**Funda banzi ngeinshorensi yobomi**

I-inshorensi yobomi ilungiselela iimeko zokutshintsha kobomi ezinjengomhlalaphantsi, ukubhubha, ingozi nokulahlekelwa ngumvuzo. Yayifudula ibizwa ngokuba yi-inshorensi yexesha elide. Imizekelo yeepolisi zeinshorensi yobomi iquka iipolisi zempilo, ikhava yobomi nokhubazeko.

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|  **IINGCACISO ZAMAGAMA** |
| **Kubalulekile ukuba inkampani yeinshorensi yakho icacise indlela ewachaza ngayo amagama namabinzana aqhelekileyo** |
| **Umxhamli** | Umntu kwipolisi okhethwe ngumnini wepolisi, othi axhamle xa kwenziwe ibango. |
| **Isigaba sokuphozisa** | Ungayirhoxisa ipolisi yobomi kwithuba leentsuku ezingama-31 emva kokufumana amaxwebhu epolisi, ukuba awukhange wenze ibango lokuxhamla. |
|  **Ikhava** | Ikhava lukhuselo olunikwa yinkampani yeinshorensi phantsi kweemeko ezinjengokwenzakala, ilahleko, umonakalo okanye ukubiwa kwempahla. Inkampani yeinshorensi ibhatala xa uxwebhu lwepolisi yomnini weinshorensi luchaza ukuba loo mingcipheko ifakiwe kwipolisi. |
| **Ipolisi yokhubazeko** | Yipolisi yeinshorensi apho ubuyekezwa ngeeprimiyamu ezibhatelweyo. Inkampani yeinshorensi iyavuma ukubhatala imali yokuxhamla kumnini wepolisi ukuba umnini wepolisi uye wakhubazeka. |
| **Uqiniselo** | Uqiniselo lweinshorensi kukutshintsha okwenzeka kwipolisi yakho okuthi kuguqule ikhava yakho ngokongeza okanye ukuphungula into. Uqiniselo malufakwe ngokubhaliweyo. |
| **Izithintelo nemida** | Izithintelo zizinto ezithile, iilahleko okanye iimeko ezingafakwanga ngokwemimiselo yepolisi. Imida ziingozi, ubunzithinzithi, iimeko okanye ipropati engafakwanga kwipolisi yakho. |
| **Umniki weenkonzo zemali** | Umntu okanye inkampani egunyazisiweyo ukuba inike ingcebiso okanye yenze inkonzo yexesha eliphakathi ngokunxulumene neemveliso zemali kuqukwa utyalomali neepolisi zeinshorensi. Ilayisenisi yomniki weenkonzo zemali yomntu okanye inkampani ichaza ngqo okokuba zeziphi iimveliso okanye iinkonzo abagunyaziswe ukucebisa ngazo okanye amabazithengise.  |
|  **Isigaba senceba** | Ukuba iiprimiyamu azibhatalwanga ngomhla obekiweyo, kufuneka kubekho ixesha lenceba eliziintsuku ezi-15 phambi kokuba ipolisi iphelelwe. Iinkampani zeinshorensi zinganika ixesha elidana, idla ngokuba ziintsuku ezingama-30. Kubalulekile ukuba abanini beepolisi bafunde kwaye bayiqonde imimiselo nemiqathango yepolisi. |
|  **Iimfanelo** | Kwi-inshorensi, onke amaqela – inkampani, unozakuzaku nomntu ofakwe kwi-inshorensi kufuneka bahlangabezane neemfanelo ezithile ukuze isivumelwano sihlale sisebenza. Iinkampani ze-inshorensi kufuneka ziqinisekise ukuba iibrowukha nabathengi bayaziqonda iimveliso ezikhoyo, iindleko kwakunye nezinto ezingafakwanga kwipolisi. Oonozakuzaku kufuneka baziqonde izidingo zabaxumi kwaye babanike iimveliso ezihlangabezana nezidingo zabo. Banganika abathengi ulwazi olubalulekileyo ngecandelo leinshorensi kwaye kufuneka bahlale behambelana nexesha ekulilo ngokubhekiselele kurhwebo ukuze bafundise abaxumi xa kukho isidingo soko. Abathengi banyanzelekile ukuba bachaze ngokuphandle lonke ulwazi olufunekayo kwaye babhatale iiprimiyamu. |
| **Uxhamlo kwipolisi** | Izinto azixhamlayo umntu, anelungelo lazo phantsi kwepolisi yeinshorensi yobomi. |
| **Umnini wepolisi** | Umntu onelungelo lokuxhamla phantsi kwepolisi yeinshorensi eyodwa. |
| **Iprimiyamu** | Isixa semali oza kusihlawula inkampani yeinshorensi ukuze ukwazi ukuxhamla koko kwandlalwe kwipolisi. Iiprimiyamu zihlawulwa ngamaxesha amisiweyo, ngenyanga okanye ngonyaka. |
| **Ummeli** | Nawuphi na umntu onika inkonzo yezemali kumxumi okanye endaweni yomniki weenkonzo zemali ogunyazisiweyo (i-FSP ngamafutshane kolwasemzini).  |
| **Umngcipheko** | Yiloo nto inokwenzeka ngexesha lokuphila kwepolisi yakho. |
| **Ukhubazeko olupheleleyo** | Ezinye iinkampani zeinshorensi zithatha ukhubazeko olupheleleyo njengesigulo okanye ukwenzakala okumshiya umntu engakwazi ukuqhubeka nomsebenzi wakhe awuqeqeshelweyo. Ezinye iipolisi zithi kufuneka ube awukwazi ukwenza nawuphi na umsebenzi. Qinisekisa kwinkampani yeinshorensi yakho ukuba luthetha ntoni ‘ukhubazeko olupheleleyo’. |
|  **Ikhava yomngcipheko** | Imveliso yeinshorensi yobomi enika ukhuseleko ngokwasezimalini xa kuthe kwenzeka okungalindelekanga njengokugula okumandundu, ukhubazeko ukuphelelwa ngumsebenzi okanye ukufa. |
| **Ibhonasi yokuthembeka** | Isixa semali esongezwa kwiakhawunti yepolisi yomnini wepolisi emva kwexesha elimisiweyo ngokuchazwe kwisivumelwano sepolisi. Injongo kukukhuthaza abanini beepolisi ukugcina iipolisi zabo kwanokukhulisa imilinganiselo yokugcinwa ngumnini weinshorensi. Idla ngokubalwa njengenxalenye yomrhumo wolawulo okanye ipesenti yexabiso lepolisi. |
| **Ipolisi yesibonelelo**  | Isicwangciso sokonga imali esifakelwe uxhamlo lwemali yokufa, mali leyo ecwangciselwe ukuba ihlawule ngexesha lakho lokuphila, endaweni yokuba imali iye kubaxhamli emva kokuba ubhubhile. |
| **Intlawulo esisixa esikhulu** | Idla ngokuba sisixa esikhulu semali esihlawulwa uminini wepolisi okanye abaxhamli apho kuhlawula kube kanye kuphela. |

 **Iphepha leziqulatho**

1. Intshayelelo

2. Iindidi zemveliso zeinshorensi yobomi (eyexesha elide)

3. Amalungelo noxanduva lomsebenzisi

4. Imibuzo ebuzwa rhoqo

Abantu abaluncedo

**1. Intshayelelo**

Iimeko ezitshintsha ubomi njengokufa, ukhubazeko nomhlalaphantsi zifakiwe kwi-inshorensi yobomi (ibifudula ibizwa i-inshorensi yexesha elide). I-inshoresi yobomi inika ukhuseleko lwezemali lwabantu abaxhaswa nguwe kwaye inganceda usapho lwakho ukuhlawula ibhondi okanye iindleko zerenti, iindleko zokufunda, iindleko zomngcwabo okanye ihlawule ityala elishiyekileyo xa ungasekho okanye xa ukhubazekile ungasakwazi ukufumana umvuzo.

UMzantsi Afrika unelona shishini elikhulukazi neliphucukileyo leinshorensi kwilizwekazi iAfrika kwaye unganika iimveliso eziluthotho zeinshorensi ezihlangabezana nezidingo zakho kwanepokotho yakho ngokunjalo. Kodwa ke, ngenxa yokukholelwa kwinto engeyonyaniso ethi i-inshorensi ibiza kakhulu okanye idulu, abantu abaninzi abazifakanga kwi-inshorensi.

I-inshorensi yobomi ingakunika wena nosapho lwakho uxolo lwasengqondweni olumangalisayo. Ngaphandle kwayo, umthwalo wokubopha amabande usemagxeni omhlolo okanye omhlolokazi okanye kwizizalwane okanye kubahlali ekufuneka bekhathelele ezo nkendama.

Abanye abantu bakholelwa ekubeni i-inshorensi yobomi ibiza kakhulu, ngoko ke bakhethe ukuthenga ikhava yokungcwaba / umasingcwabane. Kodwa ke, i-inshorensi yobomi idla ngokuba yiyo etshiphu kunekhava yokungcwaba, kwaye inganika noxhamlo lwezemali kwangale primiyamu efanayo.

**Izizathu ezifanelekileyo zokuthenga i-inshorensi yobomi**

* **Uncedo lwezemali**: Ukuba usapho lwakho luxhomekeke kumvuzo wakho ukuze luphile, okanye ukuba umvuzo wakho unceda usapho lwakho ukuba luhlale luphila kumgangatho eluphila kuwo.
* **Shiya ilifa**: Qinisekisa ukuba usapho lwakho lukhathalelwe ngokwasezimalini ngokuba ubabize ngamagama abantwana bakho kunye nomlingane wakho njengabaxhamli kwipolisi yeinshorensi yakho.
* **Hlawulela umngcwabo**: Imingcwabo idulu. Ukuba ipolisi yobomi yakho inekhava yokufa ekhawulezayo, usapho lwakho lungawuhlawulela umngcwabo wakho lusebenzisa le mali.
* **Hlawula onke amatyala**: I-inshorensi yakho yobomi ingasetyenziswa ukuhlawula amatyala ashiyekileyo njengamatyala emoto, awendlu nawakho buqu. Oku kuthetha ukuba usapho lwakho alusayi kubanomthwalo weendleko namatyala ongezekileyo.

**Izinto omawuzigcine engqondweni:**

* **Qala usemncinci**: Xa umncinci futhi usempilweni, iprimiyamu yeinshorensi yobomi yakho iza kuba tshiphu.
* **Impilo yakho:** Ukuba ukuluhlu lomngcipheko ombi- oko kutsho, ukuba unomzimba omkhulu kakhulu okanye unesigulo ohamba naso, kusenokufuneka uhlawule iprimiyamu ephezulu kunomntu osempilweni. Ezinye iinkampani zeinshorensi ziya kukucela ukuba wenze uvavanyo lwempilo phambi kokuba zikunike i-inshorensi yobomi. Ukuba awufuni kuxilongwa kuhlolwe impilo yakho, ngeso sizathu uzivimba ithuba lekhava yeinshorensi.
* **Ukutshaya**: Abantu abatshayayo bangahlawuliswa iiprimiyamu eziphezulu kunabantu abangatshayiyo. Iinkampani zeinshorensi ezininzi ziya kuyihlisa iprimiyamu ukuba uyayeka ukutshaya.
* **Umsebenzi owuqeqeshelweyo**: Ukuba ungumcimi womlilo okanye usebenza emgodini, ungahlawula iprimiyamu ephezulu njengoko ezinye iinkamapani zeinshorensi zibiza kakhulu xa usemsebenzini onomngcipheko ophezulu.
* **Indlela yokuphila**: Iiprimiyamu zithanda ukubaphezulu ukuba wenza izinto ezinemingcipheko njengokuntywila nezemidlalo ezigabadeleyo.Ukuba awuludandalazisi lonke ulwazi, inkampani yeinshorensi yakho ingala ukuhlawula xa usenza ibango.

Ukuba utshatile, uqala usapho, uqala ishishini, i-inshorensi yobomi idlala indima ebalulekileyo kwisicwangciso sezemali. Inika intuthuzelo ukwazi ukuba kuya kubakho imali yokukukhusela kunye nabo obathandayo xa kunokwenzeka into.

**2. Iindidi zemveliso yeinshorensi yobomi (eyexesha elide)**

Ngenxa yokuba umntu ngamnye ngokunjalo nosapho, wahlukile, ingulowo uya kuba nendlela ayivelela ngayo i-inshorensi yobomi. Ngoko ke ziziindidi ezahlukeneyo iimveliso zeinshorensi yobomi. I-inshorensi yobomi ayijonganga ukufa kuphela, kodwa nezinye izinto ezingakuthintela ungakwazi ukuzikhathalela wena siqu nabo baxhomekeke kuwe, njengokhubazeko okanye ukuphelelwa ngumsebenzi.

 **Ikhava yobomi**

Njengomnini wepolisi yeinshorensi yobomi, uya kuhlawula iprimiyamu yenyanga kwinkampani yeinshorensi yobomi isigaba sexesha elithile. Kwelinye icala inkampani yona ithembisa ukukunika uxhamlo-mali (umzekelo isixa semali esikhulu) wena mnini wepolisi okanye abaxhamli abatyunjwe nguwe, ukuba kunokubakho izehlo ezinjengokufa okanye ukhubazeko.

Umntu okanye ubomi obufakwe kwipolisi ubizwa **ubomi obufakwe kwi-inshorensi** kwaye ukuba inkampani yeinshorensi iyavuma, ipolisi enye ingafaka ngaphezulu kunobomi obunye. Kukho iindidi ezahlukeneyo zeepolisi zobomi, njengoko uza kubona kule theyibhile ingezantsi:

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| **Ikhava yokufa** | Ikhava yokufa luhlobo lwekhava yomngcipheko enenjongo enye kuphela yokunika umxhamli womnini wepolisi uxhamlo-mali xa umntu ofakwe kwi-inshorensi ebhubhile. Ikhava nje yokufa ayinalo utyalomali okanye ixabiso lemali eziinkozo/ ikheshi. Oku kuthetha ukuba, ukuba ipolisi iyekisiwe nokuba kungasipphi na isizathu, kwaye zange kwenziwe bango, umnini wepolisi akanalungelo lakufumana iiprimiyamu zakhe okanye enye imali kwinkampani yeinshorensi. |
| **I-inshorensi yobomi esigxina: ubomi bonke** | Ikhava yobomi bonke yi-inshorensi yobomi yesiqhelo, ekukhusela kumngcipheko wokufa kwaye iyaqhubeka ngalo lonke ixesha usahlawula iiprimiyamu. Inxalenye yeprimiyamu iya kwiakhawunti yokonga imali okanye kweyotyalomali ekwenza ukhulise ixabiso lemali eziinkozo/ ikheshi emva kwexesha. Ungayifumana inxalenye yepolisi yakho kwimali eyongiweyo okanye kutyalomali ngokuboleka *kwipolisi* okanye *ngokurhoxa kwipolisi*. Ukurhoxa kwipolisi kuthetha ukuyiyekisa uze uthathe ixabiso lekheshi oyiqokeleleyo ngaphandle kwemirhumo nezinye iindleko. Njengoko izinto ziguquka ebomini babantu, basenokuthi abasayidingi ipolisi okanye abasakwazi ukuyihlawula. Kubalulekile ukuyazi into yokuba uyalahlekelwa ekufumaneni imali oyenzileyo kugcinomali okanye kutyalomali phantsi kwezi meko.* ukuhlawula ubuyisa imali ebolekiweyo kwipolisi kuhamba nenzala, loo nto ithetha ukuba, ukuba uboleka imali uza kuyibuyisa uhlawule nenzala.
* isixa semali sokurhoxa kwipolisi kungathetha ukuba kufuneka uhlawule iindleko zokurhoxa kwaye uya kulahlekelwa nalo naliphi ilungelo lokuxhamla imali phantsi kwale polisi.

I-inshorensi yobomi bonke imlungele umntu ofuna ukushiya isixa semali esiqingqiweyo emva kokufa, futhi enenjongo eyodwa ngaloo nto. |
| **I-inshorensi yobomi esigxina: ubomi jikelele** | Ikhava yobomi jikelele inokuguquguquka kunekhava yobomi bonke kwaye inika amalungelo ohlukeneyo. Qaphela oku:* ungaluhlisa uxhamlo-mali lokufa ukuze ufumane ikheshi eninzi xa uhlawulwa
* ungazibhatala iiprimiyamu nanini na futhi nangasiphi isixa semali
* xa uboleka imali yepolisi phantsi kwepolisi yobomi jikelele, isixa semali esibolekiweyo asizi kubiza inzala ngelixa ubhatala inzala kwimboleko-mali yepolisi phantsi kwepolisi yobomi bonke
* i-inshorensi yobomi bonke idla ngokuqinisekisa umlinganiselo wenzala esiya kukhula ngawo isixa sotyalomali, ngeli xesha kwi-inshorensi yobomi jikelele ingafane yenzeke loo nto
* iindleko nemirhumo iyohluka.
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|  **I-inshorensi yexesha eliqingqiweyo** | I-inshorensi yexesha eliqingqiweyo inika ikhava yobomi ngokwexesha eliqingqiweyo, umzekelo xa usabhatala ityala lendlu. Yaziwa ngokuba yi-inshorensi eqingqiweyo. Ikhava iphelelwa emva kwexesha okuvunyelwene ngalo, futhi nokuba ibango lalifakiwe okanye zange lifakwe, awusayi kubuyiselwa iiprimiyamu xa ikhava iphelelwe. Ngokubanzi, i-inshorensi yexesha eliqingqiweyo yindlela etshiphu yeinshorensi yobomi. I-inshorensi yexesha eliqingqiweyo ayinaxabiso lekheshi ngoko ke ayinaxabiso lokuvuthwa. |
|  **Iipolisi zesibonelelo** | Ipolisi yesibonelelo sisicwangciso sokonga imali esifakelwe uxhamlo lwemali yokufa. Uhlawula iprimiyamu ngenyanga ngokwexesha elibekiweyo, ukuze ekupheleni kubhathalwe isixa semali esikhulu. Ilungiselelwe ukubhatala ngexesha uphila endaweni yokuba iye kubaxhamli emva kokuba ubhubhile. Usenokutyala isixa semali esikhulu ngeprimiyamu enye yepolisi yexesha eliqingqiweyo. Uxhamlo lwemali yokufa luyasebenza ukuba ubhubha phambi kokuba kufike ixesha lokuba ipolisi ivuthwe. Ixabiso lorhoxiso lwepolisi yesibonelelo kufuneka linyuke kakhulu njengoko ipolisi isondele kumhla wokuvuthwa (ixesha lokuphela). |

**Ikhava yomngcwabo/ umasingcwabane**

Ikhava yomngcwabo inika uxhamlo lwemali olujonge indleko yomngcwabo. Ngokuxhomekeke kwikhava oyikhethileyo, amancedo angayikheshi ejongene neendleko zomngcwabo okanye eziya kumniki wenkonzo. Njengomnini wepolisi unelungelo lokuchaza ukuba ufuna amancedo abiwe njani na.

**Ikhava yokhubazeko**

Ukulahlekelwa kukusebenzisa izandla okanye imilenze yakho okanye ube nesigulo esingapheliyo kungakwenza uyeke ukusebenza. Injongo yekhava yokhubazeko kukunika amancedo epolisi (idla ngokuba yimali) ukukunceda kwiindleko zakho okanye ukukubuyisela umvuzo olahlekileyo ukuba uthe wakhubazeka. Ikhava yokhubazeko yongezwa kwikhava yobomi kodwa usenokuyithenga yodwa. Zimbini iindidi zekhava yokhubazeko:

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|  **Ikhava eyinkunzi yokhubazeko** | Ikhava eyinkunzi okanye imali esisixa esikhulu yokhubazeko ihlawula isixa esikhulu ukuba kwenzeka into ekhokelela kukhubazeko. Uya kuhlawulwa xa uthe wanika ubungqina obubonisa ukuba ukhubazeko lusisigxina. |
| **Isikhuseli somvuzo okanye ikhava yokhubazeko eqhubekayo** | Ngale khava, umvuzo unikwa ngenyanga okanye ngokwendlela ekuvunyelwene ngayo xa uthe wakhubazeka. Isixa semali singanyuka minyaka le, ngokuxhomekeka kwipolisi. Ukuba ukhubazeke ngokusisigxina okanye okwethutyana, iintlawulo zingamela ingxenye yomvuzo wakho de uchache kukhubazeko, ubhubhe, okanye ipolisi iyavuthwa - nayiphi na efika kuqala. |

 **Utyalomali lomhlalaphantsi**

Utyalomali lomhlalaphantsi zizicwangciso zokonga imali ezikuhlawulayo usaphila. Ngokuxhomekeke kutyalomali olukhethileyo, ungayifumana imali oyongileyo ukususela kwiminyaka engama-55 okanye emva kokuba uthathe umhlalaphantsi. Ungarhola ikheshi esisinye esithathwini sexabiso lemali oyongileyo. Eshiyekileyo kufuneka yongiwe kwakhona ukuze ikunike umvuzo wenyanga xa sele uthathe umhlalaphantsi.

**Intlawulomali ngezavenge usaphila**

Intlawulomali ngezavenge usaphila yimveliso yotyalomali ekuhlawula umvuzo wenyanga rhoqo emva kokuthatha umhlalaphantsi. Njengelungu lengxowamali yomhlalaphantsi, kufuneka usebenzise isibini esithathwini semali yakho ukuthenga utyalomali lomhlalaphantsi. Imali yakho iya kufakwa kutyalomali kangangokuba ukunyuka ngexabiso kuko okuya kumisela isixa semali omawusihlawulwe ngenyanga. Xa ubhubhile, abaxhamli bangenza oku:

* bayikhuphe imali njengesixa esikhulu xa ubhubhile
* balugcine utyalomali emagameni abo, batshintshe indlela ohlawulwa ngayo umvuzo ngokuhambelana nezidingo zabo
* bakhuphe inxalenye yayo baze intsalela bayise kwintlawulomali ngezavenge usaphila.

**Utyalomali oluqinisekisiweyo**

Utyalomali oluqinisekisiweyo yimveliso yeinshorensi oyithengayo kwinkampani yeinshorensi yobomi. Inkampani yeinshorensi iyaqinisekisa ukuba iza kukuhlawula ipenshini exeliweyo ngenyanga ubomi bakho bonke. Oku kuyakukhusela xa uthe waphila ixesha elide kunobekulindelekile okanye ixesha elide kunemali onayo. Umvuzo wakho kutyalomali oluqinisekisiweyo aluxhomekekanga kwixabiso lotyalomali lwakho.

Uyayifumana le penshini ngalo lonke ixesha usaphila kodwa ifa nawe kwaye akukho mali idlulela kwiindlalifa zakho nokuba ubhubha msinyane kunobekulindelekile. Ezinye izivumelwno zifaka isigaba sesiqinisekiso ukuze umlingane wakho axhamle.

**Qaphela:** Iimveliso zeinshorensi yobomi mazithengwe kwiinkampani zeinshorensi ezinelayisenisi. Iinkampani zeinshorensi zinikwa iilayisenisiyiNgcali yoLawulo lweeNkonzo zeMali (Prudential Authority, i-PA) ngokwemimiselo yoMthetho weInshorensi No 18 ka-2017. Lo Mthetho noMthetho weInshorensi yeXesha elide (No 52 ka-1998) olawulwa yiNgcali yeCandelo lezeMali lokuziPhatha (Financial Sector Conduct Authority, i-FSCA), uchaza indlela iinkampani zeinshorensi maziqhube ngayo ishishini. Abaniki beenkonzo zemali banika iingcebiso ngezemali neenkonzo zozakuzo/ eziphakathi xa bethengisa ipolisi kufuneka bagunyaziswe yi-FSCA ukwenza oko.

**3. Amalungelo noxanduva lomsebenzisi**

Unamalungelo xa uthenga iimveliso zemali, kodwa unalo noxanduva - awunakho ukubeka ityala kubaniki benkonzo ngeziphumo.

**Amalungelo akho:**

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| * Ipolisi sisivumelwano esibophelelayo esisemthethweni esikunika amalungelo xa uhlelwe yingozi, wenzakele, ubhubhile okanye nayiphi enye into oyifake kwi-inshorensi.
 |
| * Unelungelo lokuhlawulwa isixa semali esifakwe kwi-inshorensi xa uhlangabezene nayo yonke imimiselo nemigqaliselo yepolisi.
 |
| * Unelungelo lokujikeleza ukhangele ipolisi yeinshorensi ehambelana nezidingo nebhajethi yakho.
 |
| * Phambi kokusayina uxwebhu lwepolisi, ungagoduka nalo ukuqinisekisa ukuba uyayiva yonke into oluyiqulathileyo. Unalo nelungelo lokuba isivumelwano usicaciselwe ngolwimi olucacileyo nokulula ukuluqonda.
 |
| * Ungayirhoxisa ipolisi yakho ngokuba unike inkampani yeinshorensi isaziso sexesha esibhaliweyo (idla ngokuba yinyanga), njengoko kuchaziwe kuxwebhu lwepolisi yakho.
 |
| * Unelungelo lokufumana isigaba sokuphozisa. Oku kuthetha ukuba ungayitshintsha ingqondo yakho kwaye urhoxise ipolisi yobomi kwiintsuku ezingama-31 emva kokufumana amaxwebhu aphathelene nepolisi. Phambi kokurhoxisa kufuneka uxelele inkampani yeinshorensi ngokubhala uyazise ngento oceba ukuyenza. Inkampani yeinshorensi mayithobele isicelo sakho sokusebenzisa isigaba sokuphozisa kwiintsuku ezingama-31 emva kokuba ifumene isicelo sakho. Unelungelo lokubuyiselwa iprimiyamu yokuqala yakho, kodwa ke inkampani yeinshorensi iya kuthabatha izixa zemali ezithile zendleko. Ukuba ipolisi ayinakurhoxiswa ngenxa yesizathu esithile, oko makudandalaziswe kuwe phambi kokuba usayine uxwebhu lwepolisi.
 |
| * Kukho iintsuku ezili-15 zesigaba senceba sokuhlawula kade iiprimiyamu zenyanga. Ukuba iprimiyamu ayihlawulwanga ngomhla obekiweyo, inkampani yeinshorensi mayikwazise kwiintsuku ezili-15 emva komhla wokuhlawula.Ukuba iprimiyamu yakho ayihlawulwanga kusuku lwe-16 ipolisi yakho ayisasebenzi.
 |
| * Cela ummeli wenkampani yeinshorensi akunike iinkcukacha zoqhagamshelwano uze ufumanise ukuba ngubani ongathetha naye xa ufuna ukwenza ubango okanye unesikhalazo.
 |

 **Uxanduva lwakho:**

|  |
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| * Qiniseka ukuba uyazihlawula iiprimiyamu kwaye uthobele imimiselo nemigqaliselo njengoko yandlaliwe kuxwebhu lwepolisi.
 |
| * Qiniseka ukuba uqonda yonke into kuxwebhu lwepolisi nento yonke edibene nemveliso yeinshorensi.
 |
| * Zazise- inkampani yeinshorensi iya kufuna inombolo yakho ye-ID nedilesi kwakunye neenkcukacha zabanye abantu ongathanda ukubafaka kwi-inshorensi.
 |
| * Nika ulwazi oluchanekileyo. Inkampani yeinshorensi ayikwazi ukukufaka kwi-inshorensi ngaphandle kokuba uyinike ulwazi olupheleleyo noluchanekileyo.
 |
| * Qinisekisa ukuba intlawulo yeinshorensi yimalini na ngenyanga kwaye uqinisekise ukuba uza kubanayo phambi kokuba usayine nawaphi na amaxwebhu!
 |

**Uxanduva lwenkampani yeinshorensi**

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| Inkampani yeinshorensi inomthwalo womngcipheko ojongene nawo ukuba kukho into enokwehla, kodwa xa uzihlawule iiprimiyamu zakho. |
| Inkampani yeinshorensi iya kuchaza ipolisi ngokupheleleyo kwaye iphendule nayiphi imibuzo onayo. |
| Inkampani yeinshorensi iya kuhlawula xa kufike ukufa, ukhubazeko nokulahlekelwa ngumvuzo, oko ke kuxhomekeke kwiimeko ezifakwe kwipolisi.  |
| Inkampani yeinshorensi inabantu abaqeqeshiweyo abaya kukuncedisa uthathe izigqibo ezifanelekileyo ngemveliso yeinshorensi omawuyithenge. |
| Inkampani yeinshorensi mayigunyaziswe yi-PA phambi kokuthengisa nayiphi na imveliso yeinshorensi. |

**4. Imibuzo ebuzwa rhoqo**

**MB: Ndiyayidinga na i-inshorensi yobomi?**

MP: Ukuba ufuna abo baxhomekeke kuwe (umntwana wakho, umlingane, umzali njalo njalo), bakhuseleke ngokwasezimalini okanye babhatale amatyala akho xa unokubhubha okanye ukhubazeke, udinga i-inshorensi yobomi.

**MB: Ndazi njani ukuba ndisebenza nenkampani yeinshorensi yobomi egunyazisiweyo okanye umniki weenkonzo zemali?**

MP: Iinkampani zeinshorensi zinikwa ilayisenisi yi-PA ngokwemimiselo yoMthetho weInshorensi (No. 18 ka-2017). Lo Mthetho noMthetho weInshorensi yeXesha elide (No. 52 ka-1998) olawulwa yi-FSCA ochazayo ukuba iinkampani zeinshorensi kufuneka ziliqhube njani na ishishini. Qhagamshelana ne-PA okanye i-FCSA ucele uluhlu lweenkampani zeinshorensi ezineelayisenisi okanye ukuqinisekisa ukuba inkampani yeinshorensi yakho inelayisenisi. Bonke abaniki beenkonzo zemali (ii-FSP) nabameli mabagunyaziswe yi-FSCA ukuze bakuthengisele iimveliso zezemali okanye bakucebise ngezemali. Unelungelo lokubona ilayisenisi yabo phambi kokungena kwisivumelwano seinshorensi.

**MB: Ndidinga i-inshorensi yobomi engakanani?**

MP: Isixa semali yeinshorensi yobomi osidingayo siya kuxhomekeka kwiimeko nezizathu zokuba uthenge ipolisi. Qhagamshelana nawuphi na umniki weenkonzo zemali ogunyazisiweyo okanye umcebisi wezemali xa ufuna ulwazi oluthe vetshe nengcebiso ngalo mba. Ukuba ufumana ingcebiso, yitsho umcebisi wezemali akunike ubungqina bokuba ukuqeqeshelwe ukukucebisa ngalo msebenzi kwaye funa iinkcukacha zomrhumo, ikhomishini okanye imibulelo abaya kuyifumana ukuba uthenga imveliso yemali. Jikeleza uthelekise le mveliso yemali nezinye iimveliso ezinokuhlangabezana nezidingo zakho zemali. Qinisekisa ukuba uthelekisa ixabiso kunye nekhava abayinikayo.

**MB: Ingaba kufuneka ndixilongwe ukuhlola impilo?**

MP: Kuxhomekeke kwinkampani yeinshorensi nemveliso yeinshorensi. Iinkampani zeinshorensi zineemfuno ezahlukeneyo kule meko. Ngamanye amaxesha imbali yempilo yakho iya kumisela inani leemvavanyo okufuneka uzenze.

**MB: Ingaba inkampani yeinshorensi isenokungavumi ukundinika ipolisi?**

MP: Ewe. Inkampani yeinshorensi ingakhetha ukungakuniki ipolisi. Kodwa ke, kukho izikhokelo amabazilandele njengoko kukho indawo ezingacacanga gca emthethweni. Inkampani yeinshorensi ingayala ikhava yakho, umzekelo, ukuba awulwenzi uxilongo olunyanzelekileyo. Ngokwenkqubo ebizwa ngokuba kukumelwa, inkampani yeinshorensi iya kumisela okokuba ufanele na ukuba nekhava kwaye iiprimiyamu zakho ziza kuba yimalini na. Ukuba ufumanisa ukuba uneHIV, abanakwala kodwa baza kukunika iprimiyamu ahambelana nomngcipheko.

**MB: Kwenzeka ntoni xa ndingalukhuphi lonke ulwazi, umzekelo ndiyatshaya, kodwa ndifuna ukubhatala iprimiyamu esezantsi?**

MP: Asibobulumko ukunika ulwazi olungeyonyaniso ngesiqu sakho njengoko inkampani yeinshorensi inelungelo lokukhaba ibango. Kwakhona, kukunganyaniseki kwaye yinkohliso. Inkampani yeinshorensi kufuneka ibe nolwazi oluchanekileyo ngawe ukuze ithathe isigqibo ukuba iyavuma ukukufaka kwi-inshorensi kwaye ithathe isigqibo ngendleko yokukunika ikhava. Iprimiyamu oza kuyibhatala ixhomekeke kwimo yomngcipheko wakho. Izinto ezichaphazela imo yakho yomngcipheko ziquka ubudala ngeminyaka, isini, impilo, umsebenzi (nokuba unengozi) nendlela ophila ngayo (nokuba iquka iindledlana zokuzonwabisa ezinengozi).

**MB: Yintoni izithintelo zepolisi?**

MP: Izithintelo ngamancedo angafakwanga kwipolisi yeinshorensi yakho. Inkampani yeinshorensi kwixesha eliphakathi mayikunike iinkcukacha zemimiselo nemigqaliselo ebalulekileyo phambi kokuba usayine uxwebhu lwepolisi.

**MB: Yintoni isiqabu kwintlawulo ngezavenge?**

MP: Ezinye iipolisi zeinshorensi zobomi zinika umnini wepolisi ukuba unokukhetha ukufaka kwipolisi isiqabu kwintlawulo ngezavenge. Oku kuthetha ukuba xa uthe wakhubazeka ngokupheleleyo kwaye awusakwazi ukwamkela umvuzo, inkampani yeinshorensi iya kuvuma ukuba intlawulo yeeprimiyamu zakho ziyeke okwexeshana elimisiweyo.

**MB: Bangakwazi na abaxhamli ukufaka ibango loncedo kwi-inshorensi yobomi ukuba umntu ofakwe kwi-inshorensi uzibulele?**

MP: Oku kuxhomekeke kwinkampani yeinshorensi nakwimimiselo yesivumelwano seinshorensi. Iinkampani zeinshorensi zidla ngokuchaza kwiipolisi zazo ukuba umnini wepolisi akanakufaka ibango apho umntu ofakwe kwipolisi ezibulele kwisithuba seminyaka emibini emva komhla wokuqala kwepolisi.

**5. Indlela yokufaka isikhalazo esibhekise kumlawuli wam weinshorensi.**

Iinkampani zeinshorensi zizenzele inkqubo yangaphakathi yokusombulula ukungavisisani kunye neendlela onokuzilandela xa unganelisekanga yimveliso yemali okanye iinkonzo:

* Yazisa inkampani yeinshorensi yakho okanye umniki weenkonzo zemali ogunyazisiweyo ngesikhalazo sakho esibhaliweyo.
* Ukuba ingxaki yakho ayisonjululwanga ngokwanelisayo okanye ngexesha, ungayisa ingxaki yakho **simahla** kuSozikhalazo weInshorensi yeXesha elide okanye kuSozikhalazo weeNkonzo zeMali.
* Ukuba isikhalazo sakho sinxulumene nolwaphulo loMthetho weInshorensi yeXesha elide, qhangamshelana ne-FSCA. Ukuba isikhalazo sinxulumene nokwaphulwa koMthetho weInshorensi, qhagamshelana ne-PA. Ukuba yonke le Mithetho yaphulwe, uSozikhalazo angasithumela isikhalazo sakho kwi-FSCA okanye i-PA.

**Abantu abaluncedo**

Xa ufuna ulwazi oluthe chatha, okanye unemibuzo ngokubhekiselele kwi-inshorensi yobomi okanye unqwenela ukuxela isenzo esingekho mthethweni okanye ukuphathwa kakubi ngokubhekiselele kwi-inshorensi yobomi qhagamshelana naba balandelayo:

**INgcali yeCandelo lezeMali lokuziPhatha** (Financial Sector Conduct Authority, i-FSCA ngamafutshane kolwasemzini)

Ukukhangela ukuba umniki weenkonzo zemali okanye umcebisi wezemali ugunyazisiwe ukuba athengise iimveliso neenkonzo zemali, nokuba ziziphi iimveliso abangakuthengisela zona, qhangamshelana neNgcali yeCandelo lezeMali lokuziPhatha (i-FSCA).

|  |  |
| --- | --- |
| Iswitshibhodi ye-FSCA |  012 428 8000 |
| Iziko lefowuni |  0800 20 3722 (FSCA) |
| Ifekisi |  012 346 6941 |
| Idilesi yeimeyile |  info@fsca.co.za/ enquiries@fsca.co.za/ complaints@fsca.co.za |
| Idilesi yeposi |  P.O. Box 35655, Menlo Park, Pretoria, 0102 |
| Idilesi yendawo yeofisi  |  Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria, South Africa 0081 |
| Iwebhusayithi |  [www.fsca.co.za](http://www.fsca.co.za) |

Ukuze ufumane ulwazi oluthe vetshe ngemfundo yezemali, qhangamshelana neSebe lezeMfundo loMsebenzisi le-FSCA.

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

**INgcali yoLawulo lweeNkonzo zeMali (Purdential Authority i-PA ngamafutshane kolwasemzini)**

Ukuze ufumanise ukuba inkampani yeinshorensi igunyazisiwe na ukwenza ushishino, qhagamshelana ne-PA.

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

**USozikhalazo weInshorensi yeXesha elide**

Ngokunxulumene nezikhalazo zeinshorensi yobomi, qhagamshelana noSozikhalazo weInshorensi yeXesha elide. Nceda qaphela ukuba inkampani yeinshorensi yakho kufuneka inikwe ithuba lokusombulula ingxaki okanye isikhalazo phambi kokuba kugqithelwe kuSozikhalazo.

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

Ungaqhagamshelana **neziko lezikhalazo ezinxulumene neinshorensi** ukuba awuqinisekanga ngosozikhalazo omawuthethe naye.

|  |  |
| --- | --- |
| Ifowuni enendleko |  0860 103 236 & 0860 726 890 |
| Ithelefekisi |  086 589 0696 |
| I-imeyile |  info@insuranceombudsman.co.za |
| Iwebhusayithi |  [www.insuranceombudsman.co.za](http://www.insuranceombudsman.co.za) |

**USozikhalazo waBaniki beeNkonzo zeMali (Office of the Ombud for Financial Services Providers, i-FAIS Ombud ngamafutshane kolwasemzini)**

Ngokubhekiselele kwizikhalazo ezinxulumene nabacebesi bezemali nabaniki bemveliso zemali, qhagamshelana noSozikhalazo waBaniki beeNkonzo zeMali (i-FAIS Ombud).

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| Ifowuni | 012 762 5000 |
| Ifowuni enendleko | 086 066 3274 |
| Ifekisi | 011 348 3447 |
| I-imeyile | info@faisombud.co.za |
| Izikhalazo ngenkonzo yethu | hestie@faisombud.co.za  |
| Imibuzo ngenqanaba elikuzo izikhalazo | enquiries@faisombud.co.za  |
| Idilesi yeposi | P.O. Box 74571, Lynnwood Ridge 0040 |
| Idilesi yendawo | Kasteel Park Office Park, Orange Building, 2nd Floor,546 Jochemus Street, Erasmus Kloof, Pretoria, 0048 |
|  Iwebhusayithi | [www.faisombud.co.za](https://faisombud.co.za/)  |

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**IGATYA ELICHAZAYO**

*Ulwazi oluqulethwe yile ncwadana luvela kwiNgcali* ye*Candelo lezeMali lokuziPhatha (i-FSCA) ngenjongo yokunika ulwazi kuphela. Olu lwazi aluquki ngcebiso ebhekiselele emthethweni, okanye kuqeqesho lomsebenzi okanye kwimiba yezemali. Naxa kucokisisiwe ukuqinisekisa ukuba okuqulethweyo kuchanekile i-FSCA ayiniki ziqinisekiso okanye magunya kwaye ayazithwalisi uxanduva ngokuqulathiweyo okanye ngokuchaneka kolwazi olunikiweyo, okanye ilahleko okanye umonakalo obangwe ngokuthe ngqo okanye ngokungathanga ngqo ngokunxulumene nokuthembeka kokusetyenziswa kolo lwazi. Ngaphandle kwalapho kuchazwe khona, ilungelo lombhali lele-FSCA. Akukho lwazi olukule ncwadana oluya kuveliswa kwakhona okanye ludluliswe okanye luphinde lusetyenziswe okanye lubhengezwe nangayiphi na indlela okanye nakwiziphi iindaba ngaphandle kokuba imvume ebhaliweyo ifunyenwe kwiofisi ye-FSCA yoMcebisi Jikelele.*