finchoice

I-FinChoice
I-Personal Protection Plan
Agasti 2017

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FinChoice a division of HomeChoice (Pty) Ltd is an authorised financial services provider (FSP no. 48448). Guardrisk Life is an authorised financial services provider. FinChoice a division of HomeChoice is a registered credit provider (NCRCP 454). FinChoice advocates responsible lending, therefore the granting of loans is at the sole discretion of FinChoice and the amount you qualify for depends on your individual circumstances.

I-FinChoice ngumnikezeli ngeenkonzo zezimali ogunyazisiweyo (FSP no. 46142). I-Guardrisk Life Limited (FSP No. 76) ngumnikezeli ngeenkonzo zezimali ogunyaziweyo. I-FinChoice ngumnikezeli ngekhredithi ogunyaziweyo (NCRCP 434).

Oku kulandelayo yipolisi eyi-Personal Protection Plan yakwa-FinChoice ebhaliswe ngaphantsi kwabakwa-Guardrisk Life Limited ("abakwa-Guardrisk"). Abakwa-Guardrisk yinkampani ye-inshorensi ebhalisiweyo nomnikezeli ngeenkonzo zemali onelayisensi. Abakwa-Guardrisk bayavuma ukwamkela nawuphi na umntu ofanelekileyo onesicelo esiphumeleleyo sokufumana le inshorensi kwaye, xa ibango liphumelela, baza kuhlawula okufanelekileyo kumnikezeli ngekhredithi oko kuxhomekeke kwimimiselo nemiqathango yale polisi.

Isigama esikule polisi, njengoko kulungelelaniswe amaxesha ngamaxesha, iifomu ezahlukeneyo zolawulo, iifomu zesicelo, iingxelo zesivumelwano sangaphambili, izibhengezo, izigunyaziso, nakuphi na ukushicilelwa kweengxoxo ngokuphathelele kule polisi nezivumelwano ezingeniswe ngabakwa-Guardrisk ziza kuba sisiseko sesi sivumelwano se-inshorensi. Xa kubakho nakuphi na ukungqubana phakathi kwemimiselo esigama sale polisi nawalo naluphi na uxwebhu njengoko kuchazwe ngasentla, imimiselo yesigama sepolisi kumele kusebenze yona.

IINKCAZELO EZINXULUMENE NE-FINCHOICE NJENGOKO ZIFUNWA YI-FAIS

Ngokuvumelana nomThetho weeNkonzo zeNgcebiso zeziMali noNgenelelo (iFAIS) (umThetho No. 37 ka-2002) le nkcazelo ilandelayo imele ityhilwe kubathengi nabo basenokuba ngabathengi:

- Asingo-FinChoice okanye naye nawuphi na omnye wabameli bakhe abanobunini obungaphezu kwe-10% bezabelo ezikhutshwe ngokuthe ngqo okanye ngokungathanga ngqo kuyo nayiphi na i-Inshora yoBomi okanye umBoneleli ngeMveliso. I-FinChoice asiyonkampani edibene nayo nayiphi na i-iNshorensi yoBomi okanye uMnikezeli weeMveliso;
- I-FinChoice ifumene ngaphezu kwama-30% ekomishini yayo iyonke kwi-Gaurdrisk kwezi nyanga zili-12 zidlulileyo;
- I-FinChoice inekhava ye-Inshorensi yoKhuseleko lomSebenzi kunye neFidelity Guarantee, nefumanekayo xa kwenziwe isicelo;
- I-FinChoice imisele umGaqo-nkqubo wokuSombulula iziKhalazo wangaPhakathi;
- Zonke iinkcukacha ezifunyenwe okanye ezifumaneke kuwe okanye ngawe ziya kuhlala ziyimfihlo ngaphandle kokuba usibonelele ngemvume ebhaliweyo ephikisana noko, okanye ngaphandle kokuba i-FinChoice inyanzeliswa ngumthetho ukuba ibhengeze ezo nkcukacha; kwaye
- I-Moonstone Compliance (Pty) Ltd ligosa lothobelo-mthetho lethu. Kungaqhagamshelwana ne-Moonstone Compliance apha: 25 Quantum Street, Technopark, Stellenbosch, 7600, Tel No: (021) 8838000.

UKUNIKEZELA

- Kushicilelwe wavuma wena ngokomnxeba oshicilelweyo kwasekuqaleni kwentengiselwano ukuba uyavuma kwaye ugqithisela iinzuzo ezkhethiweyo ngokwale polisi kumniki-matyala njengesiqinisekiso sokhuseleko setyala eliseleyo ngokwesivumelwano setyala.
  Ngoko ke, xa ibango liphumelela, abakwa-Guardrisk baza kuhlawula oko kuzuzwayo ngokwale polisi ngqo kumniki-matyala ekwenza oko egameni lakho.
- Esi sinikezelo segqitha kwaye sicima nawuphi na umntu oza kuxhamla (abaxhamli) ochongwe nguwe.

INZUZO XA USWELEKILE

- Le nzuzo ibonelela ngentlawulo elingana netyala eliseleyo xa lowo ufakwe kwi-Inshorensi esweleka ngeli xesha anale inshorensi.

INZUZO XA UKHUBAZEKE UMPHELO

- Le inshorensi ibonelela ngentlawulo elingana netyala eliseleyo xa lowo ufakwe kwi-Inshorensi ekhubazeka umphelo ngeli xesha anale Inshorensi.
- Umhla wokwenzeka kwesiganeko sobango lokukhubazeka umphelo, njengoko umiselwe ngabakwa-Guardrisk, ngumhla apho lowo ufakwe kwi-Inshorensi awathi wakhubazeka ngawo umphelo.

INZUZO XA UKHUBAZEKE ITHUTYANA

- Xa umntu ofakwe kwi-Inshorensi ekhubazeke ithutyana kangangethuba eliziintsuku ezi-30 (amashumi amathathu) ezilandelelanayo, le nzuzo ilungiselela ukuba kuhlawulwe ngenyanga izinyanzeliso zomntu lowo ufakwe kwi-Inshorensi ngaphantsi kwesivulwano sekhredithi ekufuneka ihlawulwe:
  (i) kangangesithuba seenyanga ezili-12;
  (ii) kwisithuba sexesha eliseleyo lesivumelwano sekhredithi; okanye
  (iii) de abe umntu ofakwe kwi-Inshorensi uyekile ukukhubazeka,

Inzuzo iya kuhlawulelwa elona xesha lifutshane.

- Umhla wokwenzeka kwesiganeko sobango lokukhubazeka ithutyana, njengoko kumiselwe ngabakwa-Guardrisk, ngumhla apho lowo ufakwe kwi-Inshorensi awathi wakhubazeka ngawo okwethutyana.

INZUZO YOKULAHLEKELWA NGUMVUZO

- Xa umntu ofakwe kwi-Inshorensi ephelelwa ngumsebenzi okanye ephelelwa ngumvuzo okungabangelwa kukukhubazeka umphelo okanye ithutyana, le nzuzo ilungiselela ukuba kuhlawulwe ngenyanga izinyanzeliso zomntu lowo ufakwe kwi-inshorensi xa kufuneka ihlawulwe:
  (i) kangangesithuba seenyanga ezili-12;
  (ii) kwisithuba sexesha eliseleyo lesivumelwano sekhredithi; okanye
  (iii) de abe umntu ofakwe kwi-inshorensi ufumana umsebenzi okanye uyakwazi ukufumana umvuzo.

Inzuzo iya kuhlawulelwa elona xesha lifutshane.

- Umhla wokwenzeka kwesiganeko sobango lokuphelelwa ngumsebenzi okanye ukungabi namvuzo, njengoko kumiselwe ngu-Guardrisk, ngumhla athi umntu ofakwe kwi-inshorensi ayeke ukufumana umvuzo.

INZUZO YOKUKHUBAZEKA ITHUTYANA EYONGEZIWEYO NOKUPHELELWA YINZUZO YOMVUZO

- Le nzuzo yinzuzo yokuzithandela enokuthathwa ukongezelela ekukhubazekeni ithutyana kokuqala neenzuzo zokuphelelwa ngumvuzo.
- Le nzuzo ikunika intlawulo elingana nengekahlawulwa xa umntu ofakwe kwi-inshorensi esakhubazeke ithutyana okanye ephelelwe ngumvuzo emva kokuphelelwa kweentlawulo zeenyanga ezili-12 zokukhubazeka ithutyana kokuqala okanye inzuzo yokuphelelwa ngumvuzo.
- Intlawulo yale nzuzo iya kuba yintlawulo esisimbuku yaleyo ingekahlawulwa yesivumelwano sekhredithi.

UKUFANELEKA

Abantu abafakwe kwi-inshorensi bafanelekela ukuba bafumane intlawulo xa benokufa, bakhubazeke umphelo, bakhubazeke ithutyana baze bafumane iinzuzo xa bephelelwe yinzuzo yomvuzo njengoko kuchazwe ngasentla, kuxhomekeka kwezi zinto zilandelayo:

- Ukuba umntu ofakwe kwi-inshorensi akaphangelli ngomhla angena ngawo kwi-inshorensi, ikhava yokuphelelwa ngumvuzo ayisayi kuqukwa;
- Ukuba umntu ofakwe kwi-inshorensi udla umhlala-phantsi ngomhla angena ngawo kwi-inshorensi, ikhava ejongene nokungakwazi ukusebenza ayisayi kuqukwa;
- Ukuba umntu ofakwe kwi-inshorensi uziqeshile ngomhla athatha ngawo ipolisi ye-inshorensi, ikhava ejongene nokudendwa okanye ukungakwazi ukusebenza ayisayi kuqukwa.

UKURHOXISWA KWEZIBONELELO

- Ikhava yomntu othile ofakwe kwi-inshorensi iza kuphelelwa xa kuphela ikhava yeInshorensi njengoko kuchaziwe.
- Akukho kuzuzwayo okuza kuhlawulwa kuloo mntu ufakwe kwi-inshorensi ukuba iphelelwe loo khava yeinshorensi.

IXESHA OLILINDAYO

- Ixesha elilindwayo lisebenza kwisibonelelo ngasinye esichazwe kwitheyibhuli engezantsi.

Inzuzo	Ixesha lemali-mboleko	Ixesha lemali-mboleko
Ukufa	Konke	Akukho xesha ulilindayo
Ukukhubazeka uMphelo	Phakathi kwen-yanga e-1 nezi-6	Akukho xesha ulilindayo
	Ngaphezu kween-yanga ezi-12	Ulinda iinyanga ezi-3
Ukukhubazeka Ithunyana	Phakathi kwen-yanga e-1 nezi-6	Akukho xesha ulilindayo
	Ngaphezu kween-yanga ezi-12	Ulinda iinyanga ezi-3
Ukuphelelwa nguMvuzo	Phakathi kwen-yanga e-1 nezi-6	Akukho xesha ulilindayo
	Ngaphezu kween-yanga ezi-12	Ulinda iinyanga ezi-3
Eyongeziweyo yokukhubazeka kwexeshana nokuphelelwa ngumvuzo	>12m kuphela	Akukho xesha ulilindayo

- Ixesha elilindwayo kuthethwa ixesha, ukuqala ekuqaleni kwekhava (umhla afakwe ngawo kwipolisi ye-inshorensi) phantsi koko kuzuzwayo, apho isenzeko sebango singazi kubangela umntu akwazi ukuhlawulwa oko kuzuzwayo.
- Xa i-ikhava yeinshorensi emalunga nomntu ofakwe kwi-inshorensi ithe yapheliswa ze iphinde ivuselelwe, ixesha elilindwayo liza kuqala ngalo mhla ivuselelwe ngawo, ukususela ku-0 kwaye akukho apho ingazohoywa khona ngabakwa-Guardrisk.
- Ukuba ikhava yemali-mboleko entsha ifakelwa isicelo, ipolisi entsha kufuneka ikhutshwe nexesha elilindwayo liza kuphinda lisebenze ngokwale mali-mboleko intsha ukususela ekuqaleni kwe-Inshorensi yepolisi entsha.

UKUBEKELWA BUCALA EKUFENI NASEKUKHUBAZEKENI:

- Naziphi na iimeko ebezikho ngaphambili (oko kukuthi naziphi na izigulo, iziphene zomzimba okanye ukukhubazeka) athi umntu ofakwe kwi-inshorensi abe nazo okanye umntu ofakwe kwi-inshorensi azaziyo ebezichaphazela umntu ofakwe kwi-inshorensi kwisithuba seenyanga ezili-12 (ishumi elinesibini) ngaphambi kokuqalisa kwepolisi ye-inshorensi xa isihlandlo sokufaka ibango siye senziwa ngokungqalileyo okanye ngokungangqalanga, ngokusuka, ngokunikelwe, ngokukhuthazwe, ngokunxulumene okanye ngokubangelwe zizigulo ebezikho kwangaphambili, ngaphandle kwaxa isigulo esithile ebesikho kwangaphambili siye satyhilwa nguMntu ofakwe kwi-Inshorensi ngaphambi kokuqalisa kwekhava, imeko isenokubekelwa bucala kuphela ukuba umntu Ofakwe kwi-Inshorensi uchazelwe kakuhle ngokubekelwa bucala okuthile.
- Ukusetyenziswa kakubi kotywala, neziyobisi;
- Ukuzenzakalisa ngabom okanye ukuzibulala;
- Ukuba nenxaxheba ngokuzimisela emfazweni, kuhlaselo, iZenzo zeentshaba za ngaphandle, izenzo ezibumfazwe, (enoba yimfazwe eqaliweyo okanye akunjalo),
- imfazwe yamakhaya, ukuvukela igunya, uqhankqalazo, imilo yokuhlala okanye
- imvukelo, ulawulo lomkhosi;
- Ukusetyenziswa kwezixhobo zenyukliya, ezebhayoloji okanye ezemichiza, okanye nayiphi na ityhefu yenyukliya:
- Ukuba nenxaxheba kwizenzo zolwaphulo-mthetho;
- Ukuba nenxaxheba kwizenzo eziyingozi njengokuNyuka intaba, ukutsiba ebhulorhweni nomdyarho wesantya esiphezulu.

UKUBEKELWA BUCALA KWINZUZO YEKHAVA YOKUPHELELWA NGUMVUZO:

- Ukudendwa okanye ukuphelelwa ngumsebenzi kwisithuba seenyanga ezi-3 emva kokuqalisa kwekhava ngaphantsii kwepolisi yobomi bekhredithi, apho ixesha lesivumelwano sekhredithi lingaphezu kweenyanga ezi-6;
- Ukugxothwa ngokusemthethweni, kuquka ukugxothwa ngenxa yokungaziphathi kakuhle ngabom okukukwaphulwa kokuziphatha okumiselweyo, isenzo esalelweyo, ukungawukhathaleli ngabom umsebenzi okanye ukungaziphathi kakuhle;
- Ukuwuncama ngokuzithandela umvuzo, okanye enye imali oyifumana ngokuphangela;
- Ukudendwa ngokuzithandela okanye ukugxothwa;
- Ukuyeka emsebenzini;
- Ukudla umhlala-phantsi;
- Ukuba nenxaxheba kugwayimbo olungakhuselwanga; kwakunye
- Nokudendwa obekusaziwa ngumntu ofakwe kwi-inshorensi okanye okanye afumene isilumkiso sako ebudeni beenyanga ezi-3 ngaphambi komhla ethe ikhava ephantsi kwale polisi yobomi bekhredithi yaqala ngawo.

IZITHINTELO, UKUBEKELWA BUCALA , AMALUNGISELELO NEEMEKO JIKELELE

Ikharensi nomthetho

- Izavenge nezibonelelo ezihlawulwa ngokwale polisi ziza kuhlawulwa kwiRiphabliki yoMzantsi Afrika nangokweRandi yaseMzantsi Afrika kuphela.
- Le polisi iza kulawulwa itolikwe ngokoMthetho waseMzantsi Afrika kwiinkundla zamatyala zeRiphabliki yoMzantsi Afrika.

Ummandla wekhava

- Umntu ofakwe kwi-Inshorensi kufuneka abe uhlala kwiRiphabliki yoMzantsi Afrika ngokwendalo ukuze abonelelwe kule polisi. Ikhava yandisiwe kuqukwa notyelelo olungekho ngaphezu kweenyanga ezi-3 (ezintathu) ungekho kwiRiphabliki yoMzantsi Afrika.
- Umntu ofakwe kwi-Inshorensi ongenguye ummi waseMzantsi Afrika, umhlali ohlala ngokusigxina ngokwasemthethweni okanye ongahlali kwiRiphabliki yoMzantsi Afrika akasayi kufumana ikhava yale polisi.

Izenzo zolwaphulo-mthetho

- Abakwa-Guardrisk abazi kunyanzeleka nangayiphi na indlela phantsi kwale polisi ukuhlawula apho naliphi na ibango lisenzeka okanye kungenxa yokwaphulwa ngeenjongo kwawo nawuphi na umthetho, nokuba yeminye imithetho emiselweyo okanye imithetho eqhelekileyo (kuqukwa ubuqhophololo), okanye kwimeko apho ibango libaxiweyo ngumNiki-maTyala okanye ngumntu ofakwe kwi-Inshorensi, okanye nangubani na osebenza egameni lomNiki-maTyala okanye egameni lomntu ofakwe kwi-Inshorensi okanye ngemvume yakhe, okanye nguye nawuphi na umntu owenza ibango phantsi kwale polisi.
- Xa kusenziwa elo bango, konke okuzuzwayo ngokwale polisi nazo zonke izavenge ezihlawulwa ngokwale polisi ziza kuyekwa, kwaye le polisi ayizi kusebenza okanye iza kucinywa ukususela ngomhla wokwenziwa kolwaphulo-mthetho, okanye kwimeko okanye isiganeko apho ibango libaxiweyo ngokwegunya labakwa-Guardrisk.

Ukumelwa kakubi, ukuchazwa kakubi nokungatyhilwa

- Ukungami kakuhle, inkcazelo engeyiyo okanye ukungachazwa kwazo naziphi na izinto kolu xwebhu okanye iimeko ngokunxulumene nale polisi, ibango okanye isicelo sale polisi kungabangela ukuba le polisi icinywe, ibango likhatywe okanye ipolisi ithathwe njengezekhoyo ukususela ukuqala kwayo kwaye zonke izavenge uphulukane nazo.
- Xa kusenzeka ukuba kube kukho iintlawulo ezenziweyo kuzo zonke izinto ezingamanga kakuhle, ezingachazwanga, ezingachazwanga kakuhle okanye zobuqhophololo ezenziwe ngumBoneleli weeNkonzo, ezenziwe ngumntu ofakwe kwi-Inshorensi okanye nabani na owenza ibango phantsi kwale polisi, loo mntu kuza kufuneka ayihlawule okanye ayibuyise imali ayihlawuliweyo. Abakwa-Guardrisk banelungelo lokuthatha amanyathelo omthetho ukuze bafumane iinzuzo nazo naziphi iindleko ezibandakanyekileyo.

Ixesha leentsuku ezingama-30 zokuhlola

- Xa kungekho bango lenziweyo ngokwale polisi okanye apho kungeko lungelo longeziweyo lokukhutshwa kwebango, wena, zingaphelanga iintsuku ezingama-30 (ezingamashumi amathathu) lufunyenwe olu xwebhu, yicime ipolisi yakho ngokuqhagamshelana nomNini oBophelelayo ubachazele ngokuyicima kwakho. Oko kuyicima kuza kuxhomekeka kwimvume ebhaliweyo yomNiki-maTyala ngokucinywa kwepolisi nokunikezela kwakho.
- Zonke iiprimyam ezihlawulwe kwezi ntsuku zingama-30 (amashumi amathathu) zokuhlola zimele zibuyekezwe kuwe ngu-Guardrisk.

Ukubala iprimyam

- Iprimyam ehlawuliweyo isekelwe kwibhalansi yokuqala (imali ebanjiweyo ekuqaleni kwesivumelwano sekhredithi), njengoko kuchazwe kwisivumelwano sekhredithi, ngaphandle kwesivumelwano sekhredithi seMobiMoney apho iprimyam iya kubalwa kwimali ebanjiweyo maxa wambi. Iprimyam ibalwa ngokwezinga le-R1,000 lebhalansi.

Iintsuku zenceba zokuhlawulwa kweprimyam

- Ixesha leentsuku ezingama-30 (ezingamashumi amathathu) zenceba zomhla ekufanele zihlawulwe ngawo iiprimyam livumela ukuba kuhlawulwe iprimyam nganye efanele ihlawulwe. Ebudeni beli xesha, zonke iinzuzo ziya kuqhubeka zikho. Ukuba kukho isiganeko esenzeka ngeli xesha lenceba nesikhokelela kwibango elinyanisekileyo, isavenge esingekahlawulwa siza kutsalwa nakweyiphi na imali ehlawulwayo. Ixesha lenceba kwizavenge alisebenzi kwintlawulo yesavenge sokuqala xa kuqala i-Inshorensi.
- Ukuba iprimyam iye ayahlawulwa kwada kwadlula ithuba lenceba, ipolisi iya kucima ngokuzenzekelayo yaye zonke iinzuzo ziya kuyeka ukuba nekhava engakumbi.

Iprimyam nokulungelelaniswa kwepolisi

- Abakwa-Guardrisk banokukuzenyusa iiprimyam amaxesha ngamaxesha ngokukunika isaziso esibhaliweyo seentsuku ezingama-30 (ezingamashumi amathathu) soko kwenyuswa kweeprimyam.
- Abakwa-Guardrisk banelungelo lokulungisa, bongeze okanye batshintshe imimiselo nemiqathango yale polisi ngendlela enyanzelisayo, bekunika isaziso senyanga esibhaliweyo. Ukuba naluphi na ulungelelwaniso aluzi kuchaphazela ubude besibonelelo esesibonelelwe nesikhoyo nesinyanzelisayo ngokwale polisi. Nawuphi na umahluko okanye utshintsho luza kubophelela lowo unikezela nge-inshorensi nalowo ufakwe kwi-inshorensi kwaye kungasetyenziswa nanini na kwimimiselo nemiqathango ekhoyo emva kokuba kubekho imbalelwano malunga nolu tshintsho ethunyelwe kwidilesi yokugqibela eyaziwayo yomnini wepolisi njengoko ibonakalisiwe kwiingxelo zethu ngelo xesha.

Utshintsho kwiinkcukacha luchaziwe

- Ukuba kukho utshintsho kwiinkcukacha ebezibonelelwe ngaphambili ngexesha kufakwa isicelo, Umntu ofakwe kwi-Inshorensi kufuneka azise Umnini oBophelelayo zingaphelanga iintsuku ezingama-30 (ezingamashumi amathathu) kukho olo tshintsho, abakwa-Guardrisk baza kuthatha amanyathelo abacinga ukuba abalulekile malunga noku.
- Ukuba Umntu ofakwe kwi-Inshorensi akamazisi Umnini oBophelelayo ngolo tshintsho, abakwa-Guardrisk banelungelo lokulikhaba ibango okanye bayicime ipolisi.

Ukucinywa

- Ungacela ukuba ipolisi yakho icinywe ngokunika umnini obophelelayo isaziso seentsuku ezingama-30 (ezingamashumi amathathu) ngokuyicima kwakho.
- Oko kuyicima kuza kuxhomekeka ekufumaneni imvume ebhaliweyo kwabakwa-Guardrisk ngoko kucinywa kwepolisi nesinikezelo kumboneleli wekhredithi.
- Ukuba isavenge sihlawulwe ngalo naliphi na ixesha elingaphaya komhla wokucinywa kwepolisi, abakwa-Guardrisk baza kukubuyisela isavenge esifanelekileyo.
- Isicelo sokucima nanini na emva kweentsuku zokuqala ezingama-30 asinakukhokelela ekubeni kubuyiswe iiprimiyam kwaye zonke iiprimyam ezihlawulwe ukuya kuma ngomhla wokucinywa ziya kudliwa.

Indlela yonxibelelwano

- Lonke unxibelelwano nabakwa-Guardrisk nabanini ababophelelayo kufuneka lwenziwe ngembalelwano.
- Abakwa-Guardrisk banokuthi, ngokubona kwabo, bamkele unxibelelwano ngefoni xa ilizwi kolo nxibelelwano lishicilelwe ngabakwaGuardrisk okanye egameni labakwaGuardrisk.

Iimeko ebezikho ngaphambili

- Okunokwenziwa ngabakwa-Guardrisk ngokwale polisi kuxhomekeke kwiimeko zomboneleli ngekhredithi, kumntu ofakwe kwi-Inshorensi okanye nabani na osebenza egameni lomboneleli ngekhredithi okanye egameni lomntu ofakwe kwi-Inshorensi, kuxhomekeke kuyo yonke imimiselo, imiqathango neziqinisekiso zale polisi.

Ukungahoywa kweemeko

- Akukho nto ingazi kuhoywa ngokwemimiselo, imigaqo nokuvunywa kwale polisi okuza kusebenza ngaphandle kokuba oko kwenziwe ngembalelwano kutyikitywe ligosa eligunyazisiwe ukwenza oko lakwa-Guardrisk. Ukongeza, akukho nto iza kwenziwa okanye iza kususwa ngabakwa-Guardrisk okanye lilo naliphi na igosa, umsebenzi okanye isicaka sakwa-Guardrisk eza kuthathwa njengemele abakwa-Guardrisk apho ngumboneleli ngekhredithi, umntu ofakwe kwi-Inshorensi okanye abameli ekuza kufuneka bekwenzile.
- Abakwa-Guardrisk baza kuba nelungelo lokwenza konke oko kuyimfuneko nokufanelekileyo ukuze kuhanjelwane nazo naziphi na iimfuno zawo nawuphi na umthetho okanye abasemagunyeni abakulawulo.

Uxanduva lwabakwa-Guardrisk

- Akukho sibonelelo phantsi kwale polisi siza kuba nenzala.

INKQUBO YOKWENZA IBANGO

- Xa kusenzeka eso sehlo, esibangela ukuba wenze ibango ngokwale polisi, wena okanye lowo umchongileyo uza kulingenisa ibango kumnini obophelelayo.
- UmNini oBophelelayo, egameni labakwa-Guardrisk, uza kwaziswa ngeenkcukacha ezipheleleyo ngembalelwano malunga nebango ngexesha elifanelekileyo kodwa zingaphelanga iintsuku ezingama-90 (amashumi asithoba) ukususela ngomhla wesehlo esibangele kwenziwe ibango.
- AbakwaGuardrisk abazukunyanzeleka balihlawule ibango ukuba iinkcukacha ezipheleleyo zebango azikafunyanwa lingaphelanga ixesha elichazwe ngentla.
- Zonke iziqinisekiso, iinkcukacha nobungqina obufunwayo ngabakwa-Guardrisk buza kubekwa kwifomu ebekelwe oko ngaphandle kweendleko zakwaZakwa-Guardrisk. Ukuba abakwa-Guardrisk bafuna izinto eziqinisekisayo okanye uluvo lwesibini ngobungqina obungenisiweyo kwa-Guardrisk, umntu ofakwe kwi-inshorensi kuza kufuneka angenise ukuhlolwa kwakhe yingcali yezempilo echongwe ngabakwa-Guardrisk, ngeendleko zabakwa-Guardrisk, rhoqo ngokweemfuno ezinxulumene nalo naliphi na ibango.
- Abakwa-Guardrisk baza kuba nelungelo lokufumana naziphi na iingxelo zempilo nezesibhedlele ngokunxulumene nempilo yomntu ofakwe kwi-inshorensi baze benze iikopi ngezo ngxelo.
- Nayiphi na iristhi okanye into ekukhululayo wena okanye okumeleyo onokuyinika ngabakwa-Guardrisk nakokuphi na okuzuzwayo phantsi kwale polisi kuza kuthathwa njengento yokugqibela negqibeleleyo eza kukhulula kwabakwa-Guardrisk malunga nayiphi na okanye nayo yonke imeko ebangela uMntu ofakwe kwi-inshorensi enze ibango nokuba lenzeke phambi okanye emva kokufunyanwa kwerisithi okanye kwento emkhululayo.

UKUKHATYWA KWEBANGO NEXESHA

- Ukuba abakwa-Guardrisk bayalikhaba ibango elenziwe ngokwale polisi, bayayiphelisa le polisi, okanye ukuba kukho ukungavani malunga nemali yebango, oko kungaya kuxelwa kwabakwaGuardrisk zingaphelanga iintsuku ezingama-90 (ezingamashumi alithoba) ("ixesha lokubonisa oko") ngomhla oyifumene ngayo ileta ekukhabayo okanye ekuthintelayo.
- Loo ngxelo mayingeniswe ngembalelwano:
  UMphathi wamaBango kwa-Guardrisk
  Idilesi yePosi: 102 Rivonia Road, Sandton, 2146
  INombolo yefeksi: 012 675 3856
  I-imeyili: info@guardrisk.co.za
- Okanye, ungaqhagamshelana:
  The Ombudsman for Long Term Insurance
  Idilesi yePosi: Private Bag X45, Claremont 7735
  UmNxeba: 021 657 5000
  INombolo yeFeksi: 021 674 0951
  I-imeyili: info@ombud.co.za
- Ukuba ukungavani akusonjululwanga ngokwanelisayo ngale ndlela, abakwa-Guardrisk bangathathelwa amanyathelo ezomthetho anyanzelisa ibango ngendlela yokukhutshwa kwesamani eya kwabakwa-Guardrisk. Isamani mayisiwe kwabakwa-Guardrisk zingaphelanga iintsuku ezi-180 (ezilikhulu elinamashumi asibhozo) zokuphela kwexesha ekufuneka kwenziwe ngayo loo ngxelo, xa kungenzeki oko konke okuzuzwayo malunga nelo bango uza kulahlekelwa kuko okanye akukho nto iza kuvela malunga nelo bango.

INGCACISO

- Amagama amele isinye aza kubandakanya isininzi, namele isininzi aza kubandakanya isinye, amagama amele isini samadoda aza kubandakanya nesini sababhinqileyo nabangenacala, nangokomguqulelwano, namagama amele abantu ngokwendalo aza kubandakanya amagama asemthethweni, nangokomguqulelwano.
- Izihloko zamasolotya akule polisi zifakwa ngokwenjongo yesalathisi kuphela kwaye oko akuzi kuchaphazela ukuchazwa kwayo nayiphi na imimiselo ekubhekiswa kuyo.

IINKCAZELO

Ngaphandle kokuba kuchazwa ngenye indlela kulo mba, la magama alandelayo namabinzana aza kuba neentsingiselo ezibhekiswa kuwo xa evela kule polisi:

UmNini obophelelayo

UmNini obophelelayo uthetha i-FinChoice a division of HomeChoice (Pty) Ltd ("FinChoice") (Reg. No 1985/002759/07; FSP No 48448) negunyaziswe ukubophelela kwaye ilawule iipolisi egameni le-Guardrisk.

Umhla wokuhlawulwa kwebango

Umhla wokuHlawulwa kweBango kuthethwa ngomhla apho ibango elifanelekileyo liye lihlawulwe, kwaye ulingana nomhla wokwenziwa webango.

Ukuqala kwe-inshorensi

Ukuqala kwe-Inshorensi kuthethwa umhla apho umntu (abantu) ofakwe kwi-Inshorensi ebonelelwa ngokwale polisi. Kuyalingana nokuqalisa kwesivumelwano setyala njengoko kubonakalisiwe kwingxelo yesivumelwano sangaphambili.

IsiVumelwano setyala

IsiVumelwano setyala kuthethwa ikhontrakthi yemali-mboleko, efikelele kuko konke okulindelekileyo kwisivumelwano setyala njengoko kuchaziwe kwiCandelo lesi-8 lomthetho iNational Credit Act wama-34 ka-2005 (njengoko ulungelelanisiwe), esiphakathi kwakho nomboneleli ngekhredithi.

Umboneleli ngekhredithi

Umboneleli ngekhredithi kuthethwa iziko lemali, njengoko kuchaziwe kwingxelo yesivumelwano sangaphambili, ekungenwe kwisivumelwano setyala nalo mntu ufakwe kwi-Inshorensi.

Ukuphelelwa kwekhava yeinshorensi

Ukuphelelwa kwe-Inshorensi kuthethwa umhla apho konke okuzuzwayo nezavenge malunga nale polisi ziza kuyekwa ukuhlawulwa, kwaye kulingana nangaphambili:

- kokusweleka kwakho nokuhlawulwa kwenzuzo yokusweleka kwakho; okanye
- Ukukhubazeka kwakho isigxina nangokupheleleyo nokuhlawulwa kwale nzuzo; okanye
- konke okuzuzwayo okuphathelele nepolisi ukuba icinyiwe okanye iphelelwe; okanye
- ipolisi iyaphelelwa. Ipolisi ithathwa njengephelelweyo ukuba iiprimyam ezihlawulwa malunga nepolisi azihlawulwa ziphelele nangexesha; okanye
- ukungahlawulwa kwazo naziphi na izavenge zingaphelanga iintsuku ezingama-30 (ezingamashumi amathathu) zomhla wokuhlawulwa kwezavenge; okanye
- ukuhlawulwa kwebango, apho imali ilingana naleyo ifanele ukuHlawulwa eseleyo; okanye
- ukuphela kwexesha ebelimiselwe kwisivumelwano setyala; okanye
- ukuphela kwesivumelwano setyala ngokweandelo le-122 okanye ele-123 lomthetho iNational Credit Act wama-34 ka-2005 (njengoko uhlonyelweyo).

Abakwa-Guardrisk

Abakwa-Guardrisk Life Limited ("abakwa-Guardrisk") (Inombolo yobhaliso 1999/013922/06; Inombolo ye-FSP 76) yi-inshorensi ebhalisiweyo nababoneleli beenkonzo zemali abanelayisensi (FSP) abavumelekileyo ukuthengisa iimveliso zeinshorensi yexesha elide. Abakwa-Guardrisk bane-inshorensi ekhusela xa kusenziwa ibango ne-inshorensi yokunyaniseka.

Umntu (abantu) ofakwe kwi-Inshorensi

Umntu (abantu) ofakwe kwi-Inshorensi kuthethwa umntu (abantu) oye wavunywa njengoMntu oPhambili one-Inshorensi ngokwale polisi. Akukho mntu uza kuncedakala ngaphandle koko kubhalwe kwingxelo yesivumelwano ukuba nguye umntu ofakwe kwi-Inshorensi.

Isavenge semali-mboleko

Isavenge semali-mboleko kuthethwa izavenge zenyanga zemali-mboleko ekufuneka zihlawulwe ngokwesivumelwano setyala, ngaphandle kwazo naziphi na izavenge ezisemva neziye ebekufanele zihlawulwe phambi komhla wokuhlawulwa kwebango okanye nayiphi na inzala ehambelana noko.

Oyena mntu uphambili ofakwe kwi-Inshorensi okanye wena okanye umnini wepolisi

Oyena mntu uphambili ofakwe kwi-inshorensi okanye wena okanye umnini wepolisi kuthethwa oyena mntu uphambili unetyala ngokwesivumelwano setyala nohlelwe ngokweshedyuli yepolisi njengoyena mntu ophambili ofakwe kwi-Inshorensi ngokwale polisi.

Imali ekufanele uyihlawule

Imali ekufanele uyihlawule ibhekisela kwibhalansi eseleyo elindelwe kuwe ngokwesivumelwano sekhredithi ngomhla wokuhlawulwa kwebango.

Ixesha le-inshorensi

Ixesha le-Inshorensi, libhekisela kwixesha eliphakathi kokuqalisa kwe-inshorensi nomhla ephelelwa ngawo i-inshorensi.

INgcali yempilo okanye ugqirha

INgcali yempilo okanye ugqirha kuthethwa umntu onelayisensi ngokusemthethweni nonesiqinisekiso sokwenza umsebenzi wezempilo notyando (ngaphandle komnikazi wepolisi, koMntu ofakwe kwi-Inshorensi okanye kwelungu losapho lwabo).

Ingxelo yesivumelwano sangaphambili (Iingxelo zesivumelwano sangaphambili)

Ingxelo yesivumelwano sangaphambili (iingxelo zesivumelwano sangaphambili) kuthethwa ingxelo yesivumelwano sangaphambili nekowuti yezivumelwano zamatyala amancinci naphakathi ezikhutshwe ngabakwa-FinChoice ngokwecandelo lama-92 kumthetho iNational Credit Act wama-34 ka-2005, apho iinkcukacha zoMntu ofakwe kwi-Inshorensi, ukubalwa kwezavenge ze-inshorensi nohlobo lwepolisi ziye zibonakaliswe.

Ukudendwa

Ukudendwa kuthetha ukukhutshwa emsebenzini okanye ukungakwazi ukwamkela umvuzo, ngenxa yokuphunyezwa kwenkqubo yokuphungula abasebenzi, iimeko ezimaxongo zoshishino, ngenxa yobuchwephesha obutsha bekhompyutha, uhlengahlengiso emsebenzini okwenziwe ngumqeshi, ukuthinjelwa komqeshi okanye ukuphungulwa kwabasebenzi njengoko kuchazwe phantsi komthetho i-Labour Relations Act ka-1995 (njengoko ulungelelanisiwe), nalapho uthintela ukuba umntu ofakwe kwi-Inshorensi angafumani mvuzo nakowuphi na umsebenzi.

Izenzo zobugrogrisi

IZenzo zobugrogrisi kuthethwa isenzo esibandakanya ukusetyenziswa kobundlobongela kunye/okanye izigrogriso, okanye isoyikiso okanye amalungiselelo ahambelana noko, nto leyo ebonakala iphazamisa, inyanzelisa okanye ineempembelelo kurhulumente okanye kuluntu, zifundwe kunye neCandelo loku-1 lomThetho wokuKhuselwa kweDemokhrasi eLawulwa nguMgaqo-siseko Nxamnye nobuGrogrisi Nezenzo Ezifana Nezo (umThetho wama-33 ka-2004) njengoko uhlonyelwe.

Ukukhubazeka umphelo

Ukukhubazeka umphelo kuthethwa isiqinisekiso sezempilo sokukhubazeka umphelo ngenxa yokugula, ukwenzakala, iimeko zezempilo okanye kwezifo nezingenakunyangeka nakuthinteleka, nalapho umntu ofakwe kwi-inshorensi engenakwazi ukufumana umvuzo ngokulandela umsebenzi wakhe, okanye nawuphi na ngokoqeqesho, ngokwemfundo, ngokweminyaka nangokwamava akhe. Umntu ofumana i-inshorensi uza kucingelwa njengonengxaki okanye okhubazeke umphelo ngokuphulukana okanye angakwazi kusebenzisa zombini izandla zakhe, (okanye nganye kuzo) okanye omabini amehlo.

Unyango okanye iingcebiso

Unyango okanye iingcebiso kuthetha ukuhlolwa rhoqo okanye ngokwesiqhelo, okanye ngokudibana, nengcali yezempilo okanye ugqirha ngenjongo yokuhlola iimeko ezikhoyo zempilo.

Ukungasebenzi

Ukungasebenzi kuthethwa ukuyeka kwekhontrakthi ukukubophelela ngokusemthethweni. Ikhontrakthi engasebenziyo asiyokhontrakthi kwaphela kuba amaqela akakwazi, kwaye akazi kwazi, kubopheleleka ngokwemimiselo yayo. Ikhontrakthi engasebenziyo ayikunyanzeli ngokusemthethweni; ngokungathi zange yabakho. Iiprimyam azikwazi kubuyiswa xa abakwa-Guardrisk beyicima ipolisi.

Ixesha olilindayo

Ixesha elilindwayo lithetha ixesha, eliqala ukuqala kwe-Inshorensi ngesibonelelo esithile, apho xa usenza ibango ungazukwazi ukuhlawulwa khona ukuba ungaxhamla.

Wena

Umntu(abantu) ofakwe kwi-inshorensi njengoko kuchaziwe kwisivumelwano setyala.

UKUPHATHA ABATHENGI NGOBULUNGISA

Le mveliso imiselwe ukuhlangabezana neemfuneko zabathengi. Siza kunikezela ngenkonzo yabathengi kunye nokulindelwe ngabathengi ngokunyanzelisa imithetho-siseko yokuPhatha abaThengi ngoBulungisa (TFC). ImiThetho-siseko yokuPhatha abaThengi ngoBulungisa iya kuqinisekisa ukuba sisebenzisa ubulungisa kubo bonke abathengi abaqala ushishino olutsha, iipolisi ezintsha, iinkonzo

kunye neenkqubo zokubanga. IsiKhokelo semiThetho-siseko yokuPhatha abaThengi ngoBulungisa sinemiphumela emi-6 eyile:

- Unesiqinisekiso sokuba ukukuPhatha ngoBulungisa kwethu ngundoqo kwinkcubeko yethu
- Iimveliso kunye neenkonzo ziqingqwe ukuba zimelane nezidingo Zakho
- Siza kunxibelelana nawe ngokucacileyo, ngokufanelekileyo nangexesha ngesithuba sexesha lepolisi Yakho nathi
- Sibonelela ngengcebiso ezingqinelelana nezidingo neemeko Zakho
- Iimveliso kunye neenkonzo zethu zingqinelana nemigangatho yethu kwaye sinikezela ngoko ukulindeleyo
- Akukho zithintelo zibambekayo ezingenza ungafikeleli kwiinkonzo zethu, okanye ukuba ufake ibango okanye ungenise nasiphi na isikhalazo

INKCAZELO

Malunga nale polisi
Umntu ofakwe kwi-Inshorensi onqwenela ukunxibelelana nabakwa-FinChoice, nomnikezeli ngekhredithi nomnini obophelelayo, ukuhlaziya iinkcukacha okanye ukwenza ibango, angaqhagamshelana nabo apha:
Inombolo yomNxeba 0861 346 246
Inombolo yeFeksi 021 680 8260
Idilesi yeposi Private Bag X150, Claremont, 7735
I-imeyile info@finchoice.co.za
Ikomishini ye-5% kunye nomrhumo osisibopheleli we-5% zesavenge senyanga sisonke uhlawulwa kwi-FinChoice. Yonke imirhumo ibandakanywe kwiprimyam yenyanga.
Ukuze ubone umgaqo-nkqubo olawula ungquzulwano lweenjongo wakwa-Guardrisk, nceda undwendwele iwebsayithi yethu www.guardrisk.co.za.
Le yipolisi yeli xesha unetyala kuthi. Okubhalwe kule polisi kuchaza iinkcukacha zoko kufunyanwayo. Xa ufuna iinkcukacha malunga nokuba uhlawule nini nanjani nokuba kuza kwenzeka ntoni xa ungahlawuliyo, ungafunda oko kubhalwe kule polisi. Ukuba ufuna iinkcukacha zemimiselo nemiqathango yale polisi, kufuneka ufunde konke okubhalwe kuyo.
Ukuze uqhagamshelane nabakwa-Guardrisk ukwazi ukubuza nawuphi na umbuzo ngokunxulumene nale polisi nceda uqhagamshelane nabo apha:
Guardrisk Life Limited
Idilesi yeposi 102 Rivonia Road, Sandton, 2146
Inombolo yomNxeba: 011 669 1000
Inombolo yeFeksi: 021 680 3856
I-imeyili: info@guardrisk.co.za
Guardrisk Compliance Officer
Email: compliance@guardrisk.co.za

Ulenza njani ibango

Xa kusenziwa ibango, umntu ofakwe kwi-inshorensi kufuneka aqhagamshelane nabakwa-FinChoice kwidilesi abakuyo engentla onokuyifumana kwifomu yokufaka ibango nokucetyiswa ngawo onke amanye amaxwebhu ongeziweyo afunekayo ukuze likwazi ukuqwalaselwa ibango. Amaxwebhu afunekayo aquka (kodwa kungaphelelanga apho):

- Ikopi eqinisekisiweyo yeSazisi yomntu ofakwe kwi-Inshorensi;
- Kumabango okusweleka: ikopi eqinisekisiweyo yokusweleka kwalowo uswelekileyo;
- Kumabango okukhubazeka umphelo: iikopi zeengxelo zempilo } nezimvo ezinikezelweyo ezixhasa ukukhubazeka kwakhe;
- Kumabango okudendwa: ikopi yekhadi le-UIF/lengxelo yomvuzo neleta engakotshwanga esuka kumqeshi eqinisekisa ukudendwa kwakho.

  Ngamaxwebhu angakotshwanga kuphela aza kwamkelwa. Xa ingafumaneki leyo ingakotshwanga, ziikopi eziqinisekisiweyo kuphela nguLowo oneGunya lokuFungisa eziza kwamkelwa. Amaxwebhu angathunyelwa ngefeksi ukuze icandelo elijongene namabango likwazi ukuqalisa ngebango.

  Abakwa-Guardrisk ngawo onke amaxesha baza kuba nelungelo lokuwahlola onke amaxwebhu amalunga nepolisi kwaye baza kunxibelelana nabakwa-FinChoice, nomntu ofakwe kwi-Inshorensi, nomboneleli ngeenkonzo okanye nalowo uchongelwe ukuqhuba oko malunga nayo nayiphi na ingxaki malunga namaxwebhu.

Indlela emiselweyo yokukhalaza

Ukuba unesikhalazo malunga neenkcukacha okanye ngenkonzo oyifumene kwabakwa-FinChoice, kungaqhagamshelwana nabakwa-FinChoice kwidilesi yabo engentla.
Ukuba isikhalazo esimalunga nengcebiso asisonjululwanga ngendlela ekwanelisayo ngabakwa-FinChoice, isikhalazo singangeniswa kuNozikhalazo we-FAIS:
Idilesi yePosi: PO Box 74571, Lynnwood Ridge 0040
Inombolo yomNxeba ohlawula kunye: (0860) 324,766.
Inombolo yomNxebai: (012,470) 9080.
INombolo yeFeksi: (012,348) 3447.
Izikhalazo malunga nepolisi zingathunyelwa kwaGuardrisk:
Guardrisk Life Limited,
Idilesi yePosi: 102 Rivonia Road, Sandton, 2146
Inombolo yomNxeba: (011,669) 1000.
INombolo yeFeksi: 012 675 3856
I-imeyile: complaints@guardrisk.co.za
Ukuba isikhalazo esiphathelele naliphi na ibango asiconjululwanga ngendlela eyanelisayo ngabakwa-Guardrisk singangeniswa kuNozikhalazo weziKhalazo ze-Inshorensi yeXesha elide:
The Ombudsman for Long Term Insurance,
Idilesi yePosi: Private Bag X45, Claremont 7735
Inombolo yomNxeba: (021,657) 5000.
INombolo yeFeksi: (021,674) 0951.

Imiba ebalulekileyo

- Kufuneka uzichaze ngokuchanileyo, ngokupheleleyo nangokufanelekileyo zonke iinkcukacha ezikumaxwebhu. Zonke iinkcukacha ozinikileyo wena okanye egameni lakho luxanduva lwakho. Kufuneka waneliseke ngokuchaneka kwalo naluphi na unaniselwano olungeniswe nangubani na egameni lakho.
- Akufuneki utyikitye naluphi na uxwebhu olungaphelelanga okanye olungabhalwanga. Akukho namnye umntu onokukucela okanye akunyanzelise ukuba wenze njalo.