**Umshwalense ongewona owempilo**

*Ungazivikela kanjani ekukulahlekelweni kanye nokonakalelwa*

Umshwalense ongewona owempilo (owawaziwa ngokuthi umshwalense wesikhathi esifushane). unika ukukhululeka ngenxa yokuthi uvikelwe ngokumelene nezingozi ezingalindelwe noma ezingahlelilwe ongahlangabezana nazo. Izibonelo zibandakanya umshwalanse wemoto, owokuqukethwe endlini, owabaninizindlu kanye nowamabhiziinisi.

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| **IZINCAZELO**  Kubalulekile ukuthi ucaciselwe yinkampani yakho yomshwalense ngezincazelo zayo,  amagama ajwayelekile nemisho. | |
| **Umshwalense wemoto** | Umshwalense wemoyo uthathelwa ukukhava imoto yakho esigamekweni sengozi noma somlilo, noma imoto yakho yebiwa. Kunezinhlobo ezahlukahlukene zomshwalense wemoto, kubandakanya umshwalanse ophelele wemoto kanye nomshwalense wengxenye yesithathu. |
| **Isikhathi sokuzicabanga** | Ungakhansela umshwalense ongewona owempilo kungakapheli izinsuku ezingama-31 ngemuva kokuthola imibhalo yomshwalense, inqobo nje uma ungazange wafuna nanoma imuphi umhlomulo. |
| **Ikhava** | Ikhava isivikelo esinikezwa yinkampani yomshwalense uma kwenzeka isigameko, isibonelo, sokulimala, noma sokulahlekelwa, sokulinyazwa noma sokwebiwa kwempahla. Inkampani yomshwalense ikhokha imali uma umbhalo wepholisi yomshwalense ubeka ukuthi isigameko esinjengalesi sobungozi sikhaviwe. |
| **Indima evumela ukuguqula** | Indima evumela ukuguqula yomshwalense ukushintshwa kwipholisi yakho yomshwalense okuguqula noma kulungise ikhava yakho, imvamisa ngokungeza noma ngokucisha okuthile. Indima evumela ukuguqula ifanele ifakwe kwipholisi yakho ngendlela ebhaliwe. |
| **Okungahlonyuliswa kanye nemikhawulo** | Okungahlonyuliswa izinto ezithile, ukulahlekelwa noma izehlakalo ezingafakwanga ngokomshwalense wakho. Imikhawulo yizingozi, ukungaphephi, izimo, noma impahla engekho kumshwalense wakho. |
| **Inani lemali elisele** | Imali esele imali ezophuma ephaketheni lakho lapho ufaka isicelo semali kumshwalense wakho ongewona owempilo. Isibonelo, uma unesicelo sokukhokha komshwalense esamukelwe sama-R100 000 futhi imali esele ingama-R5 000, inkampani yomshwalense izokukhokhela umehluko, okuyimali ephelele yekleyimu ama-R100 000 engaphansi kwenani elisele ngama-R5 000. Ngakho-ke uzothola ama-R95 000. |
| **UMhlinzeki Wosizo Lwezezimali (i-FSP)** | Umuntu noma inkampani egunyazwe ukuhlinzeka ngezeluleko zezezimali kanye/noma nokunikeza usizo lokulamula maqondana nemikhiqizo ehlukahlukene yezezimali, kubandakanya imikhiqizo yotshalomali namapholisi omshwalense. Imvume ye-FSP yomuntu noma inkampani icacisa kahle ukuthi yimiphi imikhiqizo noma izinsizakalo zezezimali abangaluleka ngazo noma abazithengisayo. |
| **Ikhava yomlilo noma yokwebiwa** | Ikhava yempahla elahlekile noma elimalile kwisigameko somlilo noma sokwebiwa kuphela. Ukulahlekelwa noma ukunakala okudalwa nanoma yini akuzukukhavwa. |
| **Isikhathi somusa** | Uma inkokhelo yomshwalense ingakhokhiwe ngosuku olubekiwe kufanele kube nesikhathi somusa okungenani sezinsuku eziyi-15 ngaphambi kokuphela komshwalense. Izinkampani zomshwalense zinganikeza isikhathi eside, imvamisa izinsuku ezingama-30. Kubalulekile kubaninipholisi ukuthi bafunde futhi baqonde imigomo nemibandela yesivumelwano. |
| **Umshwalense wokuqukethwe endlini** | Lo mshwalense, obuye ubizwe ngokuthi umshwalense wokuqukethwe endlini, ukukhava ukulimala, ukulahlekelwa noma ukwebiwa kwazo zonke izinto eziphathekayo endlini yakho. Igama elithi ‘indlu’ likhombisa ukuthi izimpahla zabantu ohlala nabo ekhaya lakho nazo zikhaviwe. |
| **Umshwalense wabanikazi bezindlu** | Ikhava nanoma yikuphi ukonakala kwendlu yakho uqobo, kufaka phakathi izinto ezifakiwe. |
| **Imihlomulo wepholisi** | Imihlomulo umuntu anelungelo lokuyithola ngokwesivumelwano kumshwalense ongewona owempilo. |
| **Umninipholisi** | Umuntu unelungelo lokuthola imihlomulo yepholisi ngaphansi kwepholisi yomshwalense ethile. |
| **Inkokhelo yomshwalense (iphrimiyamu)** | Inani lemali ekhokhelwa umshwalense ukuze uthole imihlomulo yomshwalense (ikhava) echazwe kwipholisi. Inkokhelo yomshwalense ekhokhwa ngezikhathi okuvunyelwene ngazo, imvamisa nyangazonke noma ngonyaka. |
| **Ummeleli** | Nanoma yimuphi umuntu ohlinzeka insizakalo zezimali kwiklayenti, noma egameni lomhlinzeki wezinsizakalo zezimali ogunyaziwe (i-FSP) njengomeluleki wezezimali/ibhrokha. |
| **Ingozi** | Ithuba lokuthi isigameko esithile singenzeka ngesikhathi ipholisi yakho esebenza ngaso. |

**Okuqukethwe**

1. Yini Umshwalense ongewona owempilo?

2. Uthengwa kanjani umshwalense ongewona owempilo

3. Imikhiqizo yomshwalense ongewona owempilo

4. Amalungelo nezibopho zomthengi

6. Uyifaka kanjani ikleyimu kumshwalense wenkampani

7. Ukucetshiswa ngokufakwa kwekleyimu

8. Usifaka kanjani isikhalazo

9. Imibuzo ejwayele ukubuzwa

10. Okuxhunywana nabo ababalulekile:

Izigameko ezingalindelekile yilezo ebesingazihleliwe, kepha ezisehlela noma kunjalo, imvamisa ngokuzumayo. Lokhu kufaka yonke into kusukela kwigiza eqhumile noma ukugqekezelwa kuya engozini yemoto, ekudilizweni emsebenzini, ekushonelweni emndenini noma ubugebengu obunodlame. Kubandakanya nezinhlekelele zemvelo.

Imicimbi ehleliwe yileyo sonke esihlangabezana nayo esigabeni esithile sempilo yethu, njengokuthatha umhlalaphansi nokushona.

Kungaba nengcindezi engqondweni lapho izinto zingahambi kahle kepha ukuba nekhava yomshwalense kukunikeza ukukhululeka engqondweni njengoba uvikelwe kakhulu ezingozini obhekene nazo. Ukuba nesilinganiso esithile sokuvikelwa kukubeka esimweni sezimali esingcono kunaleso obuzoba kuso ngaphandle kwaso.

**1. Yini Umshwalense ongewona owempilo?**

Umshwalense ongewona owempilo (owawaziwa ngokuthi umshwalense wesikhathi esifushane) uvikela izinto zakho. Lolu hlobo lwekhava lufuna ukukubeka esimweni sezezimali obukade ukuso ngaphambi kwesigameko esithathelwe umshwalense. Umshwalense wemoto nokuqukethwe endlini usiza ukubuyisa izinto ezilahlekile noma ezilimele. Uma uthenga ipholisi yomshwalense ongewona owempilo ungena esivumelwanweni esiphakathi kwakho nenkampani yomshwalense. Inkampani yomshwalense ibe isinikeza ngemihlomulo ethile kuwe, njengomninipholisi, ngokushintshisana ngenkokhelo yanyanga zonke noma yonyaka eyaziwa njengephrimuyamu. Le mihlomulo ikhokhwa uma isehlakalo esithile sengozi senzeka.

Ungakhansela ipholisi yomshwalense ongewona owempilo nganoma yisiphi isikhathi, njengoba futhi lapho izimo zakho zishintsha. Qinisekisa ukuthi uyazi ukuthi isivumelwano sithini ngokukhanselwa njengoba kungahle kube nesikhathi sesaziso, isib. izinsuku ezingama-30 kusukela ngenkathi usayine isivumelwano. Khumbula ukuthi uma ukhansela ipholisi noma uyeka ukukhokha iphrimuyamu, ikhava yakho - ukuvikelwa kwakho esigamwekeni esihleliwe noma esingahlelwanga - kuzophela.

**Qaphela:** Umshwalense ongewona owempilo ulawulwa yisiPhathimandla Sokuziphatha Komkhakha Wezezimali (i-FSCA) ngokoMthetho Womshwalense Wesikhathi Esifushane (wama-53 wonyaka we-1998) noMthetho Womshwalense (we-18 wonyaka we-2017).

**2. Uthengwa kanjani umshwalense ongewona owempilo**

Amapholisi omshwalense ongewona owempilo angathengwa ezinkampanini zomshwalense ku-inthanethi, ngocingo, noma ngommeleli wenkampani yomshwalense oyithandayo. Ungathenga futhi ipholisi enkampanini oyikhethile yomshwalense ngomhlinzeki wosizo lwezezimali ogunyaziwe (i-FSP) noma ngommeleli wayo (umeluleki wezezimali noma ibhrokha).

**Qaphela:** Awukwazi ukufaka kumshwalense into eyodwa kabili ezinkampanini ezihlukene zomshwalense ongewona owempilo.

**3. Izinhlobo zomshwalense ongewona owempilo**

**Umshwalense wemoto** uthathelwa ukukhava imoto yakho esigamekweni sengozi noma somlilo, noma imoto yakho yebiwa. Kunezinhlobo ezahlukahlukene zomshwalense wemoto, kubandakanya umshwalanse ophelele wemoto kanye nomshwalense wengxenye yesithathu.

* **Umshwalense wemoto ophelele** ukhava imoto yakho ezingozini, emlilweni, ekwebiweni kanye nezinye izigameko ezifakwe kumshwalense njengokulinyazwa yisichotho, kanye namakleyimu engxenye yesithathu, futhi kubandakanya ukulungiswa kwefasitela langaphambili lemoto yakho kanye nokulungiswa kwamanye amawindi emoto. Ezinye izinkampani zomshwalense zinganikeza ngokunye okwengeziwe okufana nekhava yezokwelapha, izinhlelo zokubuyiselwa imali ngokungakleyimi, ukuqashwa kwezimoto njengokukhetha lapho imoto yakho izolungiswa khona ngemuva kwengozi noma ukulahlekelwa kanye nosizo lwasemgwaqeni. Amapholisi aphelele avame ukubiza kakhulu njengoba enikeza ikhava yenani lezingozi eziningi. Lolu hlobo lwekhava luvame ukudingeka emabhange noma ezikhungweni zezimali uma imoto ixhaswe ngezimali ngokwesivumelwano sesikweletu.
* U**mshwalense wengxenye yesithathu** awukukhavi wena (ingxenye yokuqala) kepha uyakuvikela kumakleyimu ngokumelene nengxenye yesithathu eye yalahlekelwa noma yalimalelwa (‘ingxenye yesibili’ yinkampani yakho yomshwalense). Isibonelo kungaba ukuthi uma ushayise imoto yakho wangena emotweni yomunye umuntu, noma odongeni lwendawo yebhizinisi yomunye umuntu.
* **Umshwalense wekhava yengxenye yesithathu (umlilo nokweba)** uyafana nekhava ephelele, ngaphandle kokuthi awukhokhi uma ulimaze imoto yakho ngengozi. Uma imoto yakho ilinyazwe ngumlilo, noma yebiwe ngokudunwa, noma uma ube nengozi ingxenye yesithathu ikhaviwe.

**Umshwalense wokuqukethwe endlini u**khava okuqukethwe endlini okubandakanya ifenisha, izinto ezisetshenziswayo nezinto zomuntu siqu ezilimele noma ezebiwe. Kubandakanya nezimpahla zabanye abantu ohlala nabo endlini kuze kufike emalini elinganiselwe.

**Umshwalense wabaninimizi** ukhava isakhiwo, izinto ezifakiwe endlini yakho, noma nanoma ngabe yini ongayidinga ukwakha kabusha indlu yakho esimweni sokulahlekelwa noma sokulinyalelwa. Lokhu kubandakanya igiza eqhumile, noma uma indlu yakho isha noma ilinyazwe kakhulu yisikhukhula, isibonelo.

**Umshwalense wemfanelo yomuntu siqu** ukhava ukulimala, ukufa noma ukulimala komuntu noma kwempahla okungeyona ingxenye yendlu yakho, isibonelo, uma inja yakho igijimela emgwaqweni futhi iluma umuntu odlulayo bese uyaboshwa ufunwe izindleko zokwelashwa kwakhe. Umshwalense wesikweletu somuntu uqobo uvame ukufakwa kwikhava yokuqukethwe endlini kanye/noma esakhiweni somshwalense womninimuzi, futhi awubizi.

**Umshwalense wokuhamba** ukhava izinto ezifana nemithwalo elahlekile kanye nezindleko zokwelashwa lapho uhambela ngaphandle kwaseNingizimu Afrika. Amanye amabhange ahlinzeka ngomshwalense wokuhamba njengomhlomulo wamahhala kubanininima-akhawunti.

Izinkampani zomshwalense ongewona owempilo nazo zinikeza ngemikhiqizo ekhava izindleko ezithile zezempilo, ezinjengalezi ezilandelayo:

* **Ikhava yegebe.** Inikeza ukuvikeleka okwengeziwe kulabo asebevele banosizo lokwelashwa (i-medical aid). Usizo lokwelashwa lukhava ukuqokwa kukadokotela kanye nochwepheshe kuze kufike enanini elithile lemali futhi ikhava yegebe ikuvikela ekukhokhweni kokukhokhela umehluko lapho izindleko zingaphezu kwalezo zosizo lokwelashwa oluzimisele ukuzikhokha. Ikhava yegebe ayivunyelwe ukukhokha ngaphezu kwama-R150 000 ngomuntu ngamunye ngonyaka (2020).
* **Ukuhlolelwa nokulashelwa i-HIV, ingculazi, isifo sofuba kanye nomalaleveva.** Ikhava izindleko zokuhlolwa nokwelashwa kwe-HIV, kwe-Aids, isifo sofuba, noma umalaleveva.
* **Umshwalense wokuhamba amazwe omhlaba.** Ikhava izindleko ezihlobene nosizo lwezempilo olufanele ngenkathi usohanjweni ezweni lapho abantu abanomshwalense bengebona neze abahlali.
* **Ukukhishelwa phandle noma ukuhanjiswa kwezimo eziphuthumayo.** Ikhava izindleko zokuhlinzeka ngokukhishwa phandle okuphuthumayo noma ukuhanjiswa usiwe endaweni yokwelashwa noma ikhava izindleko zokwelashwa okuphuthumayo.

**4. Amalungelo nezibopho zomthengi**

Njengomthengi wemikhiqizo yezezimali, kubandakanya umshwalense, unesibopho sokufunda ngokukhonekayo ngale mikhiqizo. Ngokuthengwa komshwalense, unamalungelo athile futhi.

**Amalungelo akho:**

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| * Ipholisi iyisivumelwano esisemthethweni esibophezelayo esikunikeza amalungelo uma kwenzeka ingozi, ulimala, umlilo noma nanoma yini onomshwalense wayo. |
| * Unelungelo lokukhokhelwa imali oyifake kumshwalense, inqobo nje uma ufeza yonke imigomo nemibandela yepholisi. |
| * Unelungelo lokuhambahamba ubheka ipholisi yomshwalense engcono kakhulu evumelana nezidingo zakho kanye nesabelomali sakho. |
| * Ngaphambi kokusayina umbhalo wepholisi, ungaya nawo ekhaya ukuze uqiniseke ukuthi uyakuqonda okuqukethwe. Unelungelo futhi lokuthi uchazelwe ngesivumelwano sakho ngolimi olucacile noluqondakala kalula. |
| * Ungakhansela ipholisi yakho ngokunikeza inkampani yomshwalense isikhathi sesaziso ngokubhaliwe (imvamisa inyanga), njengoba kuhlinzekiwe embhalweni wepholisi. |
| * Unelungelo lesikhathi sokuzicabanga. Lokhu kusho ukuthi ungaguqula umqondo wakho futhi ukhansele ipholisi okungeyona eyempilo kungakapheli izinsuku eziyi-14 ngemuva kokuthola imibhalo yepholisi efanele uma ipholisi inesivumelwano sesikhathi esingaphezu kwezinsuku ezingama-31 futhi inqobo nje uma ungazange ukleyime nanoma imuphi umhlomulo. Ngaphambi kokuba ukhansele, udinga ukwazisa inkampani yomshwalense ngokubhala ngenhloso yakho yokwenza kanjalo. Inkampani yomshwalense ifanele ihloniphe isicelo sakho sokusebenzisa ilungelo lakho lesikhathi sokuphola kungakapheli izinsuku ezingama-31 ngemuva kokuthola isicelo sakho. Uzoba nelungelo lokubuyiselwa amaphrimiyamu akho okuqala, kuye ngokuthi inkampani yomshwalense idonsa malini. Uma ipholisi ingenakukhanselwa ngenxa yezizathu ezithile, lokhu kufanele ukwaziswe ngaphambi kokuba usayine umbhalo wepholisi. |
| * Kunesikhathi somusa sezinsuku eziyi-15 sokukhokha sekwedlule isikhathi senkokhelo yomshwalense yanyanga zonke. Uma inkokhelo yomshwalense ingakhokhiwe ngosuku olubekiwe, inkampani yomshwalense ifanele ikwazise ngokungakhokhi kungakapheli izinsuku eziyi-15 ngemuva kokukhokhwa kwemali ekweletwayo. Uma inkokhelo yomshwalense yakho ingakhokhiwe ngosuku lwe-16 awusenawo umshalense. |
| * Imininingwane yokuxhumana - cela omele inkampani yomshwalense ukuba akunikeze imininingwane yabo yokuxhumana futhi buza ukuthi ufanele uxhumane nobani uma ufuna ukufaka ikleyimu noma uma unesikhalazo. |

**Izibopho zakho:**

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| * Qinisekisa ukuthi ukhokha izinkokhelo zomshwalense futhi uthobela imigomo nemibandela, njengoba kubekiwe embhalweni wepholisi. |
| * Qinisekisa ukuthi uqonda konke okusembhalweni wepholisi futhi nakho konke okuphathelene nomkhiqizo womshwalense. |
| * Zazise - inkampani yomshwalense izodinga inombolo yakho kamazisi nekheli lakho, kanye nemininingwane yabanye abantu ongathanda ukubafaka kumshwalense. |
| * Nikeza imininingwane efanele. Inkampani yomshwalense ayikwazi ukukufaka kumshwalense ngendlela efanele ngaphandle uma uyinikeza imininingwane ephelele nehlaba emhlolweni. |
| * Qinisekisa ukuthi kuzoba yimalini imalini yakho yomshwalense okufanele ikhokhwe nyangazonke futhi qinisekisa ukuthi uyakwazi ukuyikhokha ngaphambi kokusayina noma yimiphi imibhalo. |

**Izibopho zenkampani yomshwalense:**

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| Inkampani yomshwalense izobophezeleka engcupheni obhekene nayo uma kwenzeka isehlakalo somshwalense inqobo nje uma amaphrimiyamu akho ekhokhiwe. |
| Inkampani yomshwalense izochaza ipholisi ngokuphelele futhi iphendule noma yimiphi imibuzo ongaba nayo. |
| Inkampani yomshwalense uzokhokha uma kwenzeka ushona, ukukhubazeka futhi ulahlekelwa ingenisomali, kuye ngokuthi ukhavelwe ini. |
| Inkampani yomshwalense izoba nama-ejenti afanelekayo angakusiza wenze isinqumo esifanele mayelana nokuthi yimuphi umkhiqizo womshwalense ozowuthenga. |
| Inkampani yomshwalense ufanele igunyazwe ngokufanele yisiPhathimandla Esilawulayo (i-PA) ngaphambi kokuba ikuthengisele nanoma yimiphi imikhiqizo womshwalense. |

**5. Imibuzo ejwayele ukubuzwa**

**Umbuzo: Ngizokwazi kanjani uma ngisebenzisana nenkampani yomshwalense ongewona owempilo egunyaziwe noma umhlinzeki wezinsizakalo zezimali ogunyaziwe?**

IMP: Izinkampani zomshwalense ongewona owempilo zigunyazwa yisiPhathimandla Esilawulayo (i-PA) ngokoMthetho Womshwalense (we-18 wonyaka we-2017). Lo Mthetho, kanye noMthetho Womshwalense Wesikhathi Esifishane (wama-53 wonyaka we-1998) olawulwa yi-FSCA, ubeka ukuthi izinkampani zomshwalense ongewona owempilo zifanele ziqhube kanjani ibhizinisi lazo. Bonke abahlinzeki nabameleli bezinsizakalo zezezimali bafanele bagunyazwe yi-FSCA ukuze bakuthengisele umkhiqizo wezimali noma bakunikeze izeluleko ngezezimali. Unelungelo lokubona imvume ngaphambi kokwenza isivumelwane nomhlinzeki noma ummeleli wezinsizakalo zezimali.

**Umbuzo: Yimiphi imibuzo eqondene nezintwana emihle ukuba ingabuzwa?**

IMP: Uma uthatha umshwalense wemoto, buza:

* Ingabe ikhava izoqala ngaluphi usuku?
* Ingabe ngikhaviwe yini uma ngenza ingozi?
* Ingabe le khava ibandakanya ukulimala kwemoto yami, noma nje ifaka ukulimala kwezinye izimoto?
* Ingabe ngiwukhavelwe umonakalo wesichotho, ukweba, ukudunwa kwezimoto kanye nezehlakalo zokwephulwa kwefasitela?

Uma uthatha umshwalense wasendlini, buza:

* Ingabe umakhalekhukhwini wami, i-*laptop*, ubucwebecwebe nekhamera konke kukhaviwe?
* Ingabe ngikhaviwe uma ngilahla ucingo noma ikhamera yami noma uma lokhu konakaliswa amanzi?
* Ingabe ngikhaviwe ngokwebiwa noma ngokulahlekelwa into?

Uma uthatha umshwalense wokuqukethwe yindlu, buza:

* Ingabe ngikhaviwe ngenani lemali lokubuyiselwa okuqukethwe endlini yami, uma igiza iqhuma. noma uma umbani ushaya indlu?
* Yini engahlonyeliswa kwipholisi?
* Inkampani yomshwalense inqaba uma kwenze njani ukukhokha ikleyimu yami?

**Umbuzo: Izongibiza malini ipholisi?**

IMP: Qinisekisa ukuthi uyazi ukuthi iphrimuyamu imalini futhi uma kukhona nanoma iziphi ezinye izimali ezikhokhwayo, njengezimali zokuphatha noma imali ekhokhwa phambilini (isibonelo, uma uthenga ipholisi futhi iphrimiyamu yokuqala ifuneka ngesikhathi esiyisonto, ingabe uzokwazi ukukhavelwa izinsuku eziphakathi futhi ingabe kuzodingeka ukuba uzikhokhele lezo zinsuku?).

**Umbuzo: Kwenzekani uma sengikhokhile iphrimuyamu yokuqala futhi ngingasayidingi ikhava?**

IMP: Unelungelo lokukhansela isivumelwano. Qinisekisa ukuthi uyasiqonda isigatshana sokukhansela esisesuvumelwaneni, njengoba kungaba nesikhathi sesaziso. Amapholisi amaningi avumela isikhathi sezinsuku ezingama-30 sokukhansela. Ngoba ukhokhela umshwalense ongewona owempilo phambili, izinto ezinomshwalense zizokhavwa kuze kube sekupheleni kwenyanga yokugcina yokukhokha iphrimuyamu yakho.

**Umbuzo: Ingabe ngifanele ngikhokhe isikhathi esingakanani iphrimuyamu yomshwalense?**

IMP: Ufanele ukhokhe iphrimuyamu yomshwalense inqobo nje uma usafuna ukuthola umshwalense ngokumelene nobungozi obukhavwe umshwalense.

**Umbuzo: Ingabe ngifanele ngikhokhe inhlangabezozindleko (i-*excess*) uma ngifuna ukufaka ikleyimu?**

IMP: Kuya ngepholisi oyithengile. Iningi kodwa hhayi onke amapholisi akhokhisa i-*excess*. Imvamisa ungehlisa inhlangabezazindleko ngokukhuphula iphrimuyamu oyikhokha njalo ngenyanga. **Isibonelo:** Imoto yakho ibekwa esimweni sokungabe isalungiseka. Inkampani yomshwalense idinga ukukhokha ama-R100 000, kepha ufanele ukhokhe inhlangabezazindleko yama-R5 000. Inkampani yomshwalense izokunikeza ama-R95 000.

**Umbuzo: Yini okungahlonyeliswa kwipholisi?**

IMP: Inkampani yakho yomshwalense noma umeluleki wakho ufanele akunikeze imininingwane yayo yonke imigomo nemibandela ebalulekile ngaphambi kokungena kwipholisi. Qiniseka ukuthi uyazi ukuthi hlobo luni lomonakalo olukhaviwe kanye nokuthi yini engakhavangwa (okusahlonyeliswa). Khumbula ukuthi amapholisi ahlukahlukene, anokungahlonyeliswa okungafani.

**6. Uyifaka kanjani ikleyimu kumshwalense wenkampani?**

Uma into oyifakele umshwalense ilahlekile, ilimele noma yebiwe, ungafaka ikleyimu yesinxephezelo. Nakhu ukuthi ungakwenza kanjani lokhu:

|  |
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| **INDLELA YOKUFAKA IKLEYIMU** |
| Kunezindlela eziningi zongakwenza ukulandela inqubo yamakleyimu.   * **Ku-inthanethi:** Ungabhalisa njengeklayenti kuwebhusayithi yenkampani yakho yomshwalense bese ugcwalisa amafomu afanele okufaka isicelo ku-inthanethi. Kuzodingeka ukuba unikeze yonke imininingwane yalokho okwenzekile nokuthi kwenzeke nini, kanye nemininingwane yokuxhumana nabantu abathintekile. Ufanele futhi unikeze obunye ubufakazi obusekela ikleyimu yakho, okubandakanya izithombe ezi-aplodiwe, uma ngabe zikhona ozithathile. Esimweni sokwebiwa, inombolo yecala yamaphoyisa ifanele inikezwe inkampani yomshwalense. Ngemuva kokuthi uthumele ifomu eliku-inthanethi kanye nayo yonke imininingwane esekelayo, ummeleli wenkampani yakho yomshwalense uzokushayela ucingo. Uma ikleyimu yakho imayelana nokulungiswa - isibonelo uma imoto yakho yalimala engozini - uzocelwa ukuthi uyihambise esikhungweni sokuhlola lapho kuzohlolwa khona umonakalo. Uma umhloli enelisekile, imoto izolungiswa enkampanini evunyelwe yinkampani yakho yomshwalense. Uma into yebiwe, inkampani yomshwalense ingadinga ubufakazi bokuthi uyithenge kuphi leyo nto, okukhomba usuku nezindleko. * **Uhlelo lokusebenza lomshwalense:** Ezinye izinkampani zomshwalense zinama-apps ongawadaniloda efonini yakho futhi ungaqala inqubo yokukleyima ngokulandela imiyalo enikeziwe. * **Isicelo sekleyimu esisemthethweni ngokubhaliwe:** Ungashayela inkampani yakho yomshwalense futhi ubuze ngenqubo yokugcwalisa ikleyimu. Uzobe usucelwa ukuthi ugcwalise ifomu lokufaka isicelo ngosizo lommeleli, noma bazokuthumelela amafomu nge-imeyili ukuze uwagcwalise. Ngemuva kwalokho uzobuyisela emuva amafomu nge-imeyili noma uhambise amafomu agcwalisiwe emahhovisi abo. |
| **Ingabe kufanele ngithumele ikleyimu maphakathi nesikhathi esithile?** |
| Ikleyimu ifanele ifakwe ngokushesha okukhulu, kodwa kungakedluli izinsuku ezingama-30 ngemuva kwesigameko. |
| **Ngingaxhumana nobani ukubuza ngesimo sekleyimu yami?** |
| Inkampani yakho yomshwalense ifanele ikugcine unolwazi nge-imeyili, ngomakhalekhukhwini, nge-app noma nge-SMS. Ungaxhumana nabo futhi ukuze wazi ngesimo sekleyimu yakho. |

**7.Ukucetshiswa ngokufakwa kwamakleyimu**

Nazi izikhombisi ezimbalwa zokwenza inqubo yokukleyima ibe lula:

* Gcina yonke imibhalo ehlobene nekleyimyu yakho endaweni eyodwa.
* Njalo hlale ulungise inombolo yakho yepholisi lapho uxhumana nenkampani yakho yomshwalense.
* Cela inombolo yereferensi uma ufaka ikleyimu.
* Uma kukhona umxhumanisi othile onakekela ikleyimu yakho, yazi igama nesibongo somxhumanisi.

**8. Usifaka kanjani isikhalazo**

Izinkampani zomshwalense ongewona owempilo zakhe inqubo yangaphakathi yokuxazulula ukushayisana. Ungakhetha kokulandelayo uma unganelisekile ngemikhiqizo noma ngosizo lwazo lwezezimali:

* Yazisa inkampani yakho yomshwalense noma i-FSP egunyaziwe ngesikhalazo sakho ngokubhaliwe.
* Uma inkinga yakho ingaxazululwa ngokukwanelisayo futhi ngesikhathi esifanele, ungaludlulisela mahhala lolu daba kuMlamuli Womshwalense Wesikhathi Esifushane noma kuMlamuli Wabahlinzeki Bpsizo Lwezezimali (u-FAIS Ombud).
* Uma isikhalazo sakho siphathelene nokwephulwa koMthetho Womshwalense Wesikhathi Esifushane, ufanele uxhumane ne-FSCA. Uma isikhalazo simayelana nokwephulwa koMthetho Womshwalense ufanele uthinte i-PA. Uma omunye wale mithetho wephuliwe, uMlamuli angadlulisela isikhalazo sakho ku-FSCA noma ku-PA.

**Okuxhunywana nabo ababalulekile:**

Ukuthola eminye imininingwane, noma uma unanoma imiphi imibuzo ephathelene nomshwalense okungewona owempilo noma ufuna ukubika ukuziphatha okungekho emthethweni noma ukuphathwa ngendlela engafanele maqondana nomshwalense okungewona owempilo, xhumana nalaba abalandelayo:

**ISiphathimandla Sokuziphatha Komkhakha Wezezimali- Financial Sector Conduct Authority (i-FSCA)**

Ukuhlola ukuthi ingabe umhlinzeki wosizo lwezezimali noma umeluleki wezezimali ugunyaziwe yini ukukuthengisela imikhiqizo nosizo lwezezimali, kanye nokuthi imiphi imikhiqizo abangakuthengisela yona, xhumana ne-FSCA.

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| --- | --- |
| Itafula lokuphendula izincingo le-FSCA | 012 428 8000 |
| Isikhungo Sezincingo | 0800 20 3722 (ye-FSCA) |
| Inombolo yefeksi | 012 346 6941 |
| Ikheli le-imeyili | [info@fsca.co.za /](mailto:info@fsca.co.za%20/) [enquiries@fsca.co.za/](mailto:enquiries@fsca.co.za/) [complaints@fsca.co.za](mailto:complaints@fsca.co.za) |
| Ikheli leposi | P.O. Box 35655, Menlo Park, Pretoria, 0102 |
| Ikheli lendawo | Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens,  Pretoria, South Africa 0081 |
| I-website | [www.fsca.co.za](http://www.fsca.co.za) |

Ukuthola imininingwane ethe xaxa ngolwazi lwezemfundo ngezezimali, xhumana noMnyango Wezemfundo Yabathengi we-FSCA.

|  |  |
| --- | --- |
| I-imeyili | [CED.Consumer@fsca.co.za](mailto:CED.Consumer@fsca.co.za) |
| I-website | [www.fscamymoney.co.za](http://www.fscamymoney.co.za) |

**IsiPhathimandla Sokunakekela- Prudential Authority (i-PA)**

Ukuthola ukuthi ingabe inkampani yomshwalense igunyaziwe ukwenza ibhizinisi, xhumana ne-PA.

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| --- | --- |
| Ucingo: | 012 313 3911   0861 12 SARB (0861 12 7272) |
| Ifeksi: | 012 313 3197/012 313 3929 |
| I-imeyili | [PA-Info@resbank.co.za](mailto:PA-Info@resbank.co.za) |
| Ikheli leposi | P.O. Box 8432, Pretoria 0001 |
| Ikheli Lendawo | South African Reserve Bank, 370 Helen Joseph Street, Pretoria 0002 |
| I-website | [www.resbank.co.za](http://www.resbank.co.za) |

**UMlamuli Womshwalense Wesikhathi Esifushane (i-OSTI)**

Uma unesikhalazo ngenkampani yomshwalense ongewona owempilo futhi ungeneme ngempendulo yayo kwisikhalazo sakho, ungaxhumana ne-OSTI.

|  |  |
| --- | --- |
| Ucingo: | 011 726 8900 |
| I-Sharecall | 0860 726 890 |
| Ifeksi: | 011 726 5501 |
| I-imeyili | [info@osti.co.za](mailto:info@osti.co.za) |
| Ikheli leposi | P.O. Box 32334, Braamfontein, 2017 |
| Ikheli lendawo | 1 Sturdee Avenue, 1st Floor, Block A, Rosebank, Johannesburg 2196 |
| I-website | [www.osti.co.za](file:///\\FSCHOFILE01\GroupData_All_Dep\Regulatory%20Policy\Consumer%20Education\6.%204%20PROJECTS%20-%20PROCUREMENT%20PLAN\AM%20BUDGET%20CENTRAL%20FSCA%20CONTENT%20UPDATE%20POST%20FSB%202019%202020%20CASE%2061613\RESOURCES%20FOR%20CED%20REVIEW%201%2028%20MAY%202020\Short%20Term%20Insurance\www.osti.co.za\) |

Ungaxhumana nendawo yokuxhumana yazo zonke izikhalazo ezihlobene nomshwalense, uma ungaqinisekile ngokuthi imuphi umlamuli womshwalense ofanele uxhumane naye.

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| --- | --- |
| I-Sharecall | 0860 103 236 kanye no- 0860 726 890 |
| I-Telefax | 086 589 0696 |
| I-imeyili | [info@insuranceombudsman.co.za](mailto:info@insuranceombudsman.co.za) |
| I-website | [www.insuranceombudsman.co.za](http://www.insuranceombudsman.co.za) |

**UMlamuli Wabahlinzeki Bosizo Lwezezimali (u -FAIS Ombud)**

Ngezikhalazo ezimayelana nomeluleki wezezimali kanye nomhlinzeki wemikhiqizo yezezimali, xhumana noMlamuli We-FAIS.

|  |  |
| --- | --- |
| Ucingo: | 012 762 5000 |
| I-Sharecall | [086 066 3274](tel:+27860663274) |
| Ifeksi: | 011 348 3447 |
| I-imeyili | [info@faisombud.co.za](mailto:info@faisombud.co.za) |
| Izikhalazo ngosizo lwethu | [hestie@faisombud.co.za](mailto:hestie@faisombud.co.za) |
| Imibuzo ngesimo sezikhalazo | [enquiries@faisombud.co.za](mailto:enquiries@faisombud.co.za) |
| Ikheli leposi | P.O. Box 74571, Lynnwood Ridge 0040 |
| Ikheli lendawo | Kasteel Park Office Park, Orange Building, 2nd Floor, 546 Jochemus Street, Erasmus Kloof, Pretoria 0048 |
| I-website | [www.faisombud.co.za](https://faisombud.co.za/) |

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**UKUZIHLANGULA**

*Imininingwane equkethwe yile ncwajana inikezwe yiSiphathimandla Sokuziphatha Komkhakha Wezezimali (i-FSCA) ngezinhloso zolwazi kuphela. Lolu lwazi alusona iseluleko sezomthetho, sobungcweti noma sezezimali. Ngenkathi konke ukunakekelwa kwenziwe ukuze kuqinisekiswe ukuthi okuqukethwe kuyasiza futhi kushaya emhlolweni, i-FSCA ayinikezi ziqinisekiso, ukuzibophezela noma izivumelwano maqondana nalokhu futhi ayemukeli nanoma ikuphi ukuzibophezela kwezomthetho noma isibopho sokuqukethwe noma ukushaya emhlwolweni kwemininingwane enikeziwe, noma, nganoma yikuphi ukulahlekelwa noma ukulimala okubangelwe okuvela ngokuqondile noma ngokungaqondile maqondana nokwethembela ekusetshenzisweni kwalolu lwazi. Ngaphandle kwalapho kushiwo ngenye indlela, ilungelo lokushicilelwe kwalo lonke ulwazi lingelakwa-FSCA. Ayikho ingxenye yale ncwajana yolwazi engakhiqizwa kabusha noma idluliswe noma isetshenziswe kabusha noma yenziwe itholakale nganoma iyiphi indlela noma kunoma isiphi isizinda, ngaphandle uma kutholakale imvume ebhalwe phansi phambilini evela eHhovisi Lomeluleki Jikelele we-FSCA.*