**Emathiphu labalulekile uma utsenga emapholisi emshwalense**

**Ufuna kutsenga ipholisi yemshwalense?**

**Lamathiphu labalulekile atosita.**

Ungatsengi noma ngumuphi umkhicito wemshwalensi noma isevisi lohlangana nayo. Ciniseka kutsi utsenga ipholisi lencono kakhulu levumelana nezidzingo kanye nebhajethi yakho.

**Caphela**: Kulencwajana sikhuluma nge**mshwalense wemphilo** (lebewatiwa ngekutsi umshwalense wesikhatsi lesidze) kanye **nemshwalense longakabuki imphilo** (lebewatiwa ngemshwalense wesikhashana).

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| **TINCHAZELO**Kubalulekile kutsi inkampani yakho yemshwalense ikucacisele kahle mayelana netinchazelo, emagama latayelekile kanye nemabintana abo.  |
| **Lozuzako** | Umuntfu noma licembu, lelikhetfwe ngumnikati wepholisi, lotfola tinzuzo ngenca yemnikati wepholisi lokhokhela iphrimuyamu yatinyanga tonkhe kupholisi yemshwalense. |
| **Inzuzo** | Tinzuzo umuntfu laneligunya lato ngekwenkontileka ngaphansi kwepholisi yemshwalense wekuphila noma longakabuki kuphila. |
| **Sikhatsi sekucabanga ngesincumo** | Ungakhansela ipholisi yemphilo esikhatsini lesingemalanga lange-31 ngemuva kwekutfola emadokhumenti epholisi, ingci nje nawungakafaki ikleyimu yekutsi utfole inzuzo. |
| **Kudzalula** | Inchubo lapho umnikati wepholisi kanye nenkampani yemshwalense kufanele badzalule onkhe emaciniso labalulekile kulomunye nalomunye ngembi kwekutsi inkontileka isayinwe futsi iphotfulwe . |
| **Samba lesiyi-eksesi** | I-eksesi samba semali lesitophuma ephaketheni lakho uma ufaka sicelo kumshwalense wakho longabuki imphilo. Sibonelo, uma unesicelonkhokhelo semshwalense lesigunyatiwe sa-R100 000 kantsi samba se-eksesi singu-R5 000, inkampani yemshwalense itokukhokhela umehluko, lekusamba lesiphelele sesicelonkhokhelo sa-R100 000 sehlise linani lesamba se-eksesi lelingu-R5 000. Utobese utfola R95 000. |
| **Lokungafakwa kanye nemikhawulo** | Lokungafakwanga kutintfo letitsite, kulahlekelwa noma tehlakalo letingafakwanga ngekwepholisi yakho. Imikhawulo tingoti, tingoti, timo, noma imphahla lengakafakwa kupholisi yakho. |
| **Kuphelelwa sikhatsi** | Loku kusho kutsi umshwalense awusasebenti noma sivumelwane phakatsi kwenkampani yemshwalense nemnikati wemshwalense asisasebenti. Umshwalense utophelelwa sikhatsi uma uphutselwa kukhokhela emaphrimuyamu akho etinyanga tonkhe kwendlule sikhatsi semusa lesibekwe kunkontileka yakho yemshwalense. |
| **Sikhatsi semusa** | Umtsetfo Wemshwalense Wesikhatsi Lesidze utsi uma emaphrimuyamu angakhokhelwa ngelusuku loluncunyiwe kufanele kube nesikhatsi semusa lokungenani lesitinsuku leti-15 ngembi kwekutsi ipholisi iphelelwe sikhatsi. Tinkampani temshwalense tinganiketa sikhatsi lesidze, ngalokuvamile tinsuku letingema-30. Lokufanako kusebenta kumshwalense yesikhatsi lesifisha. Kubalulekile kutsi labanikati bemapholisi bafundze futsi bacondze imigomo nemibandzela yenkontileka. |
| **Ipholisi Yemshwalense** | Ipholisi yemshwalense iyidokhumenti lekhuluma ngesikhatsi lovikeleke ngaso, imikhawulo yepholisi yemshwalense, imali yesikhatsi sekuvikeleka, imininingwane yekuchumana, lokungakavikelwa kanye naleminye imikhawulo yalokuvikelekile kanye nemisebenti netibopho temnikati wepholisi uma kwenteka kuba nekulahlekelwa noma umonakalo.  |
| **Umchumanisikuhwebelana** | Umuntfu, lobekabitwa ngekutsi ibhrokha, lomele batsengi ekuchubeni umshwalense. Bachumanisikuhwebelana bemshwalense bavame kukontileka netinkampani letiningi temshwalense, khona batogcila ekufaniseni tidzingo temakhasimende abo kanye nebhajethi kanye nemikhicito yemshwalense lefaneleke kakhulu. Loku kusho kutsi wena njengeliklayenti utoniketwa tinhlobo letehlukene lotokhetsa kuto. |
| **Imigomo nemibandzela yepholisi** | Lena mibandzela letsite, imitsetfo yekutiphatsa, imisebenti, kanye netibopho umuntfu lo-inshoriwe lekufanele ahambisane nayo kute ahlale avikelwe yipholisi letsite. Uma timo tepholisi kungahlangatjetwana nato, inkampani yemshwalense ingasicitsa sicelo sabo. |
| **Iphrimuyamu** | Samba lesikhokhelwa lo-inshorile njengembuyiselo yetinzuzo temshwalense (ikhava) lesibekwe kumshwalense. Emaphrimuyamu akhokhelwa ngetikhawu letitsite lekuvunyelwene ngato, ngalokuvamile ngenyanga noma ngemnyaka. |

**1. Ilayisensi**

Ungalingi ungene kunoma ngukuphi kutsengiselana ngebhizinisi netinkampani temshwalense noma beluleki betetimali labangakagunyatwa kuchuba libhizinisi lemphilo, lesikhatsi lesifisha noma lemshwalense lomncane. Uma ungenasiciniseko, chumana Nesiphatsimandla Setekuphatfwa Kwemkhakha Wetetimali (FSCA) kute ucinisekise kutsi inkampani yemshwalense noma umeluleki wetetimali ugunyatiwe yini kukuniketa emasevisi etetimali kanye nekutsi ngusiphi sigaba seseluleko setetimali inkampani lebhalisele kusiniketa. Ungaphindza utsintse Siphatsimandla Lesiphatselene Netebuhlakani (PA) kute utfole luhla lalaba-inshorako labanelayisensi.

**2. Tinike sikhatsi sekubukabuka**

Ungayimukeli ipholisi yekucala loyinikwako. Tinkampani temshwalense letahlukene tiniketa tinzuzo letifanako ngemanani lahlukene. Bukabuka utfole ipholisi lencono kakhulu lelungela tidzingo nebhajethi yakho. Ungabese uyakhetsa kutsi nguyiphi ipholisi lencono kakhulu kuwe. Ndzindza utfole lwatiso ukhone kutfola kwati ngemikhicito lehlukene longakhetsa kuyo.

**3. Lokulingana nemandla akho**

Ciniseka kutsi ungakwati kukhokhela umshwalense ngembi kwekutsi utibophelele ngekwakho. Emapholisi atophelelwa sikhatsi (akabe asasebenta) uma uyekela kukhokha emaphrimuyamu akho futsi kuye ngeluhlobo lwepholisi lonayo, ungase ungabuyiselwa imali yakho. Vumela inkampani yemshwalense noma umeluleki wetetimali achaze kwekutsi ingabe emaphrimuyamu emshwalense ayenyuka njalo ngemnyaka.

**4. Timali letingetiwe**

Inkampani yemshwalense ayikavunyelwa kutsi ikukhokhise imali - umnikati wepholisi - noma nguyiphi imali lengetwa kuphrimuyamu loyikhokhako, ngaphandle uma bakwatisile ngaleyo mali ngembi kwekutsenga ipholisi. Timali letingetiwe kufanele tidvonswe emalini yetinzuzo tekusisa noma tepholisi futsi angeke tingetwe kuphrimuyamu yakho yenyanga.

**5. Lwatiso loluliciniso nalophelele**

Niketa njalo lwatiso loluliciniso uma ugcwalisa emafomu ekutsenga ipholisi. Sicelonkhokhelo sakho kungenteka singakhokhwa uma unikete lwatiso lolungemanga noma lolungakapheleli. Inkampani yemshwalense kufanele lokungenani ibe neligama lakho, sibongo , inombolo yamatisi kanye nemininingwane yekuchumana. Inkampani yemshwalense nayo inesibopho sekugcina lwatiso lwakho luphephile.

**6. Kuchumana lokucacile**

Ciniseka kutsi uyayifundza inkontileka futsi uyayivisisa kutsi ipholisi imayelana nani ngembi kwekusayina nekutibophelela. Unelilungelo lekuniketwa lwatiso lolucacile nalolwenele mayelana nepholisi kute utsatse sincumo unelwati mayelana nekutsi ifakani kanye nekutsi iyahlangabetana netidzingo takho. Cela inchazelo leyengetiwe uma ungakaciniseki kutsi kuyini ecinisweni loko lokutsengako. Noma ngusiphi seluleko lonikwa sona, kufanele sifaneleke futsi sicabangele nesimo sakho samanje.

**7. Emadokhumeni epholisi**

Unelilungelo lekucela futsi utfole ikhophi yedokhumenti yepholisi tingakapheli tinsuku leti-31 ngemuva kwekusayina sivumelwane sakho sepholisi. Gcina idokhumenti yepholisi endzaweni lephephile, kodvwa uma ikulahlekela ungacela lenye ikhophi enkampanini yemshwalense wakho. Kungumsebenti wenkampani yemshwalense kugcina onkhe emarekhodi lokungenani iminyaka lesihlanu. Ungasayini noma nguwaphi emafomu langakabhalwa noma lagcwaliswe kancane ngalokuphatselene nepholisi.

**8. Caphela tintfo, lekungenteka ungatati**

Kubalulekile kutsi watiswe futsi uvisise yonkhe imigomo nemibandzela lekukontileka yakho nekutsi baphendvula njani esimeni sakho. Khulumani nganoma nguyiphi imigomo nekuvumelana longase ungafuni kuvumelana ngako nenkampani yemshwalense noma umchumanisi ngembi kokusayina inkontileka yepholisi.

**9. Sikhatsi sekucabanga ngesincumo**

Uma ukhetsa kutsi awusayifuni ipholisi futhi awumange sewufake sicelonkhokhelo unelilungelo lekukhansela ipholisi yemphilo kungakapheli sikhatsi semalanga lange-31 ngemva kwekutfola emadokhumenti epholisi. Ungakhansela umshwalense wesikhatsi lesincane esikhatsini semalanga lali-14, uma ngabe ipholisi inesikhatsi senkontileka lesingetulu kwemalanga lange-31. Kute usebentise sikhatsi sekucabanga ngesincumo kufanele watise inkampani yemshwalense ngekuyibhalela. Utoba nelilungelo lekutfola emaphrimuyamu akho emuva, kuye ngalo-inshorako advonse imali letsite. Lo-inshorako kufanele ahambisane nesicelo sakho sekutfola sikhatsi sekucabanga ngesincumo kungakapheli emalangalange-31 ngemuva kwekutfola sicelo sakho. Uma ipholisi ingakhanselwa ngekwemtsetfo, loku kumele watiswe kona ngembii kwekutsi usayine inkontileka yepholisi.

**10. Sikhatsi semusa**

Kunesikhatsi semusa lesingemalanga lali-15 sekukhokhela emaphrimuyamu enyanga sekwengce sikhatsi. Uma iphrimuyamu ingakakhokhwa ngelilanga lelikhetsiwe , inkampani yemshwalense kufanele ikwatise ngekungakhokhi kungakapheli emalanga lali-15 ngemuva kwekwengca kwesikhatsi sekukhokhela. Uma iphrimuyamu yakho ingakakhokhwa ngelilanga lesi-16 awusavikelekanga. Uma iphrimuyamu kufanele ikhokhwe tikhatsi letimbalwa kunetinyanga tonkhe, ikhava kufanele isebente cishe sikhatsi lesingangenyanga ngemva kwelilanga lolubekiwe. Ciniseka ngekukhokha emaphrimuyamu akho ngesikhatsi semusa uma ufuna kutsi ipholisi ichubeke. Bonisana nemeluleki wakho wetetimali noma inkampani yemshwalense ngembi kwekuphela kwesikhatsi semusa.

**11 . Ticelonkhokhelo**

Vumela inkampani yemshwalense noma umeluleki wetetimali akuchazele inchubo yekufaka sicelo uma utsenga ipholisi. Esimeni lapho ufuna kuhambisa sicelonkhokhelo, inkampani yemshwalense kufanele ikwatise ngelulwimi lolucondzile, lolulula naloluvisisekako kutsi nguluphi luhlobo lwelwatiso noma emadokhumenti ladzingekako kuwe kute kucutjungulwe sicelonkhokhelo . Kufanele futsi bakwatise kutsi sicelonkhokhelo kufanele sitfunyelwe kuphi, njani nakubani futsi; noma ngabe kukhona imikhawulo yesikhatsi; kanye nekutsi kukhona yini imali leyengetiwe lekhokhwako uma kuyipholisi lengasiyo yemphilo (umshwalense wesikhashana). Kumele bakhulume ngalokucacile ngemininingwane yanoma nguyiphi imali lekhokhwako macondzana nekuphatfwa kwesicelonkhokhelo kanye naleminye imisebenti lefanelekile yalomuntfu lowenta lesicelo.

**12 . Tikhalo**

Unelilungelo lekukhala uma ungakaneliseki ngesevisi loyitfolile enkampanini yemshwalense noma kumeluleki wetetimali. Chumana nenkampani yemshwalense lefanele noma inkampani lofuna kukhonondza ngayo ngekutiphatsa kwayo futsi uyinikete litfuba lekuphendvula. Uma ungakaneliseki ngemphendvulo yabo ungandlulisela sikhalo sakho kumcatululi lofanele wemshwalense. Uma namanje ungakanetiseki ngemphendvulo yabo, ungatsintsana ne-FSCA.

**Lochumana nabo labalusito**

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

Kuhlola kutsi ingabe **umniketitinsita wetetimali (i-FSP),** kuloku inkampani yemshwalense noma umeluleki wetetimali **unelayisensi futsi ugunyatiwe kukutsengisela imikhicito nemasevisi etetimali** , ungatsintsana ne-FSCA.

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| --- | --- |
| I-switchboard ye-FSCA | 012 428 8000 |
| Sikhungo Selucingo | 0800 20 37 22 |
| Inombolo yefeksi | 012 346 6941 |
| Likheli lemeyili | info@fsca.co.za |
| Likheli leliposi | PO Box 35655, Menlo Park, Pretoria, 0102 |
| Likheli lendzawo | Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens,Pretoria, eNingizimu Afrika 0081 |
| Iwebusayithi | [www.fsca.co.za](http://www.fsca.co.za) |

Kute utfole lwatiso lolwengetiwe lwemfundvo yetetimali yebatsengi tsintsana ne**- Litiko Lemfundvo Yebatsengi le-FSCA**.

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| --- | --- |
| Imeyili | CED.Consumer@fsca.co.za  |
| Iwebusayithi | [www.FSCAMymoney.co.za](http://www.FSCAMymoney.co.za) |

**I-Prudential Authority (PA)**

Kute utfole kutsi ingabe **umshwalense unelayisensi yekwenta libhizinisi,** chumana ne-PA **.**

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| --- | --- |
| Lucingo | 012 313 3911/ 0861 12 SARB (0861 12 7272) |
| Ifeksi | 012 313 3197/ 012 313 3929 |
| Imeyili | PA-Info@resbank.co.za |
| Likheli leliposi | PO Box 8432, Pretoria 0001 |
| Likheli Lendzawo | Ibhange Lombuso laseNingizimu Afrika, 370 Helen Joseph Street, Pretoria 0002 |
| Iwebusayithi | [www.resbank.co.za](http://www.resbank.co.za/) |

**Umlamuli Wemshuwalense Wesikhatsi Lesifishane**

Ngetikhalo letiphatselene nemshwalense longakahlangani netemphilo, tsintsana neMlamuli We**mshwalense Wesikhatsi Lesifishane** . Sicela ucaphele kutsi umshwalense wakho kufanele uniketwe litfuba **lekucatulula inkinga noma sikhalo** ngembi kwekutsi sindluliselwe kuMlamuli .

|  |  |
| --- | --- |
| Lucingo | 011 726 8900 |
| I-Sharecall | 0860 726 890 |
| Ifeksi | 011 726 5501 |
| Imeyili | info@osti.co.za  |
| Likheli lendzawo | 1 Sturdee Avenue, 1st Floor, Block A, Rosebank, Johannesburg 2196 |
| Iwebusayithi | [www.osti.co.za](http://www.osti.co.za) |

**Umlamuli Wemshuwalense Wesikhatsi Lesidze**

Ngesikhalo lesiphatselene nemshwalense wemphilo, tsintsana **neMlamuli Wemshwalense Wesikhatsi Lesidze .** Sicela ucaphele kutsi umshwalense wakho kufanele uniketwe litfuba **lekucatulula inkinga noma sikhalo** ngembi kwekutsi sindluliselwe kuMlamuli .

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| --- | --- |
| Lucingo | 021 657 5000 |
| I-Sharecall | 0860 103 236 |
| Ifeksi | 021 674 0951 |
| Imeyili | info@ombud.co.za  |
| Likheli leliposi | Private Bag X45, Claremont, Cape Town 7700. |
| Likheli lendzawo | Isitezi sesithathu, iSunclare Building, 21 Dreyer Street, Claremont, Cape Town 7700 |
| Iwebusayithi | [www.ombud.co.za](http://www.ombud.co.za) |

Awukaciniseki kutsi ngumuphi Umlamuli lekufanele uchumane naye? Chumana **nendzawo yekuchumana lesemkhatsini kute utfole tikhalo letimayelana nemshwalense** .

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| --- | --- |
| I-Sharecall | 0860 103 236/0860 726 890 |
| I-Telefax | 086 589 0696 |
| Imeyili | info@insuranceombudsman.co.za |
| Iwebusayithi | [www.insuranceombudsman.co.za](http://www.insuranceombudsman.co.za) |

**I-Ombudsman for Financial Services Providers (FAIS Ombud)**

Ngetikhalo l**etiphatselene nebaluleki betetimali** tsintsana neMlamuli we-FAIS.

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| Lucingo | 012 762 5000 |
| Inombolo Yelucingo Yekukhwabanisa Lengatiwa | 080 111 6666 |
| I-Sharecall | 086 066 3274 |
| Ifeksi | 012 348 3447 |
| Imeyili | info@faisombud.co.za |
| Tikhalo letimayelana nesevisi yetfu | hestie@faisombud.co.za  |
| Imibuto ngesimo setikhalo | enquiries@faisombud.co.za  |
| Likheli leliposi | PO Box 74571, Lynnwood Ridge 0040. |
| Likheli lendzawo | Block B, Sussex Office Park, 473 Lynnwood Rd, Lynnwood, Pretoria 0081 |
| Iwebusayithi | [www.faisombud.co.za](https://faisombud.co.za/) |

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IDISKLEYIMA

*Lwatiso lolucuketfwe kulencwajana yelwatiso luniketwe Luphiko Lwekuphatsa Temkhakha Wetetimali (i-FSCA) ngetinhloso telwatiso kuphela. Lolwatiso aluhlanganisi seluleko setemtsetfo, sebuchwepheshe, noma kwelulekwa ngetetimali. Nanoma konkhe kunakekela kwentiwe kute kucinisekiswe kutsi lokucuketfwe kulusito futsi kuyanemba, i-FSCA ayitiniketi ticinisekiso, tibopho noma tigunyato mayelana naloku futsi ayamukeli noma ngusiphi sibopho lesisemtsetfweni noma sibopho salokucuketfwe noma kunemba kwelwatiso loluniketiwe, noma , nganoma ngukuphi kulahlekelwa noma umonakalo lowentekile lovele ngalokucondzile noma ngalokungakacondzi ngekutsembela ekusetjentisweni kwelwatiso lolunjalo. Ngaphandle kwalapho kushiwo ngalenye indlela, i-copyright yalo lonkhe lolwatiso ye-FSCA. Alukho lwatiso kulencwajana lolungaphindza lukhicitwe noma lendluliswe noma lusetjentiswe kabusha noma lentiwe lutfolakale nganoma nguyiphi indlela noma nganoma nguyiphi imidiya, ngaphandle uma imvume lebhaliwe ngaphambilini itfolakale eHhovisi Lemeluleki Jikelele We-FSCA.*