu (6) okanye engaphezulu ukusuka kuMhla wokuQalisa, uvunyelwe ukuphosa iziqendu zizonke zeenyanga ezintandathu (6) ngaphandle kokutshitshiswa kwepolisi. Ukuba uphosa ipremiyamu zeenyanga ezisixhenxe (7), ipolisi iza kutshitshiswa.

[Ngokuzikhethela: Ukuba wenza ibango (jonga ngezantsi) loNcedo lokuNgcwaba xa iziqendu zingahlawulwanga njengasentla, uncedo luza kuncitshiswa ngeziqendu ongazihlawulanga.]

[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.]

[Ngokuzikhethela: AbakwaABC Insurance Company bangasandisa isiqendu ngenxa yokuba abantu abaninzi abanolu hlobo lwepolisi yokungcwaba besweleka ngaphezu kokuba kulindelwe. Ipremiyamu ayinakuguquka ngenxa yamaNcedo okuNgcwaba ahlawulwe kwipolisi yakho. Ukuba ipremiyamu itshintshiwe, abakwaABC Insurance Company baza kukuxelela [Ngokuzikhethela: iintsuku ezingama- 30] phambi kokuba ipremiyamu inyuswe. Ukuba awanelisekanga ngokuphathelele kwipremiyamu etshintshiweyo, ngoko ungacela abakwaABC Insurance Company ukukuxelela malunga nezinye izinto ongakhetha kuzo.]

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.

IPolisi iNgaBuyiselwa eNdaweni yayo

Ukuba ipolisi itshitshisiwe ngenxa yokuba iziqendu zokuhlawula azihlawulwanga, ingabuyesela endaweni yayo (ukuqaliswa kwakhona) nanini na kwithuba leenyanga ezintathu (3) ukusuka kumhla wokutshitshiswa kwayo. Ukuba ipolisi ibuyiselwa endaweni yayo, iziqendu zokuhlawula eziphosiweyo akukho mfuneko yokuba zihlawulwe. Alukho uNcedo lokuNgcwaba oluza kuhlawulwa ukusuka kumhla wokutshitshiswa kwepolisi kude kube ipolisi ibuyiselwe endaweni yayo. Ipolisi iza kuba nemiQathango efanayo naleyo ibinayo kuMhla wokuQalisa. Umzekelo, alukho uNcedo lokuNgcwaba oluza kuhlawulwa kwithuba leenyanga ezintandathu (6) zokuqala ukuba uMntu oKhuselwe ngelNshorensi usweleka ngokugula ngethuba leli xesha.

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.

Intlawuliso

Zonke iintlawuliso zale polisi ziqukwe kwiziqendu zokuhlawula.

Umthetho uyalela ukuba abacebisi beinshorensi bahlawulwe ikomishini yamalini ngomsebenzi wabo. Ikomishini ehlawulwayo kumcebisi wakho weinshorensi ngokuphathelele kule polisi ngama- [X]% esiqendu. Oku kuthetha ukuba ikomishini iza kuba ngama- R [XXX] kunyaka wokuqala.

Ukuba umcebisi wakho weinshorensi ngummeli okanye iarhente yeABC Insurance Company, ikomishini ehlawulwayo ingaba nomahluko omncinci ngenxa yokuba ummeli angafumana amanye amancedo angaveli ngqo kule polisi.

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].

Indlela yoKwenza iBango loNcedo lokuNgcwaba

Ukuba uMntu oKhuselwe ngelInshorensi uyafa, ungenza ibango loNcedo lokuNgcwaba lwaloo mntu. Oku kuthetha ukuba kufuneka uxelele uABC Insurance Company kamsinya kangangoko unako okanye nanini na kwithuba leenyanga ezilishumi dinesibini (12) emva kokusweleka kwaloo mntu ukuze ufumane uncedo. Ukuba awuxeleli uABC Insurance Company phambi kokuba liphele ithuba leenyanga ezilishumi elinesibini (12), uNcedo lokuNgcwaba alunakuhlawulwa. Nceda uqhagamshelane nomcebisi wakho weinshorensi malunga neefomu okufuneka zigcwaliswe okanye fowunela uABC Insurance Company [kuMnxeba weCustomer 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.

UkuTshitshisa Phambi kweXesha – kwiintsuku ezingama- 30

Ukuba awulenzanga ibango, ungatshitshisa ipolisi kwiintsuku ezingamashumi amathathu (30) zokuqala ukusuka kumhla wokufumana ipolisi. *[Ngokuzikhethela: Ukuba akukho luncedo luhlawuliweyo uza kufumana imbuyekezo epheleleyo yazo zonke iziqendu ozihlawulileyo]* UkuTshitshisa, bhalela *[Ngokuzikhethela: tsalela]* uABC Insurance Company ukubaxelela ukuba benze 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.

UkuTshitshisa – emva kweentsuku ezingama- 30

Ungatshitshisa le polisi nanini na ngokubhalela [*Ngokuzikhetela: tsalela*] uABC Insurance Company ukubaxelela ukuba benze njalo. Kuza kuthatha iintsuku ezingamashumi amathathu (30) ukutshitshisa ipolisi.

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.

Ukubuyisela eNdaweni iPolisi eKhofo

Ukuba ubuxelelwe ukutshitshisa okanye ukuguqula ipolisi obunayo ngaphambili, ukuze ubenakho ukuthatha le polisi, kufuneka uxelelwe ukuba kutheni oku kunokukuchaphazela kakubi. Oku kunokuba:

- ukuhlawula iintlawuliso kabini
- iziqendu eziphezulu ngenxa yobudala bakho nempilo
- ukungabinako ukukhusela wena ngeishorensi kwakunye nabanye abantu abakhuselwe ngeinshorensi
- ukungabinako ukwenza ibango lamancedo kwithuba leenyanga ezintandathu zokuqala zepolisi yakho entsha ukugula
- iintlawuliso zokutshitshisa phambi kwexesha ipolisi endala

Buza umcebisi wakho weinshorensi okanye inkampani yeinshorensi yangaphambili ukuba ufuna ulwazi oluthe vetshe. Ukuba awanelisekanga yipolisi yakho entsha, ungathatha uTshitshiso lwaPhambi kweXesha olubonisiweyo ngentla.

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.

INKOHLISO

Ukuba naliphi ibango phantsi kwale polisi libandakanya inkohliso (ukuqhatha) okanye ukunikela ngezinto ezingeyiyo inyaniso njengokuxelela uABC Insurance Company iminyaka ephosakeleyo okanye ubudlelwane, ipolisi ingatshitshiswa ngaphandle kwamancedo nembuyekezo yeziqendu naziphi na.

The Law - Financial Advisory and Intermediary Services Act

UmThetho - weFinancial 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.

Imfanelo yommeli

U-ABC Insurance Company ngumboneleli weenkonzole zemali onelayisensi ngokwemimiselo yomthetho. Inombolo yelayisensi yile XXXXX. Oku kuthetha ukuba abacebisi bayo beinshorensi (abameli okanye iiarhente) baqeqeshiwe kwaye bavunyelwe ukukunika icebiso ngeemveliso zeABC 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.

Imfanelo yabasebenzi

Abasebenzi bakwaABC Insurance Company, abangengabo abameli, bavunyelwe ukucacisa ukuba iipolisi zisebenza njani nokuthi izinto zenziwa njani kwaABC Insurance Company. Abavunyelwanga ukukunika naliphi icebiso.

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.

Imfanelo Yakho

Kufuneka uphendule yonke imibuzo kwifomu yesicelo ngokuchanekileyo. Oku yimfanelo yakho. Ukuba iimpendulo azichanekanga okanye kukho into engekho, amaNcedo okuNgcwaba akanakuhlulwa. Ukuba umcebisi ukubhalela ifomu yesicelo, kufuneka waneliseke ukuba enye nenye inkcazo ichanekile kwaye iphelele. Kufuneka ungasayini iifomu ezingaphelelanga.

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.

Imibuzo okanye iziKhalazo

Ukuba nayiphi inxenye yesi sishwankathelo ayifani nexwebhu lesiseko lepolisi, ixwebhu lesiseko lepolisi liza kuthathwa lichanekile.

Ukuba unayo nayiphi imibuzo okanye izikhalazo malunga nepolisi yakho, thetha nomcebisi wakho weinshorensi kuqala. Ukuba awanelisekanga yimpendulo, qhagamshelana noABC Insurance Company [kumnxeba weCustomer Care Line kule nombolo XXXXXX okanye ifeksi XXXXXX]. Ngokuphathelele kwingxaki engasombululwanga, qhagamshelana neABC Insurance Company's Compliance Department (iSebe leziKhalazo) endlunkulu. linkcukacha zoqhagamshelwano zibonisiwe kumntla wesi sishwankathelo.

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

The ABC Insurance Company Internal Ombudsman

P.O. Box XXXXXX

XXXXXXXXxx

XXXXXX.]

[Ngokuzikhethelela: Ukuba awukaneliseki ungabhalela apha:

The ABC Insurance Company Internal Ombudsman

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

Ngoko, ukuba ingxaki ayikalungiswa kwaye imalunga **necebiso owawulinikiwe**, ungabhalela okanye ufowunele i-Ombudsman yakwaFAIS:

Mnu. Charles Pillai

The Ombud for Financial Service Providers

P O Box 74571

LYNWOOD RIDGE

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Iinombolo zeFowuni (012) 470-9080/99

Inombolo yefeksi (012) 348-3447

Inombolo yeShareCall 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

Ukuba awukaneliseki, ungabhalela apha:

The Long-term Insurance Ombudsman

Private Bag X45

CLAREMONT

7735

Ifowuni: (021) 674-0330

Ifeksi: (021) 674-0951