**Amacebo abalulekileyo xa uthatha iipolisi zeinshurensi**

**Ufuna ukuthatha ipolisi yeinshurensi?**

**La macebo abalulekileyo aza kunceda.**

Ungathathi nayiphi imveliso okanye inkonzo yeinshurensi odibana nayo nje. Qiniseka ukuba uthatha eyona polisi igqwesileyo efanele izidingo zakho zobuqu kunye nohlahlo lwabiwo-mali.

**Qaphela:** Kule brosha sibhekisela **kwi-inshurensi yobomi** (ebisaziwa ngaphambili njengeinshurensi yexesha elide) kunye **neinshurensi engeyiyo eyobomi** (ngaphambili ebisaziwa njengeinshurensi yexesha elifutshane).

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| --- | --- |
| **IINKCAZELO**  Kubalulekile ukuba ufumane ingcaciso kwinkampani yakho yeinshurensi ngeenkcazelo zabo, amagama namabinzana axhaphakileyo. | |
| **UMxhamli** | Umntu okanye iqela, elonyulwe ngumnini polisi, ofumana iibhenefithi ngenxa yokuba umnini polisi erhuma iprimiyam yenyanga kwipolsi yeinshurensi. |
| **Ibhenefithi** | Iibhenefithi ezo omntu ngokwekontraki anelungelo lazo phantsi kwepolisi yeinshurensi eyobomi okanye engeyiyo eyobomi. |
| **Ithuba lokucingisisa** | Ungayirhoxisa ipolisi yobomi kwithuba leentuku ezingama-31 emva kokufumana amaxwebhu epolisi, ukuba nje khange ubange nayiphi ibhenefithi. |
| **Ukuxela** | Inkqubo leyo bobabini umnini polisi kunye nenkampani yeinshurensi kufuneka baxele zonke iinyani ezikwimathiriyeli omnye komnye phambi kokuba ikontraki isayinwe kwaye igqitywe. |
| **Isixa esingaphaya** | Isixa esingaphaya sisixa semali esiza kuphuma epokothweni yakho xa ufaka ibango kwi-inshurensi engeyiyo eyobomi. Umzekelo, ukuba ngaba livunyiwe ibango lakho leinshurensi le-R100 000 kwaye isxa sakho esingaphaya ngama-R5 000, inkampani yeinshurensi iza kukuhlawula umahluko, olibango elipheleleyo lesixa sebango esili-R100 000 kukhutshwa isixa esingaphaya sama-R5 000. Uyakuthi ke ufumane ama-R95 000. |
| **Okukhutshelwa ngaphandle nemida** | Okukhutshelwa ngaphandle zizinto ngqo, iilahleko okanye izihlo ezingahlawulelwayo ngokwemiqathango yepolisi yakho. Imida ziingozi, izinto ezibanga ingozi, iimeko, okanye ipropati engahlawulelwayo yipolisi yakho. |
| **Ukuphelelwa** | Oku kuthetha ukuba ipolisi yeinshurensi ayisasebenzisi okanye ikontraki phakathi kwenkampani yeinshurensi kunye nomnini polisi ayisasebenzi. Ipolisi yeinshurensi iya kuphelelwa xa uphosa iintlawulo zeprimiyam yakho yenyanga kude kudlule ixesha lokuxolela elibekwe kwikontraki yeinshurensi. |
| **Ithuba lokuxolelwa** | UmThetho weInshurensi yeXesha eliDe uthi xa iiprimiyam zingahlawulwanga ngomhla ekulindeleke ukuba zihlawulwe ngawo kufuneka kubekho ixesha lokuxolelwa ubuncinane leentsuku ezili-15 phambi kokuba iphelelwe ipolisi. Iinkampani zeinshurensi zinokunika ithube elide, kaninzi eliziintsuku ezingama-30. Oku kukwanjalo nakwi-inshurensi engeyiyo eyobomi (ngaphambili eyexesha elifutshane. Kubalulekile kubanini polisi ukufunda nokuqonda imiqathango ebekiweyo yekontraki. |
| **Ipolisi yeinshurensi** | Ipolisi yeinshurensi luxwebhu oluxela ithuba lekhava, imida yepolisi yeinshurensi, okunikwa yikhava, iinkcukacha zoqhagamshelwano, okungaqukwanga kunye neminye imida yekhava ngokunjalo nemisebenzi kunye namaxanduva omnini polisi kwimeko yelahleko okanye umonakalo. |
| **Ummeli** | Umntu, ekwakuthiwa yibrokha, omele abasebenzisi kwiitransekshini zeinshurensi. Abameli beinshurensi kaninzi baba neekontraki zeenkampani ezininzi zeinshurensi, ukuze babe nokujolisa ekungqinelaniseni iimfuno zeeklayenti zabo kunye nohlahlo lwabiwo-mli olufanele imveliso zeinshurensi. Oku kuthetha ukuba wena njengeklayenti uza kunikwa ukhetho olwahlukeneyo omawukhethe kulo. |
| **Imiqathango ebekiweo yeinshurensi** | La ngamagatya ngqo, imithetho yokuziphatha, imisebenzi, kunye nezibophelelo leyo umntu ofakwe kwi-inshurensi kufuneka ayithobele ukuze ahlale enokuhlawulelwa yipolisi ethile. Ukuba ngaba akuhlangatyezwananga nemiqathango yepolisi, inkampani yeinshurensi inokulikhaba ibango. |
| **Iprimiyam** | Isixa esihlawulwa kumfaki kwi-inshurensi ze kufunyanwe iibhenefithi zeinshurensi (ikhava) ebekwe kwipolisi. Iiprimiyam zihlawulwa ngamakhefu arhoqo ekuvunyelwene ngawo, ngesiqhelo yinyanga okanye ngonyaka. |

**1. Ukunikwa imvume**

Ungaze ungene kuyo nayiphi itransekshini yoshishino neenkampani zeinshurensi okanye nabacebisi ngezimali abangagunyaziswanga ukuba baqhube ishishini leinshurensi yobomi, engeyiyo i-inshurensi yobomi okanye i-inshurensi enikwa abo banengeniseo encinci. Xa ungaqinisekanga, qhagamshelana ne-Financial Sector Conduct Authority (FSCA) ukuqinisekisa ukuba ingaba inkampani yeinshurensi okanye umcebisi ngezimali ugunyazisiwe na ukuba akunike iinkonzo zemali kunye nokuba loluphi udidi lwecebo lezimali inkampani ebhalisele ukuba ilinike. Ungahagamshelana kananjalo ne-Prudential Authority (PA) ngoluhlu lwabafaki kwi-inshurensi abanemvume.

**2. Khangela**

Ungamkeli ipolisi yokuqala efika kuwe. Iinkampani ezohlukeneyo zeinshurensi zinika iibhenefithi ezifanayo ngamaxabiso awohlukeneyo. Khangela eyona polisi igqwesileyo efanele izidingo kunye nohlahlo lwabiwo-mali lwakho. Ungakhetha ukuba yeyiphi ipolisi egqwesileyo kuwe. Yenza isigqibo ngokujonga kwaye wazi imveliso ezahlukeneyo ongakhetha kuzo.

**3. Ufikelelo**

Qiniseka ukuba ungakwazi ukuyihlawulela ipolisi phambi kokuba uzibophelele kuyo. Iipolisi ziyaphelelwa (zingasasebenzi) xa uyeka ukuhlawula iiprimiyam zakho kwaye ngokuxhomekeke kuhlobo lwepolisi onalo, ngeke ubuyelwe yiyo nayiphi imali. Yenza inkampani yeinshurensi okanye umcebisi ngezimali acacise ukuba ingaba iiprimiyam zepolisi yeinshurensi zonyuka nyaka ngamnye na.

**4. Imali ehlawulwayo eyongezelelweyo**

Inkampani yeinshurensi ayivumelekanga ukuba ikubize imali wena – mnini polisi – nayiphi imali ehlawulwayo eyongeza kwiprimiyam oyihlawulayo, ngaphandle kwaxa bekuxelele ngayo imali ehlawulwayo enjalo phambi kokuba uthathe ipolisi. Imali ehlawulwayo eyongezeleweyo kufuneka itsalwe kwixabiso lotyalo-mali lwakho okanye kwiibhenefithi zepolisi kwaye ayinakongezwa kwirimiyam yakho ynyanga.

**5. Ulwazi oluyinyani nolupheleleyo**

Soloko unika ulwazi oluyinyani xa ugcwalisa iifom zokuthatha ipolisi. Ibango lakho linokungahlawulwa ukuba unike ilwazi olububuxoki nolungaphelelanga. Inkampani yeinshurensi ubuncinane ibe nalo ufikelelo kwigama lakho, inombolo yesazisi kunye neenkcukacha zoqhagamshelwano. Inkampani ye-inshurensi inesibophelelo kananjalo sokugcina ulwazi lwakho lobuqu lukhuselekile.

**6. Unxibelelwano olucacileyo**

Qiniseka ukuba uyifundile ikontraki kwaye waqonda ukuba imalunga nantoni ipolisi phambi kokuba uyisayine kwaye uzibophelele. Unelungelo lokunikwa ulwazi olucacileyo noloneleyo malunga nepolisi ukuze wenze isigqibo esisekelwe elwazini malunga nokuba iphathelene nantoni kunye nokuba iyahlangabezana na nezidingo zakho. Cela ingcaciso engaphaya xa ungaqinisekanga ngento ngqo oyithathayo. Naliphi na icebo olinikiweyo, kufanele lifaneleke kwaye lithathele ingqalelo imeko yakho yangoku.

**7. Amaxwebhu epolisi**

Unekungelo lokucela kunye nokufumana ikopi yoxwebhu lwepolisi kwiintsuku ezingama-31 emva kokusayina ikontraki yakho yepolisi. Gcina uxwebhu lwepolisi kwindawo ekhuselekileyo, kodwa ukuba iyalahleka cela enye ikopi kwinkampani yakho yeinshurensi. Luxanduva lwenkampani yeinshurensi olokugcina zonke iirekhodi ubuncinane beminyaka emihlanu. Ungasayini naziphi iifom ezingabhalwanga okanye ezigcwaliswe ngokungaphelelanga ngokunxulumene nepolisi.

**8. Zilumkele izinto, onokuba awuziqondi**

Kubalulekile ukuba waziswe kwaye uqonde yonke imiqathango ebekiweyo kwikontraki yakho kunye nokuba baphendula njani kwimeko yakho. Xoxa ngayo nayiphi imiqathango kunye nezivumelwano onokungafuni ukuvumelana nazo nenkampani yeinshurensi okanye ummeli phambi kokusayina ikontraki yepolisi.

**9. Ithuba lokucingisisa**

Xa ugqibe akubeni awusayifuni ipolisi kwaye ungekabangi nayiphi ibhenefithi, unelungelo lokuyirhoxisa ipolisi kwithuba leentsuku ezingama-31 emva kokuba ufumene amaxwebu akho epolisi. Unokuyirhoxisa ipolisi engeyiyo eyobomi kwithuba leentsuku ezili-14, ukuba ngaba ipolisi inexesha lekontraki elingaphezulu kweentsuku ezingama-31. Ukusebenzisa ithuba lokucingisisa kufuneka wazise inkampani yeinshurensi ngokubhaliweyo. Uza kuba nelungelo lokubuyelwa ziiprimiyam zakho, ngokuxhomekeke kumfaki kwi-inshurensi etsala izixa ezithile. Umfaki kwi-inshurensi wakho kufuneka athobele ithuba lakho lokusebenzisa ithuba lokucingisisa leentsuku ezingama-31 emva kokufumana isicelo sakho. Ukuba ngaba ayirhoxiseki ipolisi ngokomthetho, oku kufuneka kuxelwe kuwe phambi kokuba usayine ikontraki yepolisi.

**10. Ithuba lokuxolelwa**

Kukho ithuba lokuxolelwa leentsuku ezili-15 leentlawulo eifike emva kwexesha zeeprimiyam zenyanga. Ukuba ngaba iprimiyam ayihlawulwanga ngomhla ebekulindeleke ukuba ihlawulwe ngawo, inkampani yeinshurensi kufuneka yazise ngokungahlawulwa kwiintsuku ezili-15 ezisemva komhla ebilindeleke ngawo intlawulo. Ukuba ngaba iprimiyam yakho ayihlawulwanga ngosuku lwe-16 ngeke ube sahlawulelwa. Ukuba ngaba iprimiyam ayilindelekanga rhoqo ngenyanga kufuneka ihlale isebenza intlawulo ubuncinane ithuba lenyanga enye emva kokuba bekulindeleke ukuba ihlawulwe. Qiniseka ukuba uhlawula iiprimiyam zakho ngexa lethuba loxolelo xa ufuna ukuba iqhube ipolisi yakho. Khangela kumcebisi wakho wezimali okanye kwinkampani yeinshurensi phambi kokuba liphele ithuba loxolelo.

**11. Amabango**

Yenza ukuba inkampani yeinshurensi okanye umcebisi ngezimali acacise inkqubo yamabango xa uthatha ipolisi. Kwimeko yokuba ube ufuna ukufaka ibango, inkampani yeinshurensi kufuneka ikwazise ngolwimi olungenzimanga, olulula noluqondekayo ngokuba loluphi ulwazi okanye amaxwebhu afuneka kuwe ukuze kusetyenzwe ngebango. Kufuneka bakwazise kananjalo ukuba ulifaka phi, njani kwaye kubani ibango nolwazi olunxulumeneyo ekufuneka lufakwe; kunye nokuba kungaba kukho nayiphi na imida yexesha; kunye nokuba ingaba kukho isixa esingaphaya esihlawulwayo na kwimeko yepolisi engeyiyo eyobomi (i-inshurensi yexesha elifutshane). Kufuneka banxibelelane ngokucacileyo ngeenkcukacha zayo nayiphi na imali ehlawulwayo yolawulo enxulumene nokuphathwa kwebango ngokunjalo nawo nawaphi amaxanduva angamanye abandakanyekayo omntu owenza ibango.

**12. Izikhalazo**

Unelungelo lokukhalaza xa ungonelisekanga ngenkonzo oyifumene kwinkampani yeinshurensi okanye umcebisi ngezimali. Qhagamshelana nenkampani okanye iziko leinshurensi elibandakanyekayo elo ufuna ukukhalaza ngokuziphatha kwalo kwaye ulinike ithuba lokuphendula. Ukuba ngaba awonwabanga ngempendulo yabo unokusa isikhalazo sakho kmntu ekufakwa kuye izikhalazo zeinshurensi obandakanyekayo. Ukuba awukoneliseki ngempendulo yabo, ungaqhagamshelana ne-FSCA.

**Uqhagamshelwano oluluncedo**

**I-Financial Sector Conduct Authority (FSCA)**

Ukukhangela ukuba umboneleli ngeenkonzo zemali (financial services provider) (FSP) kule meko inkampani yeinshurensi okanye umcebisi ngezimali ugunyazisiwe na ukwazisa ngemveliso neenkonzo zezimali, ungaqhagamshelana ne-FSCA.

|  |  |
| --- | --- |
| Iindawo yeengcingo ye-FSCA | 012 428 8000 |
| IZiko lemiNxeba | 0800 20 37 22 |
| Inombolo yefeksi | 012 346 6941 |
| Idilesi yeimeyile | [info@fsca.co.za](mailto:info@fsca.co.za) |
| Idilesi yeposi | P.O. Box 35655, Menlo Park, Pretoria, 0102 |
| Idilesi yesitalato | Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens,  Pretoria, South Africa 0081 |
| Iwebhusayithi | [www.fsca.co.za](http://www.fsca.co.za) |

Okungaphaya ngolwazi lokukufundisa abasebenzisi ngezimali qhagamshelana neCandelo eliFundisa abaSebenzisi (Conaumer Education Department) le-FSCA.

|  |  |
| --- | --- |
| I-imeyile | [CED.Consumer@fsca.co.za](mailto:CED.Consumer@fsca.co.za) |
| Iwebhusayithi | [www.FSCAMymoney.co.za](http://www.FSCAMymoney.co.za) |

**I-Prudential Authority (PA)**

Ukufumanisa ukuba umfaki kwi-inshurensi unemvume yokuqhuba ushishino, qhagamshelana ne-PA.

|  |  |
| --- | --- |
| Umnxeba | 012 313 3911/ 0861 12 SARB (0861 12 7272) |
| Ifeksi | 012 313 3197/ 012 313 3929 |
| I-imeyile | [PA-Info@resbank.co.za](mailto:PA-Info@resbank.co.za) |
| Idilesi yeposi | P.O. Box 8432, Pretoria 0001 |
| IDilesi yeSitalato | South African Reserve Bank, 370 Helen Joseph Street, Pretoria 0002 |
| Iwebhusayithi | [www.resbank.co.za](http://www.resbank.co.za/) |

**UmNtu ekufakwa kuye izikhalazo zeInshurensi yeXesha eliFutshane**

Ngezikhalazo ezinxulumene neinshurensi engeyiyo yobomi, qhagamshelana **nomNtu ekufakwa kuye izikhalazo zeInshurensi yeXesha eliFutshane**. Nceda uqaphele ukuba umfaki kwi-Inshurensi wakho kufuneka anikwe ithuba **lokusombulula ingxaki** okanye **isikhalazo** phambi kokuba sisiwe kumNtu ekufakwa kuye izikhalazo.

|  |  |
| --- | --- |
| Umnxeba | 011 726 8900 |
| Umnxeba ongawutsalela | 0860 726 890 |
| Ifeksi | 011 726 5501 |
| I-imeyile | [info@osti.co.za](mailto:info@osti.co.za) |
| Idilesi yesitalato | 1 Sturdee Avenue, 1st Floor, Block A, Rosebank, Johannesburg 2196 |
| Iwebhusayithi | [www.osti.co.za](http://www.osti.co.za) |

**UmNtu ekufakwa kuye izikhalazo zeInshurensi yeesha eliDe**

Ngezikhalazo ezinxulumene neinshurensi yobomi, qhagamshelana **nomNtu ekufakwa kuye izikhalazo zeInshurensi yeXesha elide.** Nceda uqaphele ukuba umfaki kwi-Inshurensi wakho kufuneka anikwe ithuba **lokusombulula ingxaki** okanye **isikhalazo** phambi kokuba sisiwe kumNtu ekufakwa kuye izikhalazo.

|  |  |
| --- | --- |
| Umnxeba | 021 657 5000 |
| Umnxeba ongawutsalela | 0860 103 236 |
| Ifeksi | 021 674 0951 |
| I-imeyile | [info@ombud.co.za](mailto:info@ombud.co.za) |
| Idilesi yeposi | Private Bag X45, Claremont, Cape Town 7700. |
| Idilesi yesitalato | Third Floor, Sunclare Building, 21 Dreyer Street, Claremont, Cape Town 7700 |
| Iwebhusayithi | [www.ombud.co.za](http://www.ombud.co.za) |

Awuqinisekanga ngokuba ngowuphi umntu onokuFaka kuye iSikhalazo **omawuqhagamshelane naye? Qhagamshelana nendawo engundoqo yezikhalazo ezinxulumene neinshurensi.**

|  |  |
| --- | --- |
| Umnxeba ongawutsalela | 0860 103 236/0860 726 890 |
| Ifeksi | 086 589 0696 |
| I-imeyile | [info@insuranceombudsman.co.za](mailto:info@insuranceombudsman.co.za) |
| Iwebhusayithi | [www.insuranceombudsman.co.za](http://www.insuranceombudsman.co.za) |

**Umntu ekunokufakwa kuye izikhalazo ngabaBoneleli beeNkonzo zeMali (uMmeli we-FAIS)**

Ngezikhalazo ezinxulumene nabacebisi ngezimali qhagamshelana noMmeli we-FAIS.

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| --- | --- |
| Umnxeba | 012 762 5000 |
| [UmNxeba wokuXela ubuQhetseba ungaziXeli](tel:0801116666) | 080 111 6666 |
| Umnxeba ongawutsalela | [086 066 3274](tel:+27860663274) |
| Ifeksi | 012 348 3447 |
| I-imeyile | [info@faisombud.co.za](mailto:info@faisombud.co.za) |
| Izikhalazo malunga nenkonzo yethu | [hestie@faisombud.co.za](mailto:hestie@faisombud.co.za) |
| Imibuzo malunga nesimo sezikhalazo | [enquiries@faisombud.co.za](mailto:enquiries@faisombud.co.za) |
| Idilesi yeposi | P.O Box 74571, Lynnwood Ridge 0040. |
| Idilesi yesitalato | Block B, Sussex Office Park, 473 Lynnwood Rd, Lynnwood, Pretoria 0081 |
| Iwebhusayithi | [www.faisombud.co.za](https://faisombud.co.za/) |

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UKUNGATHATHI XANDUVA

*Ulwazi oluqulethwe kule ncwadi yolwazi lunikwe yi-Financial Sector Conduct Authority (FSCA) ngeenjongo zolwazi kuphela. Olu lwazi alumiseli icebo lomthetho, lobungcali, okanye lezimali. Ngexa lonke ukhathalelo luthathiwe ukuqinisekisa ukuba isiqulatho siluncedo kwaye sichanekile, i-FSCA ayiniki naluphi uqinisekiso, ukwamkela okanye iziqiniselo ngokuphathelene noku kwaye ayamkeli naluphi uxanduva lomthetho okanye olunye uxanduva ngesiqulatho okanye ukuchaneka kolwazi olunikiweyo, okanye, ngayo nayiphi ilahleko okanye umonakalo obangwe uvela ngokungqalileyo okanye ngokungangqalanga ngokunxulumene nokuthembela ekusetyenzisweni kolwazi olunjalo. Ngaphandle kwalapho kuxeliweyo ngenye indlela, ilungelo lombhali kulo lonke ulwazi lolwe-FSCA. Akukho lwazi kule ncwadana lunokuveliswa kwakhona okanye lusasazwe okanye luphinde lusetyenziswe okanye lwenziwe lufumaneke ngayo nayiphi indlela okanye naluphi ucholacholo ndaba ngaphandle kokuba imvume ebhaliweyo ifunyenwe kwiOfisi yoMcebisi Jikelele we-FSCA.*