**Ithute go le gontsi ka ga inshorense ya botshelo.**

Inshorense ya botshelo e a go duela fa o kopana le diragalo tse di fetolang botshelo jwa gago jaaka itholo marapo le bogole,leso , kgobalo le tatlegelo ya letseno la gago. E ne e etsiwe ka ga Inshorense ya lobaka lo lo leele. Dikao tsa tumelano ya inshorense ya botshelo di akaretsa tumelelano inshorense ya boitekanelo,botshelo le bogole.

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| **Tlhaloso**  |
| **Go botlhokwa gore khampani ya inshorense ya gago e sinosa mokgwa o o tlhalosang mafoko a a tlwaelegileng.**  |
| **Mojaboswa** | Motho yo o fa pholising, yo a tlhophilweng ke mongpholisi, o tla solegelwa molemo ka nako ya go tsenya kopo. |
| **Pakatharabologelo**  | O ka phimola inshorense ya botshelo pele ga malatsi a 31 morago ga go fitlhela ditokomane tsa inshorense, fa e le gore ga o kitla wa abelwa sepe.  |
| **Tshireletso**  | Tshireletso ka inshorense e neelwa ke khampani ya inshorense ga go direga gore, sekao, dikgobalo kgotsa go senyegelwa , go utswa ga dithoto. Khampani ya inshorense e duela madi gaeba beng ba pholisi ba sireletsiwa kgatlhanong le di tiragalo tseo.  |
| **Inshorense ya bogole**  | Pholisi ya inshorense fao, malebana le di tefelo tsa kgwedi le kgwedi tse di duetsweng, khampani ya inshorense e dumela go duela dituelo go motshwara-inshorense ge motshwara-inshorense a golofala.  |
| **Phetolo**  | Inshorense ya pakagaditswe ke phetogo go inshorense pholisi e e fetolang kgotsa e lokisang tshireletso ya gago ya inshorense, ka tlwaelo ka go oketsa kgotsa go phumola fa go pholising ya gago. Pakahaditsoe e tshwanetse go tlaletswa go pholisi ya gago ka tsela ya go kwalwa  |
| **Ditlogelo le Ditekanyetso**  | Ditlogelo ke dilwana tse rileng, ditatlhegelo kgotsa ditiragalo tse di sa sireletswang go ya ka inshorense ya gago. ditekanyetso ke dikotsi, maemo kgotsa dithoto tseo di sa sirelediwang ke inshorense.   |
| **Motlamelatirelotlotlo (FSP)** | Motho kgotsa khampani e letleletsweng ke molao go neelana ka kgakololo le/kgotsa tirelo epe fela e amanang le mefuta e e farologaneng ya ditlhagiswa tsa ditšhelete, go akaretsa le ditlhagiswa tsa peeletso le dipholisi tsa inshorense. Laesense ya Batlamedi ba Ditirelo tsa Ditšhelete (FSP) ya motho kgotsa khampani e tlhalosa ka mmatota gore ke ditlhagiswa le ditirelo dife tse letleletsweng go ka neelana ka kgakololo kgotsa ba rekisa. |
| **Lebakatirisosesolo**  | Fa madi a kgaoletso a sa duelwa ka letsatsi le le itseng, go tshwanetse go nna le lebakatirisosesolo la malatsi a le 15 pele ga pholisi e tla kgaolwa , khampani ya inshorense e ka go neela lebakatirisosesolo le le kana ka malatsi a le 30 .Go botlhokwa gore bang ba di pholisi ba buise le go tlhaloganya seemo sa kontraka  |
| **Boitlamo** | Fa inshorense, dikarolo tse tsotlhe – khampani, motsereganyi le mosireletswa ba tshwanetse go lekantsha di tshwanelo tse dingwe tsa kontraka go nna molaong. Khampani tsa inshorense di tlhoka go netefatsa gore mokgwebi wa diabe le bareki ba tlhaloganya kitso ka ga sectara ya inshorense gape ba rotlolediwa go ba le kitso ka ga ditlha tsa madirelo gore ba kgone go ruta bareki fa ditlhokego di oketsega. Bareki ba tshwanela go nneelana ka kitso e yotlho e maleba le go duela madi a kgaoetso.  |
| **Dikungwelo tsa pholisi** | Dikungwelo tse mongwe a tshwanetseng go di bona go ya ka kontraka ya pholisi ya inshorense ya botshelo.  |
| **Mongpholisi** | Mongwe yo a tshwanetseng go bona dikungwelo kafa tlase ga pholisi ya inshorense.  |
| ***Primiamo***  | Selekanyo sa madi se o tla se duelang go khampani ya inshorense kwa maemong a dikungwelo tse di leng fa pholising. Diprimiamo di duelwa ka nako e e dumelaneng, ka kgwedi kgotsa ka ngwaga.  |
| **Seemedi**  | Mongwe fela o o neelanang ka tirelotlotlo go bareki, fa maemong a baemedi ba ditirelo tsa madi.  |
| **Tshosetso**  | Kgonagalo ya gore tirelo e e itseng e ka tlhagelela fa botshelong jotlhe ba pholisi.  |
| **Golafalogotlhelele**  | Dikhampani tsa inshorense e kgaganya bogole gotlhelele jaaka bolwetsi kgotsa kgobalo e e tlogelang mongwe a sa itekanela go dira. Pholisi tse dingwe di tlhalosa fa o tshwanetse go sa itekanela go dira tiro engwe le engwe. Netefatsa le inshorense gore ba rayang fa bare “golofalogotlhelele’.  |
| **Tshireletsogotlhe**  | Tlhamo ya inshorense ya botshelo e e tlhamelanang ka tshireletso ya madi ka di tiragalo tsa go tshwana le kgatelelo ya bolwetse, bogole go kgaolwa ga tiro kgotsa leso. |
| ***Bonase* ya boikanyego**  | Selekanyetso se oketswa go pholisi ya gago morago ga lebaka le le itseng go ya ka tlhaloso e e leng go kontraka ya pholisi. Maikaelelo ke go rotlwetsa ba tshwara pholisi go tswela pele ka pholisi tsa bone le go oketsa di karolotlhaka tsa inshorense ya botshelo. gantsi e balaelwa ka karolo e nnye ya madi a tsamaiso kgotsa diporesente tsa pholisi  |
| **Pholisipakatshelo** | Thulaganyo ya go boloka mme e akaretsa kuno ya go tlhokofala e bopilweng gore e duele fa nakong eo o santseng o tshela, go na le gore e duele bajalefa ba gago morago ga leso la gago.  |
| **Tuelo ya peeletsontsi**  | Gantsi ke madi a mantsi a a duelwang go motshwara pholisi kgotsa moabelwa ka nako e le engwe.  |

**Mateng a tsebe**

1.Kitsiso

2.Mefuta ya inshorense ya botshelo e telele

3.Di tokelo le maikarabelo tsa bareki

4.Dipotso tse di botswang gantsi

Dinomore tse botlhokwa

**1. Matseno**

Ditiragalo tsa botshelo tsa go tshwana le leso, bogole le ithola marapo di khabariwa ke inshorense ya botshelo. (e e itsiwing semmuso ka inshorense ya botshelo ya lobaka lo lo leele) Inshorense ya botshelo e neelana ka tshireletso ya madi go batho ba ba go ikantseng mme e ka thusa ba leloko la gago o duela sekoloto sa ntlo kgotsa rente , di tlhwatlhwa tsa sekolo , le go duela ditlhwatlhwa tsa ntlo kgotsa go duela di koloto tse di saletseng kwa morago fa o sa tlhole o seyo kgotsa fa o golefetse le fa o sa tlhole o nale matseno.

Afrika Borwa e nale madirelo a inshorense a magolo tota a a tlotlegileng fa khontinente ka moka mme e neelana ka inshorense tsa go fapa fapana go kgotsofatsa di tlhokwa tsa gago, le potla tsa gago. le fa go ntse jang, ka ntlha ya tshepo e ya phosego ya gore inshorense ya botshelo e a tura, sekao se sele segolo ya batho ga sena inshorense.

Inshorense ya botshelo e ka go neela wena le ba lekolo la gago kagiso ya monagano, kwa ntle le yona, morwalo wa go kopanya dintho o nna fa magetleng a motlhogadi kgotsa ba leloko le ba agisane, ba ba tla tshwanelang ke go tlhokomela bana ba di khutsana.

Batho ba bangwe ba dumela gore inshorense ya botshelo e a tura mme ba itlhophela go reka tshireletso ya leso. Le fa go ntse jalo, inshorense ya botshelo gantsi e na le boleng jwa ko tlase kwa tshireletsong ya leso, mme e ka tlamela dikungwelo tsa madi tse di ntsi ka *dipremiamo* tse kwa tlase.

**Mabaka a a utlwagalang a go reka inshorense ya botshelo.**

* **Thuso ya go dira ka madi**: gaeba ba lelapa la gago ba ikantse fa letsenong ka gago go tshela kgotsa letseno la gago le thusa ba lelapa la gago go tshela.
* **Go tlogela lefa:** Netefatsa gore ba ratiwa ba gago ba bolokegile ka tsa madi ka go tsaya bana ba gago kgotsa molekane wa gago fa go inshorense ya gago ya botshelo.
* **Dituelo tsa phitlho:** Phitlho di a tura. Gaeba pholisi ya gago e nale tshireletso ya leso la potlhako ba leloko la gago ba ka dirisa madi a go go fitlha.
* **Duela di koloto**: inshorense ya botshelo e ka dirisiwa go duela dikoloto tsa gago tse di saletseng kwa morago jaaka kadimo ya madi, matlo, le kadimo ya madi ya mongwe. Se se ra gore ba leloko la gago ba ka se imelege ka di tlhwatlhwa tse dingwe kgotsa di koloto.

**Dingwe tse o ka di elang tlhoko:**

* **Simolola o le monnye:** Fa o le monnye mme o itekanetse, madi a kgaolego a inshorense ya botshelo ga e ture go le kalo.
* **Boitekanelo ba ga go**: Fa o nale tebego ya sefatlhego e e tlhomolang pelo – e e, leng o bokete ka mmele kotsa o nale bolwetse, o ka duela madi a kgaolo a kwa godimo go fitsa mongwe yo a itekanetseng. khampani tse dingwe tsa inshorense di go kopa gore o sekasekiwa boitekanelo jwa gago pele ba go neela inshorense ya botshelo. Fa o gana go dira tlhatlhobo ya boitekanelo ba go tima inshorense.
* **Go goga motsoko**: Bagogi ba kana le go patela madi a kgaolo a kwa godimo go fitisa bangwe ba ba sa gogeng. Dikhampani tse dintsi tsa inshorense baka theosa madi a kgaolego fa o emisa go goga.
* **Tiro ya gago**: Fa o le motima molelo kgotsa o dira tirong ya baepi, o ka duela madi a kgaolego a kwa godimo fa dikhampani tse dingwe tsa inshorense di go duedisa tlhwatlhwa ya kwa godimo fa o dira tiro e e naleng kotsi tse dintsi.
* **Mothale wa botshelo**: a kgaoelo e e kwa godimo ka tlwaelo fa o ikopanya le tiro tsa kwa ntle jaaka “*go tlola go tswa kwa loaping kgotsa metshameko ya meela’* fa o sa neelane ka kitso yotlhe e e tshwanetseng, khampani ya inshorense e ka ganela go duela fa o batla madi.

Fa o nnyalwa, o simolola lelapa kgotsa o aga kgwebo, inshorense ya botshelo e ba karolo e e botlhokwa go tsa maano a madi. E neelana ka boiketlo jwa gore madi a go go sireletsa le baratiwa ba gago fa o ka tlhagela ke sengwe.

**2.Mefuta ya di inshorense tsa botshelo tse leele.**

Ka gore mongwe le mongwe o itshwanela a le nosi, go tlile go nna le tsela e e farologaneng ya inshorense ya botshelo. Le fa gole jaalo, go na le inshorense tsa botshelo tse di farologaneng. Inshorense ga se ka leso fela e ka nna dilo tse dingwe tse di ka go thibelang go itlhokomela kgotsa go tlhokomela ba leloko la gago, jaaka bogole le go kgaolwa kwa tirong.

**Tshireletsotshelo**

Fa o le motshwara inshorense, o tlile go duela madi a kgaolo a inshorense ya botshelo go fitisa lebaka lo lo itseng. Ka go buseletsa, khampani ya inshorense e tshepisa go tlamela diabelwa tsa pholisi ( sekao, madi a mantsi) go wena ,motshwara pholisi kgotsa ba abelwa, fa kgotsa go ditiragalo di direga jaaka leso kgotsa bogole.

Mongwe kgotsa tshireletso ya botshelo e bidiwa tshireletsotshelomme, fa khampani ya inshorense e dumelana le yone, pholisi engwe e ka tshireletso go feta tshireletso ya botshelo e le nngwe. Go na le di tshireletso tse di farologaneng tsa di pholisi.

 O ka iponela fa tafoleng e fa tlase:

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| **Tshireletsoleso**  | Tshireletsoleso ke mophato wa *tshireletsogotlhe* e e nang le maikemisetso mangwe a go tlamela motshwara pholisi kgotsa baabelwa ba pholisi ba abelwe fa o fetsa go tlhokofala. Tshireletso ya leso la tlhago ga ena ntlha ya peeletso kgotsa madi,se sera gore fa pholisi ya gago e kgaotswe ka lebaka e ba le lefe , ga gona dipoelo tse di batlilweng , motshwara pholisi ga a tshwanela go amogela madi a kgaolo a gagwe kgotsa madi a gagwe go tswa go khampani ya inshorense.  |
| **Inshorense ya botshelo ya go nnela ruri: botshelo jotlhe** | Tshireletsotshelo e yotlhe ke inshorense ya botshelo e e tlwaelegileng, se se raya gore e go sireletsa kgatlhanong le leso mme e go netefaletsa go tswelela pele e go sireletsa fa o tswela pele o duela madi a kgaolo. Karolo e nnye ya madi a kgaolo e lebagantshitswe go di peelo tsa gago, se se go letlelela go aga tlhwatlhwa e ntsi fa nako eya. O na le tetla ya go tsena go di peelo tsa gago ka tsela ya *kadimo ya pholisi* kgotsa ka go *gogelamorago pholisi ya gago*. Kgogelomorago ya pholisi e raya gore o phimula pholisi mme o tseya madi a a kgobokaneng. Fa di fetogo di direga fa matshelong a batho, ba ka tseya tshwetso ya gore a ba sa tlhoka pholisi gongwe ga ba sa kgona go e duela.go botlhokwa go ela tlhoko bokoa ba go tseya di peelo tsa gago ka fa tlase ga ditlamorago tse di latelang: * Dipoelo tsa kadimo ya madi a pholisi a tla nna le morokotso, se sera gore fa o adima madi o tlile go wa duela le morokotso.
* Tlhwatlhwa ya kgogelomorago ya pholisi e ka raya gore o tla duela di tuelo mme o phumotse monyetla wa gago wa go batla sengwe kwa tlase ga pholisi. Inshorense ya botshelo ya go nnela ruri e tshwanetse mongwe yo a batlang go tlogela madi morago ga go tlhokafala, e e tshwanetseng lebaka le le rileng.
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| **Inshorense ya botshelo ka moka: botshelo jwa lobopo**  | Tshireletso ya botshelo botlhe e botemeteme go fitisa tshireletso ya botshelo ya sa ruri mme e neelana ka kgetho tse di fapaneng. Ela tlhoko gore: * O ka kgona go fokotsa dituelo gore bona madi a mantsi
* Gantsi, fa o tsaya pholisi, tlhwatlhwa e o adimang e tlo tlhoka morokotso fa o duela morokotso mo kadimong ya madi a pholisi ka fa tlase ga polisi ya botshelo.
* Inshorense ya botshelo botlhe go le gantsi e netefatsa gore maemo a morokotso ao karolo ya peelo ya gago a tlo gola, fa se e se kgetho le inshorense ya botshelo botlhe.
* Tlhwatlhwa kgotsa dituelo di ka farologana.
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| **Inshorense ya setlha**  | Inshorense ya setlha e tlamela tshireletso ya botshelo ka lobaka le le itseng, sekao fa o duela ntlo , seo se itsege ka inshorense ya bofelelela. Tshireletso e ra gore e ka se tla dirisiwa morago ga nako e e dumelaneng , gape ntle le gore duelo e diragetse kgotsa nnya , o ka se ka wa duelwa madi a kgaolo. Go akaretsa ,inshorense ya setlha ke karolo ya inshorense ya tlhwatlhwa ya kwa tlase. Inshorense ya setlha ga e na tlhwatlhwa ya madi kgotsa karolo ya madi mme seo se raya gore ga gona morokotso.  |
| **Dipholisi tsa E*ntaomente*** | Pholisi ya entaomenteke thulaganyo ya go boloka o na le kuno ya fa o ka tlhokafala. O duela premiamo ya kgwedi le kgwedi fa lebakeng la nako e e rileng, mme kwa bokgutlhong o tla duelwa madi a a duelwang otlhe ka gangwe. E bopilwe gore e duele fa nakong e o ntseng o tshela ka yona go na le gore e neelwe bajalefa ba gago morago ga go tlhokafala ga gago. Gape o ka beeletsa madi ao a duelwang otlhe ka gangwe ka premiamo e le nngwe ya pholisi ya endowment*.* Kuno ya go loso e tsenngwa tirisong fa o ka tlhokafala pele pholisi e fitlha mo nakong ya yona ya go duela. Boleng jwa go tlogela pholisi ya *endaomente bo tshwanetse go oketsega thata jaalo ka ge pholisi e ntse e atamela nako ya yona ya go butswa (letlha la bokhutlho ba kgwedi).*  |

**Tshireletsoleso**

Tshireletsoleso e tlamela dikungwelo tsa phitlho. Se seya ka tshireletso eo o e tlhophileng, dipoelo di tla ka karolo ya madi go lefa di tlhwatlhwa tsa phitlho. ka ga motshwara phitlho o nale kgetho ya go laola gore o phatlhalatsa di poelo tse jang.

**Tshireletsobogole**

Tatlhegelo ya matsogo le maoto kgotsa go bobola go ka go gapeletsa gore o tlogele tiro. Mosola wa tshireletso ya bogole ke go go tlamela ka dipoelo (go le gantsi, madi) go go thusa go tlamela di tlhwatlhwa kgotsa go lefela letseno le le latlhegileng fa o ka golofala. tshireletso ya bogole e tlwaetse go oketswa tshireletso ya leso fela e ka rekiwa ka go fa bana. Go nale mefuta e mebedi ya tshireletso ya bogole:

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| **Motsemogolo wa tshireletsobogole**  | Tshireletsobogole ya madi a mantsi e duela madi a rileng fa tiragalo e e khabarilweng e a diragala. O tla duelwa fela o bontsha bopaki ba gore o segole gotlhelele.  |
| **Tshireletso ya letseno kgotsa tshireletso ya bogole e e ipoeletsang**  | Ka tshireletso e, letseno le a tlamelwa kgwedi le kgwedi kgotsa ka nako e e dumelwaneng ka yone fa o ka golofala. Tlhwatlhwa e ka oketsega ka ngwaga, go ya ka pholisi. Fa o golofetse go ya goile kgotsa ka nakwana, dipoelo di ka busetsa karolo ya letseno la gago go fitlhelela o fola, o tlhokafala kgotsa pholisi di gola – sengwe le sengwe se se tlang pele.  |

**Pholisi ya go rola tiro**

Pholisi ya go rola tiro e leele ya leano la peelo e e duelang fa tsamaisong ya botshelo. Go ya ka pholisi e oe tlhophang, o na le tetla go dipeelo tsa gago.

 Dijara tse 55 kgotsa morago ga tholo ya tiro. O ka ntsha sengwenyana mo tlhwatlhwa ya peelo. Peelo e e setseng ya gago e tshwanetse go busetswa gore e go tlamele ka letseno kgwedi le kgwedi.

**Pholisi ya botshelo**

Pholisi ya botshelo ke peelo e e duelwang kgwedi le kgwedi fa o fetsa go ithola marapo. Ka ge o le wa leloko la botsofe, kgotsa go ithola tiro, tshireletso kgotsa madi a ithola tiro,o tshwanetse go dirisa karolo engwe ya peelo ya gago go reka pholisi ya go ithola tira. Madi a gago a tlile go beelwa go fitlhela peelo ya gago e oketsega ka tlhwatlhwa e e tlileng go netefatsa karolo ya madi a a tlileng go duelwa kgwedi kgwedi. Fa o nyalwa, ba abelwa ba ga go:

* Ntsha karolo e ele madi a mantsi ka leso la gago.
* Tlamela pholisi mo maineng a bone, fetola tsela e letseno le duelang go kgotsofatsa ditlhokwa.
* Ntsha karolo e nnye mme o fetesetse madi a a setseng go pholisi ya botshelo go maina a bone.

**Pholisi e e tlhomamisitsweng**

Pholisi e e tlhomamisitsweng ke tlhamo ya inshorense e o e rekang go tswa go khampani ya inshorense. Khampani ya inshorense e go tshepisa go duela mogolo o oo itseng kgwedi le kgwedi botshelo bago botlhe .Se se go nnetefaletsa go kgatlhanong le mogopolo wa go tshela lebaka le lo leele kotsa go feta madi a gago a fela. Letseeno la gago go tswa go pholisi e e tlhomamisitsweng ga e a ikaega motlhwatlhwa ya peelo ya gago.

O bona madi a bogodi ka nako yotlhe fa otshela, fela madi a fela fa o setse o tlhokafetse mme ga gona madi a a fiwang bana ba gago, le fa o ka tlhokofala pele ga nako,di kontraka tse dingwe di tshepisa nako e e itseng , gore baabelwa ba gago ba bone sengwe.

**Ela tlhoko:** tlhamo tsa inshorense ya botshelo e tshwanetse go rekiwa go ba khampani ya inshorense ya botshelo e e letleletsweng. Khampani ya ensorensse ya botshelo e letleletse ke ba Prudential Authority (PA) ka di temo tsa inshorense act 18 ya 2017. Kgato e le inshorense e telele ya kgato ya (Nomoro.52 ya 1998) Se ba ga FSCA ba se laolang, ba laola gore khampani tsa inshorense di tshwanetseng go tsamaisa kgwebo ya bone. (FSPs) e e tlamelang kitsiso ya madi mme e ikentsha letsogo fa tsamaisong ya go rekisa pholisi, e e dumeletsweng ke FSCA.

**3. Maikarabelo le ditshwanelo tsa bareki**

O na le ditshwanelo fa o reka dikungotlotlo, gape o na le maikarabelo – o ka se kgone go bona badiredi phoso ka ditlamorago tsotlhe.

**Ditshwanelo tsa gago:**

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|   | Pholisi ke *konteraka* e e go tlamang mme e gofa ditshwanelo ka ditiragalo tsa kotsi, kgobalo, leso kgotsa sengwe le sengwe se o ensoretsweng sone.  |
|   | O na le ditshwanelo tsa go duelwa madi a o a tshepisitsweng, fa o ikopanya le seemo sa pholisi  |
|   | O na le tshwanelo ya go itiatia kwa mabenkeleng go bona pholisi ya inshorense e tshwanelang ditlhoko tsa gago le tekanyetso ya gago botoka. |
|   | Pele o dira letshwao mo mokwalong wa pholisi, o ka e tseya wa ya le yone gae go netefatsa gore o tlhalogaya boteng ba mokwalo. O na le ditshwanelo tsa go batla gore *konteraka* e tlhalosiwe botoka ka puo e o e tlhaloganyang.  |
|   | O ka phumola pholisi ya gago ka go fa khampani ya inshorense ya gago kitsiso ka lekwalo. (gantsi ka kgwedi) e e tlamelwang ko pholising.  |
|   | O nale ditshwanelo tsa go fola lobakanyana. Se sera gore o ka fetola mogopolo wa gago pele ga malatsi a 31 a feta morago ga go bona mokwalo wa pholisi. Pele o ka phumola , o tlhoka o itsise khampani ya inshorense maikemisetso a go dira yalo. Khampani ya inshorense e tshwanetse go dumelana le kopo ya gago ya go fodisa tlhogo pele ga matsatsi a 31 a feta. O tlile go bona madi a gago a kgaolo,ga eba pholisi ga e phumolege ka mabaka a itseng se se tshwanetse go buiwa pele o fana letshwao la gago.  |
|   | Go nale matsatsi a 15 a mosa fa o sa duela madi a kgaolo a kgwedi. Fa madi a kgaolo a duelwa ka letsatsi le le tshepisitsweng, khampani ya inshorense e tshwanetse go go sedimosetsa pele malatsi a 15 a e feta. Fa madi a kgaolo a sa duelwa ka tsatsi la bo 16 ga o sa khabariwa.  |
|   | Botsa baemeedi ba khampani ya inshirense ore ba go neele di nomore tsa bone tsa mogala go utlwisisa gore o tshwanetse go ipataganya le mang fa o batla go dira kopo.  |

**Maikarabelo a gago:**

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|   | Netefatsa gore o duela *dipremiamo* mme o tshwanela go obamela melawana ya mokwalo wa pholisi.  |
|   | Nefatsa gore o tlhaloganya sengwe le sengwe fa kwalong ya pholisi le sengwe le sengwe ka inshorense.  |
|   | Ikitsise- khampani ya inshorense e itlile go tlhoka lekwalo la ikitsiso le aterese , le ntlha tsotlhe tsa batho ba bao o ba kwadisang go inshorense.  |
|   | Fa na ka kitso e e tshwanetseng. Khampani ya inshorense e ka se kgone go go enshora fa o sa bafa kitso e e tshwanetseng.  |
|   | Netefatsa gore madi a gago a kgaolo ke bokae mme netefatsa gore o tlile go e kgona, pele o dira letshwao.  |

**Maikarabelo a khampani ya inshorense**

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|   | Khampani ya inshorense e lebagane ke tekisetso ngwe le ngwe e e ka go tlhagelang fa o enshoilwe mme o duela madi a kgaolo.  |
|   | Khampani ya inshorense e tlile go tlhalosa pholisi ka botlalo le o araba di potso tse o ka nnang le tsone.  |
|   | Khampani ya inshorense e tlile o duela ka tiragaloya leso, bogole, le tatlhegelo ya letseno go tlaya ka gore o khabarilwe ka eng.  |
|   | Inshorense e tlile go nna le badiredi ba boitsenape ba ba tlileng go go thusa go tsea tshwetso e e maleba ka gore o tsaye inshorense efe.  |
|   | Khampani ya inshorense e tshwanetse go letlelelwa ke ba PA pele ba go rekitsetsa inshorense.  |

**4. Dipotso tsa gangwe le gape**

**Q: Ke tlhoka inshorense?**

A: fa o batla go tlamela ba ba go ikatseng (Ngwana wa gago, molekane, motsadi,jalo le jalo) kgotsa duela di koloto fa o ka tlhokafala kgotsa wa golofala , o tlhoka inshorense.

**Q: Ke tla itse jaang gore ke dirisana le inshorense ya botshelo e letleletsweng kgotsa batlamelatirelotlotlo ba ba letleletsweng (FSP)?**

A: Inshorense ya botshelo e letleletswe ke ba *Prudential Authority (PA)* ka maemo a kgato ya inshorense (Nomoro. 18 ya 2017) kgato e le inshorense e telele (No 52 ya 1998) e e tsamaisang ke FSCA, e laola gore khampani ya inshorense e tshwanetse go tsamaisa jang kgwebo ya one. Di-FSPs tsotlhe le baemedi ba ona ba tshwanetse o letlelelwa ke FSCA gore e kone go rekisa tlhamo ya ditšhelete kgotsa e gofa maele ka tsa ditšhelete. O nale tokelo ya go bona lekwalo la tetlelelo pele o ipataganya le bone.

**Q: Ke tlhoka inshorense ya botshelo e kae?**

A: boleng ba inshorense ya botshelo e o e tlhokang e tla ikanya ka ditlamorago le mabaka a go reka inshorense e.ipataganye le FSP e e letleletsweng kgotsa moeledi wa di inshorense ka kitso e o e batlang .Fa o bona maele ka ga se, netefatsa gore moitsenape wa tsa ditšhelete o go tlamela ka bopaki go ba letleletswe go o sedimosetsa ka mekgwa ya di inshorense tse.

Lebelelesisa mme o tshwantshaganye di pholisi tse go netefatsa gore di tlamela di tlhokwa tsa gago. Netefatsa gore o tshwantshaganya di tlhwatlhwa le tshireletso e e neelwang.

**Q: `A ke tshwanetse go tseya tlhatlhobo ya botsogo?**

A: go tlaya ka gore khampani ya inshorense le tlhamo ya inshorense. Inshorense tse farologaneng di nale letlhoko tse di farologaneng, ka nako tse dingwe, hesitori ya botsogo ba gago e tla laetsa gore o dira tlhatlhobo tse kae.

**Q: Khampane ya inshorense e ka ganela go gofa pholisi?**

A: Ee. khampane ya inshorense e ka tlhopha go go gannela pholisi. Le fa gontsi jalo, go na le melawana e e salelwang morago ka gonne go nale di karolo tsa melawana.inshorense e ka gana ka tshireletso, sekao, fa o se tseye tlhatlhobo ya botsogo e e gapeletsiwang. Ka fa tlase ga mokwalo wa khampani ya inshorense e tla laola gore wa dumelwa go khabariwa le gore ke madi a kgaolo a tla nna bokae . Fa o ka fumana gore o nale lebolelamading, ba ka se kgone go go ganela tshireletso fela madi a kgaolo a tla nna godimo.

**Q: Go tla diregang fa o ka se neelane ka kitso yotlhe, sekao gore ke mogogi, go duela madi a kgaolo a kwa tla?**

A:ga se botlhale go nneelana ka kitso e e seng ya nnete ka ga wena ka ge khampani ya inshorense e tlile go nna le tokelo ya go gana kopo ya gago.gape,inshorense e tlhoka kitso e e maleba ka ga wena go tseya tshwetso ya go go tlamela ka tshireletso. Madi a kgaolo a o tlileng go wa duela a ya ka ga hisitori ya botsogo ba gago. Dintlha tse di akaretsang profaele ya thekiso ke ngwaga ya gago, bong, botsogo, tiro le tsela ya gago ya go tshela.

**Q: Ke eng tlogelo ya tshireletso?**

A: Tlogelo ke dipoelo tse di sa sirelediweng ke inshorense. Khampani ya inshorense kgotsa motseneledi ba tshwanetse go tlamela dintlha tsa diteme tse botlhokwa pele o ka beya letshwao.

**Q: ke eng madi a kgaolo a bareng ke beela thoko “premium *waiver*’’?**

A: inshorense tse dingwe difa batshwarapholisi kgetho ya go tsenya ‘*’primiamopeelothoko*‘’ se se raya gore fa o golofala o sa kgone go duela, khampani ya inshorense e tla letlelela gore madi a gago a kgaolo a duele nakwana.

**Q: Baabelwa ba ka kgona go dira kopo fa gore motshwarapholisi o tsere botshelo ba gagwe?** A: Se se tlaya ka khampani ya inshorense le maemo a kontraka ka inshorense. khampani tsa inshorense di na le go le itsise gore ga go kopo e tla diriwang fa gore motshwara pholisi o tsere botshelo ba gage, fa pholisi e nale fela di ngwaga di le pedi.

**5 Tsela ya go tsenya ngongorego kgatlhanong le khampani ya inshorense.**

Khampani ya ensorene ya botshelo e tlile ka tsela ya go rarabolola kgwatlang. O nale di kgetho tse di latelelang fa o sa kgotsofalela di tlhamo tsa badiredi ba inshorense:

* Itsisi inshorense ya gago kgotsa FSP e e letleletsweng ka ga ngongorego ya gago ka lekwalo.
* Fa bothata ba gago bo sa rarobolowa go ya ka tsela ya gago gape ka nako e e maleba, o ka romela molato wa gago ka ntle le tefo go Ombudsman ka nako e leele kgotsa Ombudsman wa (FAIS Ombud)
* Fa ngongorego ya ga go e tsamaelana le phetogo ya inshorense e leele, o tshwanetse go ipataganya le PA. Fa ngongorego ya gago e sa lokisiwe, Motsereganyi (*Ombudsman)* e ka fetisetsa ngongorego ya gago go ba FSPA kgotsa PA.

**DINOMORE TSE BOTLHOKWA.**

Fa o batla kitso engwe, kgotsa o nale di potso ka ga inshorense ya botshelo kgotsa o lakatsa go bega tsamaiso e e seng fa molaong. Ipataganye le di nomoro tse di latelang:

**Balaodi ba Maitshwaro a Setheo sa Ditšhelete (FSCA)**

Go tlhola ditlamelo tse di letleletsweng go rekisa di tlhamo , le gore di tlamelo dife tse di rekisiwang .

ipataganye le FSCA.

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|  Mochene FSCA  |  012 428 8000  |
| Kantoro ya megala  |  0800 20 3722 (FSCA)  |
| Nomoro ya fekese  |  012 346 6941  |
| Poso ya enthanete  |  info@fsca.co.za/ enquiries@fsca.co.za/ complaints@fsca.co.za  |
| Aterese ya poso  |  P.O. Box 35655, Menlo Park, Pretoria, 0102  |
| Aterese  |  Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria, South Africa 0081  |
| Webosaete  |  [www.fsca.co.za](http://www.fsca.co.za/)  |

Go bona tshedimosetso ya thuto ya badirisi ya tšhelete e oketsegileng, ikgolaganye le Lefapha la Thuto ya Badirisi ya Tshelete la FSCA.

|  |  |
| --- | --- |
| Poso ya enthanete  |  CED.Consumer@fsca.co.za  |
| Webosaete |  [www.fscamymoney.co.za](http://www.fscamymoney.co.za/)  |

**Kelotlhoko ya Molao (PA)**

Fa o batla go itse fa khampane ya inshorense e letleletswe go dira kgwebo. Ipataganye le PA.

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| --- | --- |
| Nomoro ya mogala  |  012 313 3911  0861 12 SARB (0861 12 7272)  |
| Fekese  |  012 313 3197/012 313 3929  |
| Poso ya enthanete  |  PA-Info@resbank.co.za  |
| Aterese ya poso  |  P.O. Box 8432, Pretoria 0001  |
| aterese  |  South African Reserve Bank, 370 Helen Joseph Street, Pretoria 0002  |
| Webosaete |  [www.resbank.co.za](http://www.resbank.co.za/)  |

**Motsereganyi wa** **Inšorense ya Paka-telele**

ka di ngongorego tsa inshorense ya botshelo, ipataganye le Ombudsman le inshorense e leele. Ela tlhoko gore inshorense ya ga go e gofa monyetla wa go rarabolola bothata pele e ka romelwa go Motsereganyi “*Ombudsman*”.

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| --- | --- |
| Nomoro ya mogala  | 021 657 5000  |
| Mogala wa botlhe  | 0860 103 236  |
| Fekese  | 021 674 0951  |
| Poso ya enthanete  | info@ombud.co.za  |
| Aterese ya poso  | Private Bag X45, Claremont, Cape Town 7700  |
| Aterese  | Third Floor, Sunclare Building, 21 Dreyer Street, Claremont, Cape Town 7700  |
| Webosaete  | [www.ombud.co.za](http://www.ombud.co.za/)  |

O ka ipataganya le ba **mogolagani o mo bogareng wa dingongorego tse amanang le inshorense.**

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| --- | --- |
| Nomore ya botlhe  |  0860 103 236 and 0860 726 890  |
| fekese  |  086 589 0696  |
| Poso ya enthanete  |  info@insuranceombudsman.co.za  |
| Webosaite  |  [www.insuranceombudsman.co.za](http://www.insuranceombudsman.co.za/)  |

**Motsereganyi wa Batlamedi ba Ditirelo (*FAIS Ombud*)**

Tsa di ngongorego tsa ditšhelete le ba sedimoetsi le tlhamo ya madi a a tlamelang. Ipataganye le FAIS Ombud

|  |  |
| --- | --- |
| Nomoro ya mogala  | 012 762 5000  |
| Mogala wa botlhe  | 086 066 3274  |
| Fekese  | 011 348 3447  |
| Poso ya enthanete  | info@faisombud.co.za  |
| Ngongorego ya badiredi  | hestie@faisombud.co.za  |
| Di potso ka ga dingongorego  | enquiries@faisombud.co.za  |
| Aterese ya poso  | P.O. Box 74571, Lynnwood Ridge 0040  |
| Poso  | Kasteel Park Office Park, Orange Building, 2nd Floor, 546 Jochemus Street, Erasmus Kloof, Pretoria, 0048  |
| Webosaete  | [www.faisombud.co.za](https://faisombud.co.za/)   |

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**Kitsiso**

*Kitso e e leng mo bukaneng e tlametswe ke ba lefapha la FSCA, go neelana ka kitsiso ela. Bukana e ga e ganetse tshedimosetso e e molaong, ya baitsanape kgotsa tshedimosetso ka madi. Le fa tlhokomelo e netefaditswe gore diteng tsa bukana e di mosola mme di tlhomamisitswe, ba ga FSCA ga ba neelane ka tshepiso ya gore ba tla tsaya melato go ya ka kitsiso e e neilweng kgotsa ba tla tsaya molato wa ditshenyegelo tse di tla ipataganyang le kitsiso e, tse di ba lebaneng le tse di sa ba lebanang. Kantle le fa go builwe se sengge, ditshwanelo tsa bukana e ke tsa FSCA.*