**I-inshorensi yexeshana**

 *Zikhusele kwilahleko nomonakalo*

I-inshorensi yexeshana (ibifudula ibizwa i-inshorensi yexesha elifutshane) ikunika uxolo lwasengqondweni lokuba ukhuselekile kwimingcipheko enokwenzeka nengacetywanga ongajongana nayo. Imizekelo iquka imoto, impahla yendlu, i-inshorensi yendlu neyeshishini.

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|  **IINGCACISO ZAMAGAMA**Kubalulekile ukuba ufumane inkcazelo ecacileyo kwinkampani yeinshorensi yakho ngengcaciso zamagama aqhelekileyo namabinzana. |
| **I-inshorensi yemoto** | I-inshorensi yemoto ithathelwa ukufaka imoto yakho kwikhava xa unokwehlelwa yingozi okanye umlilo okanye isithuthi sakho sibiwe. Zininzi iindidi zeinshorensi yemoto kuquka neinshorensi ebanzi yemoto neinshorensi yomngeneleli ebizwa ngokuba yi-third party. |
| **Isigaba sokuphozisa**  | Ungayirhoxisa ipolisi yexeshana kwisithuba seentsuku ezingama-31 emva kokufumana amaxwebhu epolisi, ukuba akukho ncedo okhe walubanga kuyo. |
| **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. |
| **Uqiniselo** | Uqiniselo lweinshorensi kukutshintsha okwenzeka kwipolisi yakho okuthi kuguqule ikhava yakho ngokongeza okanye ukuphungula into. Uqiniselo malufakwe longezwe kwipolisi yakho ngokubhaliweyo. |
| **Izithintelo nemida** | Izithintelo zizinto ezithile, iilahleko okanye iimeko ezingafakwanga ngokwemimiselo yepolisi yakho. Imida ziingozi, ubunzithinzithi, iimeko okanye ipropati engafakwanga kwipolisi yakho. |
| **Isixa semali esongezelelweyo** | Isixa semali esongezelelweyo yimali eya kuphuma epokothweni yakho xa usenza ibango kwi-inshorensi yexeshana. Umzekelo ukuba unebango leinshorensi elivunyiweyo eliyi-R100 000 size isixa semali esongezelelweyo sibe yi-R5 000, inkampani yeinshorensi iya kukuhlawula umahluko osisixa esipheleleyo sobango i-R100 000 esingaphantsi nge-R5 000. Ngoko uya kufumana i-R95 000. |
| **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. |
| **Ikhava yomlilo neyokubiwa** | Ikhava ejongene nepropati / impahla elahlekileyo okanye eyonakaliswe ngumlilo okanye ebiweyo kuphela. Ayisayi kufakwa ilahleko okanye umonakalo obangwe yenye into.  |
| **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. |
| **I-inshorensi yempahla yendlu** | Le inshorensi, ekwabizwa i-inshorensi yempahla yendlu, inekhava ekukhusela kumonakalo, ilahleko okanye ukubiwa kwezinto ezinokususwa. Igama ‘indlu’ ithetha ukuba izinto abanazo abantu abahlala endlwini yakho nazo zifakiwe kwikhava. |
| **I-inshorensi yendlu** | Ifaka kwikhava umonakalo kwisakhiwo sendlu uqobo, kuquka nezinto ezimiliselweyo endlwini. |
| **Uxhamlo kwipolisi** | Izinto azixhamlayo umntu, anelungelo lazo phantsi kwepolisi yeinshorensi yexeshana. |
| **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) njengomcebisi wezemali okanye ibrowukha. |
| **Umngcipheko** | Yiloo nto inokwenzeka ngexesha lokuphila kwepolisi yakho. |

**Iziqulatho**

1. Yintoni i-inshorensi yexeshana?

2. Indlela yokuthenga ipolisi yeinshorensi yexeshana

3. Iindidi zeemveliso zeinshorensi yexeshana

4. Amalungelo noxanduva lomsebenzisi

5. Imibuzo ebuzwa rhoqo

6. Indlela yokwenza ibango kwinkampani yeinshorensi

7. Amacebo okungenisa amabango

8. Indlela yokufaka isikhalazo

Abantu abaluncedo

Izehlo ezingalindelekanga zezo zingakhange zilungiselelwe, kodwa zehle, futhi zehle ngokukhawuleza. Oku kuquka yonke into ukusuka kukugqabhuka kwegiza, ukuqhekezelwa endlwini ukuya kwingozi yemoto, ukuphelelwa ngumsebenzi, ukufa kusapho okanye ubundlobongela. Kuquka neentlekele zendalo.

Izehlo ezilungiselelweyo zezo sihlangana nazo sonke kwinqanaba elithile lobomi, njengomhlalaphantsi nokufa.

Kuyagxikiza emoyeni xa izinto zingahambi kakuhle kodwa xa unekhava yeinshorensi uba noxolo lwasengqondweni kuba kaloku ukhuselekile kwimingcipheko ojongene nayo. Ukuba nomlinganiselo wokhuseleko kukubeka kwindawo engcono ngokwasezimalini kunaxa ubungenanto.

**1. Yintoni i-inshorensi yexeshana?**

I-inshorensi yexeshana (eyayisaziwa njengeinshorensi yexesha elifutshane) ikhusela izinto zakho. Olu hlobo lwekhava luzama ukukubeka kwimo yezemali ubukuyo ngaphambili phambi kwesehlo. I-inshorensi yemoto nempahla yendlu inceda ukubuyisa izinto ezonakalisiweyo. Xa uthenga ipolisi yeinshorensi yexeshana ungena kwisivumelwano esiphakathi kwakho nenkampani yeinshorensi. Inkampani yeinshorensi ikunika uncedo oluthile, oko kutsho uyaxhamla njengomnini wepolisi, ngenxa yentlawulo oyenzayo ngenyanga okanye ngonyaka ebizwa ngokuba yiprimiyamu. La mancedo ayahlawulwa ukuba kukho isehlo somngcipheko esenzekileyo.

Ungayirhoxisa ipolisi yeinshorensi yexeshana nanini na xa imeko zakho zitshintsha. Qinisekisa ukuba uyasazi ukuba sithini isivumelwano ngokurhoxisa njengoko kusenokubakho ixesha lenothisi, umzekelo ama-30 eentsuku ukususela ngomhla owasayina ngawo isivumelwano. Khumbula ukuba xa urhoxisa ipolisi okanye uyeka ukuhlawula iprimiyamu, ikhava yakho - ukhuseleko lwakho kwizehlo ezicetyiweyo nezingacetywanga - luya kuphela.

**Qaphela**: I-inshorensi yexeshana ilawulwa yiNgcali yeCandelo lezeMali lokuziPhatha (Financial Sector Conduct Authority, i-FSCA) ngokwemimiselo yoMthetho weInshorensi yeXesha elifutshane No. 53 ka-1998 noMthetho weInshorensi No. 18 ka-2017.

**2. Indlela yokuthenga ipolisi yeinshorensi yexeshana**

Iipolisi zeinshorensi yexeshana zingathengwa kwi-intanethi, ngefowuni okanye ngommeli wenkampani yeinshorensi oyikhethayo. Usenokuthenga ipolisi kwinkampani yeinshorensi ekhethwe nguwe usebenzisa umniki weenkonzo zemali okanye ummeli (umcebisi wezemali okanye ibrowukha).

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| **Qaphela**: Awunakufaka kabini kwi-inshorensi into enye kwiinkampani ezahlukeneyo zeinshorensi yexeshana. |

**3. Iindidi zeemveliso zeinshorensi yexeshana**

**I-inshorensi yemoto** uyithathela ukufaka imoto yakho kwikhava xa unokwehlelwa yingozi okanye kubekho umlilo, okanye xa ibiwe imoto yakho. Zininzi iindidi zeinshorensi yemoto, kuquka neinshorensi ebanzi yemoto okanye i-inshorensi ye-third party.

* **I-inshorensi ebanzi yemoto** ifaka imoto yakho kwikhava ekunceda kwiingozi, umlilo, ukubiwa nezinye iimeko ezinjengokonakaliswa sisichotho namabango e-third party kuqukwa ifestile engaphambili emotweni nokulungiswa kwezinye iifesitile zemoto. Ezinye ii-inshorensi zemoto zingongeza ezinye izinto njengekhava yonyango, ukubuyiselwa imali xa ungakhange wenze ibango, ukuqesha imoto xa imoto yakho iyokulungiswa emva kwengozi okanye ilahleko noncedo lwasecaleni kwendlela. Iipolisi ezibanzi zidla ngokuba dulu njengoko zilungiselela imingcipheko emininzi. Olu hlobo lwekhava ludla ngokufunwa ziibhanki okanye amaziko ezemali xa imoto ithengwe phantsi kwesivumelwano setyala.
* **I-inshorensi yethird party** ayikufaki wena (umntu wokuqala) iya kubuyekeza kumabango enziwe kuwe ngumngeneleli oye walahlekelwa okanye wonakalelwa (iqela lesibini yinkampani yakho yeinshorensi). Umzekelo kuxa ugillise imoto yakho kwisithuthi somnye umntu, okanye udonga lwendawo yeshishini lomnye umntu.
* **Ikhava yeinshorensi yethird party (umlilo nokubiwa)** iyafana nekhava ebanzi, yahluka ngokuba ayibhatali xa uye wonakalisa imoto yakho ngempazamo. Ukuba imoto yakho yonakaliswe ngumlilo, okanye ibiwe ngobugebenga, okanye uye wanengozi apho umngeneleli obandakanyekayo efakiwe kwikhava.

**I-inshorensi yempahla yendlu** ifaka kwikhava impahla yendlu enjengefenitshala, izixhobo ezisetyenziswayo nezinto ezizezakho xa zonakele okanye zibiwe. Iquka nezinto zabanye abantu abahlala nawe ize irhole isixana.

**I-inshorensi yendlu** ifaka kwikhava isakhiwo sendlu uqobo, kuquka nezinto ezimiliselweyo endlwini okanye nantoni ongadinga ukuyakha kwakhona xa kukho ilahleko okanye umonakalo.Oku kuquka ukugqabhuka kwegiza okanye, umzekelo, ukuba indlu yakho iyatsha okanye yonakaliswe ngokungathethekiyo zizikhukhula.

**I-inshorensi yoxanduva lwetyala lakho** ifaka kwikhava ukwenzakala, ukufa okanye umonakalo owenzeke emntwini okanye kwipropati engeyonxalenye yendlu yakho, umzekelo, ukuba inja yakho ibaleka ingene esitratweni ilume umntu ozihambelayo uze ke ngoku umangalelwe, kufuneka uhlawule iindleko zonyango. I-inshorensi yoxanduva lwetyala lakho idla ngokufakwa kwikhava yempahla yendlu okanye kwi-inshorensi yendlu, futhi ayibizi kakhulu.

**I-inshorensi yokuthatha uhambo** ikunika ikhava ejongene nokulahlekelwa ngumthwalo neendleko zonyango xa unohambo olukukhupha eMzantsi Afrika.Ezinye iibhanki zinika i-inshorensi yokuthatha uhambo njengoncedo olusimahla kubanini beeakhawunti.

Iinkampani zeinshorensi yexeshana inika ezinye iimveliso ezinika ikhava **yeendleko zempilo** ezinjengezi:

* **Ikhava yokuzalisa**: Inika ukhuselo olongeziwe kwabo abanesikim soncedo lwezonyango (i-medical aid). Izikim zoncedo lwezonyango zifaka ikhava yokubona ugqirha nengcaphephe futhi zima kwisixa esithile kwaye ikhava yokuzalisa inceda ukuhlawula iindleko eziye zagqitha kwezo isikim soncedo lwezonyango sinokuzihlawula. Ikhava yokuzalisa ayivumelekanga ukuba mayihlawule ngaphezu kweR150 000 ngomntu ngonyaka (2020).
* **Uvavanyo nonyango lweHIV, uGawulayo isifo sephepha (i-TB) nesifo secesina esibangwa kukulunywa ziingcongconi (imaleriya)**. Ikhava ijonga iindleko zovavanyo nonyango lweHIV, uGawulayo, i-TB nemaleriya.
* **I-inshorensi yokuthatha uhambo oluya kumazwe ngamazwe:** Ifaka iindleko ezinxulumene nenkonzo yezempilo efanelekileyo xa uhambela kwilizwe angahlali kulo umntu okwi-inshorensi.
* **Ufuduso okanye uthutho lonyango olungxamisekileyo:** Ifaka iindleko okanye inika uncedo lofuduso okanye lothutho ngomzuzu kaxakeka, usiwe kwindawo yonyango, okanye ifaka indleko yonyango olungxamisekileyo.

**4. Amalungelo noxanduva lomsebenzisi**

Njengomsebenzisi weemveliso zemali, kuquka neinshorensi, unoxanduva lokufunda kangangoko unakho ngezi mveliso. Ngokuthenga i-inshorensi unawo namalungelo athile.

**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.
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| * Unelungelo lokufumana isigaba sokuphozisa. Oku kuthetha ukuba ungayitshintsha ingqondo yakho kwaye urhoxise ipolisi yexeshana kwiintsuku ezili-14 emva kokufumana amaxwebhu aphathelene nepolisi ukuba ipolisi yakho inexesha elingaphezulu kumama-31 eentsuku xa ungakhange ufake ibango. 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.
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| * 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.
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| * Ulwazi loqhagamshelwano - Cela ummeli wenkampani yeinshorensi akunike iinkcukacha zoqhagamshelwano uze ufumanise ukuba ngubani ongathetha naye xa ufuna ukwenza ubango okanye unesikhalazo.
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**Uxanduva lwakho:**

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| * Qiniseka ukuba uyazihlawula iiprimiyamu kwaye uthobele imimiselo nemigqaliselo njengoko yandlaliwe kuxwebhu lwepolisi.
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| * 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 amaxwebhu.
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 **Uxanduva lwenkampani yeinshorensi:**

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| Inkampani yeinshorensi iya kuba nomthwalo 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 kwikhava yakho.  |
| Inkampani yeinshorensi inabantu abaqeqeshiweyo abaya kukuncedisa uthathe izigqibo ezifanelekileyo ngemveliso yeinshorensi omawuyithenge. |
| Inkampani yeinshorensi mayigunyaziswe yiNgcali yoLawulo lweeNkonzo zeMali (i-PA) phambi kokuthengisa nayiphi imveliso yeinshorensi. |

**5. Imibuzo ebuzwa rhoqo**

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

MP: Iinkampani zeinshorensi zinikwa ilayisenisi yiNgcali yoLawulo lweeNkonzo zeMali (i-PA) ngokwemimiselo yoMthetho weInshorensi (No.18 ka-2017). Lo Mthetho noMthetho weInshorensi yeXesha elifutshane (No.53 ka-1998) olawulwa yi-FSCA ochazayo ukuba iinkampani zeinshorensi kufuneka ziliqhube njani ishishini. Bonke abaniki beenkonzo zemali nabameli mabagunyaziswe yiNgcali yeCandelo lezeMali lokuziPhatha (i-FSCA) ukuze bakuthengisele iimveliso zemali okanye bakucebise ngezemali. Unelungelo lokubona ilayisenisi yabo phambi kokungena kwisivumelwano nomniki weenkozno zeinshorensi okanye ummeli.

**MB: Yeyiphi imibuzo emelwe kubuzwa?**

MP: Ukuba uthatha i-inshorensi yemoto buza:

* Iqala ngowuphi umhla ikhava?
* Ingaba ndinayo ikhava xa ndingene engozini yemoto?
* Ingaba ikhava iquka umonakalo emotweni yam, okanye umonakalo wezinye iimoto?
* Ingaba ndinayo ikhava yesichotho, ukubiwa, ukohluthelwa imoto nezinye izinto ngobugebenga?

 Ukuba uthathe i-inshorensi yendlu, buza:

* Ingaba izinto zam ezizezi, iselula, ikhompyutha, ijuwelari nekhamera zifakiwe kwikhava?
* Ingaba zifakiwe kwikhava xa ifowuni yam nekhamera ziwe emanizini zaze zonakala?
* Ndinayo ikhava yokubelwa okanye yokulahlekelwa yinto?

 Ukuba uthatha i-inshorensi yempahla yendlu, buza:

* Ndinayo na ikhava yexabiso lokulungisa izinto zendlu yam ukuba kugqabhuka igiza okanye indlu ibethwa ngumbane?
* Yintoni engafakwanga kwipolisi?
* Ingangavumi xa kutheni inkampani yeinshorensi ukuhlawula ibango lam?

**MB: Iza kundidla malini ipolisi?**

MP: Qiniseka ukuba yimalini iprimiyamu futhi ukuba kukho eminye imirhumo ehlawulwayo njengemirhumo yokulawula okanye iindleko ezisondeleyo (umzekelo, ukuba uthenga ipolisi ize iprimiyamu ifunwe kwisithuba seveki, ingaba unayo ikhava ngezi ntsuku ziphakathi okanye kufuneka uzihlawulele ezo ntsuku?).

**MB: Kwenzeka ntoni xa sele ndihlawule iprimiyamu yokuqala kanti ikhava andisayidingi?**

MP: Unelungelo lokurhoxisa isivumelwano.Qiniseka ukuba uyakuqonda okuthethwa ligatya lokurhoxisa isivumelwano njengoko kusenokubakho isigaba senothisi. Iipolisi ezininzi zinika isigaba sokurhoxisa seentsuku ezingama-30. Njengoko uhlawula i-inshorensi yexeshana kwangaphambili, izinto ezifakwe kwi-inshorensi ziya kufakwa kwikhava de iphele inyanga oyihlawuleleyo.

**MB: Ndiza kuyihlawula kude kube nini iprimiyamu yeinshorensi?**

MP: Kufuneka uyihlawule iprimiyamu yeinshorensi ngalo lonke ixesha ufuna ukuhlala ukhuselekile kwimingcipheko efakwe kwikhava yipolisi yeinshorensi.

**MB: Ingaba kufuneka ndihlawule isixa esongezelelweyo ukuba ndifuna ukufaka ibango?**

MP: Oko kuxhomekeke kwipolisi oyithengileyo. Uninzi kodwa hayi zonke iipolisi zinaso isixa esongezelelweyo. Ungasithoba isixa esongezelelweyo ngokunyusa iiprimiyamu zakho zenyanga. **Umzekelo**: Uyicimile imoto yakho. Inkampani yeinshorensi imele ikubhatale iR100 000 kodwa unesixa esongezelelweyo se-R5 000. Inkampani yeinshorensi iza kukunika i-R95 000.

**MB: Yintoni izithintelo zepolisi?**

MP: Inkampani yeinshorensi yakho okanye umcebisi makakunike zonke iinkcukacha zemimiselo nemiqathango ebalulekileyo phambi kokuthatha ipolisi. Qinisekisa ukuba uyazazi ukuba zeziphi iindidi zomonakalo ezikwikhava yakho futhi izeziphi ezingekhoyo. Khumbula ukuba ipolisi ngokwahlukana kwazo zinganezithintelo ezahlukeneyo.

**6. Indlela yokwenza ibango kwinkampani yeinshorensi**

Xa into oyifake kwi-inshorensi ilahlekile, yonakale okanye ibiwe, ungafaka ibango lokubonelelwa. Yenza ngolu hlobo lulandelayo:

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| **INDLELA YOKUFAKA IBANGO** |
| Zininzi iindlela zokwenza inkqubo yokufaka ibango iqhubeke.* **Kwi-intanethi:** Ungabhalisa njengomxumi kwiwebhusayithi yenkampani yeinshorensi yakho uze uzalise iifomu zobango kwi-intanethi. Uza kufunwa zonke iinkcukacha zokwenzekileyo nexesha okwenzeke ngalo kunye neenkcukacha zoqhagamshelwano zabantu ababandakanyekayo. Kufuneka ufake nobunye ubungqina obuxhasa ibango lakho njengeefoto, ukuba ubuzithathile. Kwimeko yokubelwa, inombolo yamapolisa yetyala kufuneka inikwe inkampani yeinshorensi. Emva kokungenisa ifomu ngeintanethi nolwazi oluxhasayo, ummeli wenkampani yeinshorensi uya kukufowunela. Ukuba ibango lakho lingokulungiswa – umzekelo ukuba imoto yakho yonakele kwingozi- uya kucelwa ukuba uyise kwiziko lohlolo apho kuya kuhlelwa kuhlolwa umonakalo. Ukuba umhloli wanelisekile, imoto iya kulungiswa yinkampani yeinshorensi. Ukuba kubiwe into, inkampani ye-inshorensi ingafuna ubungqina bendawo oyithenge kuyo, umhla wokuthenga nexabiso layo.
* **I-app yeinshorensi:**  Ezinye iinkampani zeinshorensi zinee-app ongazifaka kwifowuni yakho uze uqale inkqubo yobango ngokulandela imiyalelo evelayo.
* **Isicelo sobango esicwangcileyo esibhaliweyo:** Ungayifowunela inkampani yeinshorensi yakho uze ubabuze inkqubo yokufaka ibango. Uya kucelwa ukuba uzalise ifomu yesicelo uncediswa ngummeli, okanye bakuthumelele ngeimeyile ukuba uyizalise. Uya kuzibuyisa iifomu ezizalisiweyo ngeimeyile okanye uye kuzingenisa eziofisini.
 |
|  **Ingaba kufuneka ibango ndilifake ngexesha elithile?** |
|  Ibango kufuneka lingeniswe kwangoko futhi zingaphelanga iintsuku ezingama-30 emva kwesehlo. |
| **Ndingaqhagamshelana nabani ukubuza inqanaba elikulo ibango lam?** |
| Inkampani yeinshorensi yakho kufuneka ihlale ikwazisa ngeimeyile, ngeselula, nge-app okanye nge-sms. Nawe ungaqhagamshelana nabo ubabuze ukuba likweyiphi na indawo ibango lakho. |

**7. Amacebo angokufaka amabango**

Nanga amanqaku ambalwa okwenza inkqubo yamabango ibe lula:

* Gcina ikopi yoxwebhu lepolisi nawo onke amaxwebhu ahambelana nobango kwindawo enye;
* Hlala rhoqo unenombolo yepolisi nenombolo yesazisi zilungile xa uqhagamshelana nenkampani yeinshorensi;
* Cela inombolo esisalathisi xa ungenisa ubango;
* Ukuba kukho umcebisi ojongene nobango lwakho, thatha igama nefani yakhe nezinye iinkcukacha zokunxibelelana.

**8. Indlela yokufaka isikhalazo**

Iinkampani zeinshorensi yexeshana zizenzele inkqubo yangaphakathi yokusombulula ukungavisisani. Nazi iindlela 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 yeXeshana okanye kuSozikhalazo weeNkonzo zeMali.
* Ukuba isikhalazo sakho sinxulumene nolwaphulo loMthetho weInshorensi yeXeshana, 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 yexeshana okanye unqwenela ukuxela isenzo esingekho mthethweni okanye ukuphathwa kakubi ngokubhekiselele kwi-inshorensi yexeshana qhagamshelana naba balandelayo:

**INgcali yeCandelo lezeMali lokuziPhatha** (Ficiancial 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 (Prudential Authority, i-PA ngamafutshane kolwasemzini)**

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

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| 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 |
| Idilesi yendawo yeofisi |  South African Reserve Bank, 370 Helen Joseph Street, Pretoria 0002 |
| Iwebhusayithi |  [www.resbank.co.za](http://www.resbank.co.za) |

**USozikhalazo weInshorensi yeXeshana**

Ukuba unesikhalazo ngenkampani malunga neinshorensi yexeshana, kwaye awanelisekanga yimpendulo yabo ngokubhekiselele kwisikhalazo sakho, qhagamshelana noSozikhalazo weInshorensi yeXeshana.

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| Ifowuni |  011 726 8900 |
| Ifowuni enendleko |  0860 726 890  |
| Ifekisi |  011 726 5501 |
| I-imeyile |  info@osti.co.za |
| Idilesi yeposi |  P.O. Box 32334, Braamfontein, 2017 |
| Idilesi yendawo yeofisi | 1 Sturdee Avenue, 1st Floor, Block A, Rosebank, Johannesburg 2196 |
| Iwebhusayithi |  [www.osti.co.za](file:///%5C%5CFSCHOFILE01%5CGroupData_All_Dep%5CRegulatory%20Policy%5CConsumer%20Education%5C6.%204%20PROJECTS%20-%20PROCUREMENT%20PLAN%5CAM%20BUDGET%20CENTRAL%20FSCA%20CONTENT%20UPDATE%20POST%20FSB%202019%202020%20CASE%2061613%5CRESOURCES%20FOR%20CED%20REVIEW%201%2028%20MAY%202020%5CShort%20Term%20Insurance%5Cwww.osti.co.za%5C) |

Ungaqhagamshelana neziko lezikhalazo ezinxulumene neinshorensi ukuba awuqinisekanga ngosozikhalazo omawuthethe naye.

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| --- | --- |
| 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 nabacebisi 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 yeofisi | 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 kwiNg*cali 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.*