FinChoice

Umshwalense Wakwa-FinChoice Wokuvikela Ikhasimende

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.

Abakwa-FinChoice yinkampani ehlinzeka ngosizo lwezimali enelayisensi esemthethweni (FSP no. 46142). Abakwa-Guardrisk Life Limited (FSP no. 76) yinkampani ehlinzeka ngosizo lwezimali enelayisensi esemthethweni. Abakwa-FinChoice yinkampani ehlinzeka ngezikweletu erejistiwe (NCRCP 434).

Lokhu okulandelayo kuqukethe amagama akuchazela ngepholisi yakho yoMshwalense Wakwa-FinChoice Wokuvikela Ikhasimende oqinisekiswe ngabakwa-Guardrisk Life Limited ("Guardrisk"). Abakwa-Guardrisk bayinkampani yomshwalense erejistiwe futhi bayinkampani ehlinzeka ngosizo lwezimali enelayisensi esemthethweni. Abakwa-Guardrisk bayavuma ukwamukela noma imuphi umuntu ofanelekile ofake isicelo salo mshwalense esibe yimpumelelo, futhi uma kwenzeka kufakwa isicelo sokukhokhelwa esibe yimpumelelo bona bazokhokhela inkampani ehlinzeka ngesikweletu ngokwemigomo nemibandela yale pholisi yomshwalense.

Le ncwajana yepholisi yomshwalense, njengoba ichitshiyeliwe ngezikhathi ezithile, kubandakanya namafomu anhlobonhlobo aphathelene nomshwalense, amafomu okufaka isicelo, izitatimende ezandulela isivumelwano, izifungo, izigunyazo kanye nanoma yiziphi izingxoxo eziqoshiwe eziphathelene nale pholisi yomshwalense kanye nezivumelwano ezihlinzekwe ngabakwa-Guardrisk, konke lokhu kuzothathwa njengesisekelo sale nkontileka yomshwalense. Uma kwenzeka kuba khona ukungqubuzana phakathi kwezimiso zale ncwajana yepholisi yomshwalense kanye nezimiso zanoma iyiphi kulezi zincwadi ezibhalwe ngenhla, kuzolandelwa lokho okushiwo yizimiso zepholisi yomshwalense.

UKUDALULWA KOLWAZI OLUPHATHELENE NABAKWA-FINCHOICE NGOKUYALELA KWE-FAIS

Ngokwemigomo yoMthetho Wezeluleko Zezimali kanye Nezinsizakalo Zokuxhumanisa i-Advisory and Intermediary Services Act (FAIS) (uMthetho No. 37 wezi-2002) lolu lwazi olulandelayo kumele ludalulelwe amakhasimende noma labo okungenzeka babe ngamakhasimende:

- Abwakwa-FinChoice kanye nanoma iyiphi inkampani ebamele abanawo amasheya angaphezu kwama-10% akhishwe ngqo yiNkampani Yomshwalense noma uMhlinzeki Wemikhiqizo, noma okungamasheya angakhishwanga ngqo. Abakwa-FinChoice abayona neze inkampani ehlobene nanoma iyiphi iNkampani Yomshwalense noma uMhlinzeki Wemikhiqizo;
- Kulezi zinyanga eziyi-12 ezedlule abakwa-FinChoice bathole ikhomishini engamaphesenti angaphezu kwama-30% wekhomishini yabo, uma seyihlanganiswe yonke, evela kwabakwa-Guardrisk;
- Abakwa-FinChoice banoMshwalense Wamademeshe (i-Professional Indemnity Insurance) kanye neSiqiniseko Sokuthembeka Kwabasebenzi (Fidelity Guarantee), futhi bangakuhlinzeka ngezincwajana zalokhu uma ucela ukuthunyelelwa zona;
- Abakwa-FinChoice balandela iNqubomgomo Yokuxazululwa Kwezikhalazo Ngaphakathi Enkampanini;
- Lonke ulwazi oluphathelene nawe olusezandleni zenkampani luzogcinwa luyimfihlo, ngaphandle uma wena ubhalela inkampani unikeza imvume yokudalulwa kolwazi oluphathelene nawe, noma-ke uma abakwa-FinChoice bephoqelelwa ngumthetho ukuba baludalule lolo lwazi; futhi
- Abakwa-Moonstone Compliance (Pty) Ltd bayinkampani ezosebenza njengesikhulu senkampani yethu sokuqinisekisa ukuthotshelwa komthetho. Ungaxhumana nabakwa-Moonstone ku: 25 Quantum Street, Technopark, Stellenbosch, 7600, Inombolo yocingo: (021) 8838000.

UKUDLULISWA KWAMALUNGELO

- Kuqoshwe phansi ukuthi wena uvumile engxoxweni yokuqala eyenziwe ngocingo erekhodiwe ukuthi imihlomulo oyikhethile ngokwale pholisi yomshwalense idluliselwe kwinkampani ehlinzeka ngesikweletu njengesibambiso semali oyikweletayo ngokwesivumelwano sesikweletu.
  Ngenxa yalokho-ke uma kwenzeka wena ufaka isicelo sokukhokhelwa esibe yimpumelelo, abakwa-Guardrisk bazodlulisela leyo mihlomulo ngqo kwinkampani ehlinzeka ngesikweletu egameni lakho.
- Lokhu kudluliswa kwamalungelo kuzokwamukelwa esikhundleni sanoma iyiphi enye ibhenefishiyali eqokwe nguwena (noma amabhenefishiyali aqokwe nguwena).

UMHLOMULO OPHATHELENE NOKUFA

- Uma kwenzeka kushona umuntu ovikelwe ngumshwalense ngesikhathi sokusebenza komshwalense lo mhlomulo uzokhokha imali elingana nemali esele esikweletini sokubolekwa imali.

UMHLOMULO OPHATHELENE NOKUKHUBAZEKA UNOMPHELA

- Lo mhlomulo uhlinzeka ngenkokhelo elingana nemali esele esikweletini sokubolekwa imali, uma kwenzeka umuntu ovikelwe ngumshwalense ekhubazeka ngokuphelele ngesikhathi sokusebenza komshwalense.
- Usuku lokufakwa kwesicelo esiphathelene nesigameko sokukhubazeka unomphela, ngokunquma kwabakwa-Guardrisk, kuzoba wusuku umuntu ovikelwe ngumshwalense akhubazeke ngalo ngokuphelele.

UMHLOMULO OPHATHELENE NOKUKHUBAZEKA KWESIKHASHANA

- Uma kwenzeka umuntu ovikelwe ngumshwalense ekhubazeka okwesikhashana isikhathi esingaba ngaphezulu kwezinsuku ezingama-30 (amashumi amathathu) zilandelana, lo mhlomulo uzokhokha njalo ngenyanga izitalimende zomuntu ovikelwe ngumshwalense ngaphansi kwesivumelwano sesikweletu, okuyizitalimende okumele zikhokhwe ngosuku olunqunyiwe:
  (i) isikhathi esiyizinyanga eziyi-12;
  (ii) ngesikhathi esisele sokukhokhelwa kwesivumelwano sesikweletu; noma
  (iii) kuze kufike isikhathi lapho umuntu ovikelwe ngumshwalense engasakhubazekile,

Umhlomulo uyokhokhelwa ngokwanoma yisiphi isikhathi esifishane.

- Usuku lwesehlakalo sokufaka isicelo sokukhubazeka kwesikhashana, njengokunquma kwabakwa-Guardrisk, wusuku lapho umuntu ovikelwe ngumshwalense akhubazeka ngalo okwesikhashana.

UMHLOMULO WOKULAHLEKELWA YIMALI ENGENAYO/ UMHOLO

- Uma kwenzeka umuntu ovikelwe ngumshwalense elahlekelwa wumsebenzi noma ebhekene nokungabikho kwemali engenayo kuyena ngale kokukhubazeka ngokuphelele noma ngokwesikhashana, umshwalense uzokhokha njalo ngenyanga izitalimende zomuntu ovikelwe ngumshwalense ngaphansi kwesivumelwano sesikweletu, okuyizitalimende okumele zikhokhwe ngosuku olunqunyiwe:
  (i) isikhathi esiyizinyanga eziyi-12;
  (ii) ngesikhathi esisele sokukhokhelwa kwesivumelwano sesikweletu; noma
  (iii) kuze kufike isikhathi sokuba umuntu ovikelwe ngumshwalense athole umsebenzi noma akwazi ukuthola imali engenayo.

Umhlomulo uyokhokhelwa ngokwanoma yisiphi isikhathi esifishane.

- Usuku lwesehlakalo sokungasebenzi noma ukulahlekelwa yimali engenayo, njengokunquma kwe-Guardrisk, wusuku lapho umuntu ovikelwe ngumshwalense egcina ukuthola imali engenayo noma umholo.

UMHLOMULO OWENGEZIWE WOKUKHUBAZEKA KWESIKHASHANA KANYE NOKULAHLEKELWA YIMALI ENGENAYO/UMHOLO

- Lo mhlomulo ungowokuzithandela futhi ungangezwa phezu komhlomulo wokuqala wokukhubazeka kwesikhashana kanye nomhlomulo wokulahlekelwa yimali engenayo noma umholo.
- Umhlomulo unikeza inkokhelo elingana nesikweletu esisele uma kwenzeka lapho umuntu ovikelwe ngumshwalense esaqhubeka nokukhubazeka kwesikhashana noma elahlekelwa imali engenayo emva kokuphela kwesikhathi somhlomulo wezinyanga eziyi-12 wokukhubazeka kokuqala kwesikhashana noma uma ukulahlekelwa yimali engenayo.
- Inkokhelo yalo mhlomulo iyoba yisamba esiphelele sesikweletu esisele esivumelwaneni sesikweletu.

ABANTU ABAFANELEKILE

Abantu abavikelwe wumshwalense bafanelekile ukuba bakhavwe uma befa, bekhubazeka ngokuphelele, bekhubazeka okwesikhashana noma belahlekelwa yimali engenayo njengoba kuvezwe ngenhla, ngokwale migomo elandelayo:

- Uma umuntu ovikelwe ngumshwalense engasebenzi ngosuku lapho engena kwisivumelwano sepholisi yomshwalense, ngeke ayithole ikhava yokulahlekelwa yimali engenayo;
- Uma umuntu ovikelwe ngumshwalense ehola impesheni ngosuku angene ngalo esivumelwaneni sepholisi yomshwalense, ngeke ayithole ikhava yokukhubazeka emsebenzini;
- Uma umuntu ovikelwe ngumshwalense ezisebenza yena noma enebhizinisi lakhe ngosuku angena ngalo esivumelwaneni sepholisi yomshwalense, ngeke ayithole ikhava yokudilizwa emsebenzini noma yokukhubazeka emsebenzini.

UKUQEDWA NOKUHOXISWA KWEMIHLOMULO

- Umshwalense oqondene nomuntu ovikelwe ngumshwalense uzohoxiswa uma sekufike usuku lokugcina olubekiwe lokuphela kwesikhathi somshwalense njengoba kuchaziwe.
- Awukho umhlomulo ozokhokhelwa lowo muntu ovikelwe ngumshwalense uma sekudlule usuku lokugcina olubekiwe lokuphela kwesikhathi somshwalense.

IZIKHATHI ZOKULINDA

- Izikhathi zokulinda eziqondene nomhlomulo ngamunye zibhalwe kuleli thebula elingezansi.

Umhlomulo	Isikhathi semali-mboleko	Izikhathi Sokulinda
Ophathelene Nokufa	Konke	Asikho isikhathi sokulinda
Ophathelene Nokukhubazeka Unomphela	Phakathi kwezinyanga ezisukela kwe-1 kuya ezinyangeni eziyisi-6	Asikho isikhathi sokulinda
	Ngaphezulu kwezinyanga eziyi-12	Isikhathi sokulinda esiyizinyanga ezi-3
Ukukhubazeka Kwesikhashana	Phakathi kwezinyanga ezisukela kwe-1 kuya kwezi-yisi-6	sikho isikhathi sokulinda
	Ngaphezulu kwezinyanga eziyi-12	Isikhathi sokulinda esiyizinyanga ezi-3
Ukulahlekelwa yimali engenayo	Phakathi kwezinyanga ezisukela kwe-1 kuya kwezi-yisi-6	Asikho isikhathi sokulinda
	Ngaphezulu kwezinyanga eziyi-12	Isikhathi sokulinda esiyizinyanga ezi-3
Ukukhubazeka kwesikhashana okwengeziwe kanye nokulahlekelwa yimali engenayo	>12m kuphela	Asikho isikhathi sokulinda

- Uma kukhulunywa ngesikhathi sokulinda kushiwo isikhathi, esisukela ngosuku oqale ngalo ukusebenza umshwalense (usuku lapho umuntu ovikelwe ngumshwalense engena khona esivumelwaneni sepholisi yomshwalense) kanti ngaphansi kwalo mhlomulo, lapho kufakwa khona isicelo somshwalense kungekho mhlomulo oyokhokhwa ngumshwalense.
- Uma uhoxiswa umshwalense futhi uvuselelwa kabusha ngokuhamba kwesikhathi, izikhathi zokulinda zizoqala phansi ngosuku ovuselelwe ngalo umshwalense, futhi ngeke neze abakwa-Guardrisk bachezuke kulokhu.
- Uma kwenziwa isicelo sokubolekwa imali esisha emva kwesicelo sokuqala, kumele kukhishwe ipholisi yomshwalense entsha futhi ipholisi izohambisana nezikhathi zokulinda ezizoqala ngosuku lokuqala kokusebenza komshwalense wepholisi entsha.

IZINTO EZINGAVIKELEKILE ZOKUFA KANYE NOKUKHUBAZEKA :

- Noma ngabe yiziphi izimo ebezivele zikhona (okungukuthi, nanoma yisiphi isimo, ukukhubazeka komzimba, ukugula, ukulimala komzimba noma ukukhubazeka) umuntu ovikelwe ngumshwalense abhekane nakho noma lapho umuntu ovikelwe ngumshwalense wayenolwazi ngalowo muntu othintekayo esikhathini esiyizinyanga eziyi-12 (izinyanga eziyishumi nambili) ngaphambi kokuqala kokusebenza kwepholisi yomshwlense lapho isehlakalo sesicelo senzakala khona ngqo noma ngokungenjalo, kuvela khona, kunanomthelela, kuxhumene noma kungaxhumene nanoma yisiphi isimo esandulela ukwelashwa, inqobo nje uma lapho kukhona isimo esandulela isimo ebesivele sikhona sibekwa obala yilowo muntu ovikelwe ngumshwalense ngaphambi kokuqala kokusebenza kwekhava, isimo singeze sabhekwa uma umuntu ovikelwe ngumshwalense azisiwe ngokucacile ngokukhishelwa ngaphandle.
- Ukusebenzisa utshwala noma izidakamizwa;
- Ukuzilimaza ngamabomu noma ukuzibulala;
- Ukukhuthalela ukubamba iqhaza empini, ukuhlasela, izenzo zokwenza ubutha nabantu bakwamanye amazwe, ubutha, izenzo zokwenza impi (noma ngabe impi imenyezeliwe noma cha),
- Impi yombango, ubushokobezi, ukuvukela umbuso, ukwenza izibhelu noma
- Ukuvukela umbuso, ukuqunjwa phansi kombuso ngamasosha;
- Ukusetshenziswa kwezikhali zenuzi, izikhali zesayensi noma zamakhemikhali noma nanoma yikuphi ukonakaliswa ngokwemisebe yamakhemikhali embubhiso:
- Ukubamba iqhaza emisebenzini yobugebengu;
- Ukubamba iqhaza emisebenzini eyingozi njengokugibela intaba, ukugxumela emoyeni kanye nokuqhudelana ngokushayela izimoto ngesivinini esiphezulu kakhulu.

IZINTO EZINGAVIKELEKILE ZEKHAVA EBHEKENE NOKULAHLEKELWA IMIHLOMULO ENGENAYO:

- Ukudilizwa emsebenzini noma ukuphela komsebenzi esikhathini esiyizinyanga ezintathu (3) zokuqala emva kokuqala kwekhava ngaphansi kwepholisi yokuvikela isikweletu, lapho isikhathi sesivumelwano sesikweletu singaphezulu kwezinyanga eziyisi-6;
- Ukuxoshwa ngokusemthethweni, kufaka nokuxoshwa ngenxa yokungaziphathi kahle ngamabomu okwephula umthetho oqinisekisayo indlela yokuziphatha, isenzo esingavumelekile, isezo sokungenzi umsebenzi owunikiwe ngamabomu noma ukungaziphathi kahle;
- Ukulahlekelwa yiholo ngokuzithandela, inkokhelo, noma nanoma iyiphi imali engenayo ngokomsebenzi;
- Ukulahlekelwa umsebenzi ngokuzithandela noma ukuphelelwa umsebenzi;
- Ukwesula emsebenzini;
- Ukuthatha umhlalaphansi;
- Ukubamba iqhaza esitelekeni esingavikelekile/esingekho emthethweni; kanye
- Nokudilizwa emsebenzini lapho umuntu ovikelwe ngumshwalense ayenolwazi noma athola khona isaziso esikhathini esiyizinyanga ezi-3 ngaphambi kosuku ikhava engaphansi kwaleyo pholisi eyaqala ngalo.

IMIKHAWULO EJWAYELEKILE, IZINTO EZINGAVIKELEKILE NGAPHANSI KOMSHWALENSE, IZIMISO KANYE NEMIBANDELA

Uhlobo lwemali yokukhokhela umshwalense kanye nokusebenza komthetho

- Ama-premium kanye nemihlomulo okumele kukhokhwe ngaphansi kwale pholisi kuzokhokhwa eRiphabhulikhi yaseNingizimu Afrika futhi kumele kukhokhwe kuphela ngemali engamaRandi yaseNingizimu Afrika.
- Le pholisi izolawulwa futhi ihunyushwe ngokweMithetho yaseNingizimu Afrika futhi ezinkantolo zeRiphabhulikhi yaseNingizimu Afrika.

Umkhawulo wendawo osebenza kuyona umshwalense

- Umuntu ovikelwe ngumshwalense kumele kube ngumuntu ohlala eRiphabhulikhi yaseNingizimu Afrika ukuze avikeleke ngaphansi kwale pholisi. Ukuvikeleka ngaphansi komshwalense kubandakanya nokuvakashela emazweni angaphandle kwaseNingizimu Afrika kodwa lokho kumele kube ukuvakasha okuzothatha isikhathi esingaphansi kwezinyanga ezintathu (3).
- Umuntu ovikelwe ngumshwalense ongesona isakhamuzi saseNingizimu Afrika, futhi ongeyena umhlali osemthethweni ohlala kuleli lizwe ngokugcwele futhi esikhathini esiningi ohlala ngaphandle kwelizwe laseNingizimu Afrika ngeke avikeleke ngaphansi kwale pholisi.

Izenzo Zobugebengu

- Abakwa-Guardrisk ngeke nangephutha babe nesibopho sokukhokha ngaphansi kwale pholisi uma isicelo sokukhokhelwa singumphumela wesenzo sokuphulwa ngamabomu komthetho olwa nobugebengu, kungakhathalekile ukuthi lowo ngumthetho oshaywe yiphalamende ngokusemthethweni noma umthetho wendabuko (kubandakanya nokukhwabanisa), esenziwe yinkampani ehlinzeka ngesikweletu noma esenziwe ngumuntu ovikelwe ngumshwalense noma ngomunye umuntu osenza

egameni lenkampani ehlinzeka ngesikweletu noma egameni lomuntu ovikelwe ngumshwalense noma ngemvume yakhe, noma esenziwe yinoma imuphi omunye umuntu ofaka isicelo sokukhokhelwa umhlomulo ngaphansi kwale pholisi.
- Uma kwenzeka kufakwa isicelo sokukhokhelwa esinjalo, umuntu ofake isicelo uzolahlekelwa yimihlomulo yonke okumele ayithole ngaphansi kwale pholisi futhi alahlekelwe yiwona wonke ama-premium asewakhokhile, futhi kungenzeka le pholisi ithathwe njengento eyizeleze noma engasebenzi (void) noma ihoxiswe kusukela ngosuku okwenzeke ngalo isenzo sobugebengu, noma okufakwe ngalo isicelo esihambisana nezinhloso zokukhwabanisa futhi konke lokhu kuzokwenziwa ngokubona kwabakwa-Guardrisk.

Ukuqamba amanga, ukunikeza incazelo engelona iqiniso noma ukugodla ulwazi olusemqoka

- Isenzo sokuqamba amanga, ukunikeza incazelo engelona iqiniso noma ukugodla ulwazi olubalulekile noma ukugodla ulwazi oluhlobene nezimo eziphathelene nale pholisi noma oluphathelene nesicelo sobulungu bale pholisi noma isicelo sokukhokhelwa ngaphansi kwale pholisi, kungaholela ekuhoxisweni kwale pholisi noma sichithwe isicelo sokukhokhelwa noma kuholele ekuthathweni kwepholisi njengento eyizeleze kusukela ngesikhathi oqale ngaso ukusebenza umshwalense futhi wonke ama-premium akhokhiwe ngeke abuyiselwe emuva kumuntu owakhokhile
- Uma kukhona umhlomulo okhishiwe ohlobene nanoma isiphi isenzo sokuqamba amanga, ukugodla ulwazi olubalulekile, ukunikeza incazelo engelona iqiniso noma isenzo sokukhwabanisa esenziwe yinkampani ehlinzeka ngesikweletu, noma umuntu ovikelwe ngumshwalense noma omunye umuntu ofake isicelo sokukhokhelwa umhlomulo ngaphansi kwale pholisi, lowo muntu kumele awukhokhe noma awubuyise lowo mhlomulo anikezwe wona. Abakwa-Guardrisk banelungelo lokuthatha izinyathelo zomthetho ngenhloso yokuphoqelela ukubuyiswa komhlomulo okhokhwe kungafanelekile kanye nanoma yiziphi izindleko eziphathelene nalokho.

Isikhathi esiyizinsuku ezingama-30 sokuhlaziya nokucubungula ipholisi yomshwalense

- Uma singekho isicelo sokukhokhelwa osifakile ngaphansi kwale pholisi noma uma lingekho ilungelo osulithulile lokufaka isicelo sokukhokhelwa, ungayihoxisa le pholisi kungakapheli izinsuku ezingama-30 (amashumi amathathu) emva kokuthola le ncwajana, ngokuthi uxhumane nenkampani esimele (i-binder holder) uyazise ukuthi ufuna ukuhoxisa umshwalense. Kodwa lokho kuzoncika ekutheni inkampani ehlinzeka ngesikweletu iyavuma yini ukuwuhoxisa lo mshwalense futhi lokho kumele ikwenze ngencwadi ebhalwe phansi.
- Onke ama-premium akhokhwe ngalesi sikhathi esiyizinsuku ezingama-30 ayobuyiselwa ngu-Guardrisk kuwe.

Ukubalwa kwe-premium

- I-premium ekhokhwayo iya ngokuthi ibhalansi yokuqala (inani lemali ezokhokhwa ngamancozuncozu ngenkathi kuqala isivumelwano sesikweletu), njengoba kushiwo esivumelwaneni sakho sesikweletu, ngaphandle kwesivumelwano sesikweletu se-MobiMoney lapho i-premium iyobalwa ngokwenani lemali ezokhokhwa ngamancozuncozu enqunywe ngezikhathi ezithile. I-premium izobalwa kususelwa ku-R1,000 ngamunye wesamba semali esele esikweletini.

Izinsuku ezingushwele wokukhokhwa kwe-premium

- Kunesikhathi sikashwele sokukhokhwa kwe-premium esiyizinsuku ezingama-30 (amashumi amathathu) esivumelekile kusukela ngosuku olunqunyiwe okumele kukhokhwe ngalo i-premium ngayinye.
  Ngalesi sikhathi, ngeke ihoxiswe imihlomulo yomshwalense. Uma ngalesi sikhathi sikashwele kufakwa isicelo sokukhokhelwa esisemthethweni futhi esifanelekile, i-premium engakakhokhwa izodonswa emalini yomhlomulo ozokhokhwa ngumshwalense.
- Isikhathi sikashwele wokukhokhwa kwe-premium asisebenzi ekukhokhweni kwe-premium yokuqala ngenkathi kuqala isikhathi sokuqala kokusebenza komshwalense.
- Uma i-premium ihlala ingakhokhelwe isikhathi esingaphezulu kwesikhathi sikashwele, ipholisi iyoyeka ukusebenza ngokuzenzakalela kanti imihlomulo yonke iyoma ngokuhlinzeka nanoma iyiphi ikhava.

Ama-premium kanye nokuchitshiyelwa kwepholisi

- Abakwa-Guardrisk kungenzeka bawakhuphule ama-premium ngokuhamba kwesikhathi uma sebekunikeze isaziso esibhalwe phansi sezinsuku ezingama-30 (amashumi amathathu).
- Abakwa-Guardrisk banelungelo lokuchibiyela, ukwengeza noma ukuguqula imigomo nemibandela yale pholisi ngokuthi benze isichibiyelo, kodwa lokhu bazokwenza emva kokukunikeza isaziso esibhalwe phansi sezinsuku ezingamashumi amathathu. Futhi lokho kuzokwenzeka kuphela uma isichibiyelo singeke sibe nomthelela kwimihlomulo yomshwalense eyingxenye yale pholisi njengamanje. Izinguquko ezenziwe zizoba yisibopho kwinkampani yomshwalense kanye nomuntu ovikelwe ngumshwalense futhi zizoqala noma nini ukusebenza kwimigomo nemibandela ekhona njengamanje emva kokuba sekuthunyelwe incwadi yesaziso ekhelini lomnikazi wepholisi eligcinwe emabhukwini ethu.

Izinguquko kwimininingwane ehlinzekiwe

- Uma kukhona uguquko kwimininingwane ehlinzekwe ekuqaleni ngenkathi kufakwa isicelo somshwalense, abantu abavikelwe ngumshwalense kumele bazise i-binder holder kungakapheli izinsuku ezingama-30 (amashumi amathathu) emva kokwenzeka kwalolo luguquko, futhi abakwa-Guardrisk bazothatha izinyathelo ezifanelekile mayelana nalokhu.
- Uma umuntu ovikelwe ngumshwalense engayazisi i-binder holder mayelana nalolo luguquko, abakwa-Guardrisk banelungelo lokusichitha isicelo sokukhokhelwa okungenzeka sifakwe, noma bayihoxise ipholisi.

Ukuhoxiswa komshwalense

- Unelungelo lokucela ukuthi ihoxiswe ipholisi Yakho ngokunikeza i-binder holder isaziso sezinsuku ezingama-30 (amashumi amathathu).
- Lokho kuhoxiswa kwepholisi kuzokwenzeka kuphela uma abakwa-Guardrisk sebethole incwadi ebhalwe phansi evela kwinkampani ehlinzeka ngesikweletu lapho ivuma khona ukuthi ingahoxiswa ipholisi futhi bevuma nokudlulisa amalungelo.
- Uma kukhona i-premium oyikhokhe emva kosuku lokuhoxiswa kwepholisi, abakwa-Guardrisk bazokubuyisela leyo premium oyikhokhile.
- Isicelo sokuhoxiswa noma sokukhanselwa kwepholisi yomshwalense esifakwe noma nini emva kwesikhathi sikashwele esiyizinsuku zokuqala ezingama-30 ngeke sibuyiselwe ama-premium akhokhiwe futhi ngeke neze abuyiselwe emuva wonke ama-premium akhokhwe yikhasimende ngaphambi kokuhoxisa ipholisi.

Indlela yokuxhumana

- Konke ukuxhumana kwakho nabakwa-Guardrisk ne-binder holder kumele kwenziwe ngencwadi ebhalwe phansi.
- I-Guardrisk kungenzeka, ngokuzinqumela kwayo, ivume ukuxhumana ngocingo lapho lokho kuxhumana kwenziwe ngokuba abakwa-Guardrisk baqophe inkulumo eyenziwe ocingweni noma inkulumo iqoshwe ngenye inkampani egameni labakwa-Guardrisk.

Ukuthotshelwa kwemibandela

- Ukukhokha kwabakwa-Guardrisk imihlomulo ngaphansi kwale pholisi kuzoncika ekutheni inkampani ehlinzeka ngesikweletu, umuntu ovikelwe ngumshwalense kanye nanoma ngubani omele inkampani ehlinzeka ngesikweletu noma omele umuntu ovikelwe ngumshwalense bayayilandela yini yonke imigomo, imibandela kanye namawaranti ale pholisi.

Ukumiswa noma ukugudlulwa kwemibandela

- Akukho ukugudlulwa kwemigomo, imibandela kanye nezichibiyelo ezenziwe ngaphansi kwale pholisi okuzosebenza ngokusemthethweni, ngaphandle uma lokho kwenziwe ngencwadi ebhalwe phansi esayindwe yisikhulu sabakwa-Guardrisk esigunyaziwe. Ngaphezu kwalokho, asikho isenzo sabakwa-Guardrisk noma ukuhluleka kwabo ukwenza okuthile okumele bakwenze, kanye nanoma isiphi isikhulu noma isisebenzi sabakwa-Guardrisk, esizothathwa ngokuthi simele abakwa-Guardrisk futhi ngalokho kumele bathathelwe izinyathelo yinkampani ehlinzeka ngesikweletu, abantu abavikelwe ngumshwalense noma abameli babo.
- Abakwa-Guardrisk banelungelo lokwenza konke okudingekayo futhi okufanelekile ukuthobela izidingo zanoma imuphi umthetho noma izidingo zeziphathimandla ezilawulayo.

Isibopho sabakwa-Guardrisk sokukhokha

- Awukho umhlomulo ozokhokhwa ngaphansi kwale pholisi ozohambisana nenzalo.

INQUBO YOKUFAKA ISICELO SOKUKHOKHELWA NGUMSHWALENSE

- Uma kwenzeka isigameko esiholela ekutheni kufakwe isicelo sokukhokhelwa ngaphansi kwale pholisi, kumele wena noma umabi wefa oqokwe nguwena athumele isicelo kwi-binder holder.
- I-binder holder, egameni labakwa-Guardrisk, kumele ithunyelelwe ngokushesha imininingwane ephelele yesicelo sokukhokhelwa futhi lokhu kumele kwenziwe ngencwadi ebhalwe phansi kungakapheli isikhathi esiyizinsuku ezingama-90 (amashumi ayisishiyagalolunye) kusukela ngosuku okwenzeke ngalo isigameko esiholele ekutheni kufakwe isicelo sokukhokhelwa.
- Abakwa-Guardrisk ngeke neze bakhokhe nanoma imuphi umhlomulo womshwalense uma imininingwane ephelele ephathelene nesicelo sokukhokhelwa ingafinyelelanga kwi-binder holder ngesikhathi esibekiwe okumele kufakwe ngaso isicelo sokukhokhelwa.
- Zonke izitifiketi, ulwazi kanye nobufakazi obudingwa abakwa-Guardrisk kumele kuthunyelwe ngefomu elisemthethweni futhi izindleko zokuthumela lokhu kumele zithwale nguwena. Uma kwenzeka abakwa-Guardrisk bedinga ubufakazi obuqinisekisa ukugula noma bedinga umbono kadokotela wesibili mayelana nobufakazi obuthunyelwe kwa-Guardrisk, umuntu ovikelwe ngumshwalense kumele athumele imiphumela yokuxilongwa okwenziwe ngudokotela oqokwe ngabakwa-Guardrisk, futhi izindleko zalokho kuxilongwa zizothwalwa ngabakwa-Guardrisk, futhi lokhu kumele kwenzeke ngasosonke isikhathi uma kudingekile mayelana nanoma isiphi isicelo sokukhokhelwa.
- Abakwa-Guardrisk banelungelo lokubona nanoma imaphi amarekhodi okwelashwa noma asesibhedlela aphathelene nempilo yomuntu ovikelwe ggumshwalense futhi banelungelo lokwenza amakhophi alawo marekhodi abawadingayo.
- Ukukhokhwa kwemihlomulo kuzoba yindlela abakwa-Guardrisk abenza ngayo lokho okuyizibopho zabo ngokugcwele ngokwemigomo yale pholisi mayelana nazo zonke izigameko ezivelele umuntu ovikelwe ngumshwalense eziholele ekutheni afake isicelo sokukhokhelwa kungakhathalekile ukuthi lokho kwenzeke ngaphambi noma emva kwalolo lusuku okukhokhwe ngalo.

UKWENQATSHWA KWESICELO SOKUKHOKHELWA KANYE NOMKHAWULO WESIKHATHI SOKUFAKWA KWESICELO

- Uma kwenzeka abakwa-Guardrisk benqaba ukukhokhela isicelo esenziwe ngaphansi kwale pholisi noma uma benza ukuthi le pholisi ithathwe njengento eyizeleze futhi engasebenzi, noma uma kukhona umbango mayelana nesamba semali okumele ikhokhwe ngumshwalense, umuntu ovikelwe ngumshwalense angabhala incwadi yezethulo (representation) ayithumele kwabakwa-Guardrisk kungakapheli izinsuku ezingama-90 (amashumi ayisishiyagalolunye) ("isikhathi esibekiwe sokufakwa kwezethulo" kusukela ngosuku athole ngalo incwadi yokuchithwa kwesicelo sakhe.
- Incwadi yezethulo kumele ithunyelwe kuleli kheli:
  UMphathi weZicelo wakwa-Guardrisk
  Ikheli Leposi: 102 Rivonia Road, Sandton, 2146
  Inombolo yefeksi: 012 675 3856
  I-imeyili: info@guardrisk.co.za
- Noma-ke, uxhumane nomlamuli wemibango kuleli kheli:
  UMvikeli woMshwalense weSikhathi Eside
  Ikheli Leposi: Private Bag X45, Claremont 7735
  Inombolo yocingo: 021 657 5000
  Inombolo ye feksi: 021 674 0951
  I-imeyili: info@ombud.co.za
- Uma umbango ungaxazululeki ngendlela ekugculisayo, ungabathathela abakwa-Guardrisk izinyathelo zomthetho ukuze uphoqelele ukukhokhelwa kwesi sicelo sakho ngokuthi uthumelele abakwa-Guardrisk amasamanisi. Amasamanisi kumele athunyelwe kwabakwa-Guardrisk kungakapheli izinsuku eziyi-180 (ikhulu namashumi ayisishiyagalombili) emva kokuphela kwesikhathi esibekiwe sokufakwa kwezethulo, futhi uma ungakwenzi lokho uzolahlekelwa yimihlomulo yonke ephathelene naleso sicelo sokukhokhelwa, futhi ayikho imali esizokukhokhela yona mayelana naleso sicelo.

UKUHUNYUSHWA KWAMAGAMA

- Amagama akhombisa ubunye kuzothathwa ngokuthi abandakanya nobuningi, futhi amagama akhombisa ubuningi kuzothathwa ngokuthi abandakanya nobunye, amagama akhombisa ubulili besilisa kuzothathwa ngokuthi abandakanya nobulili besifazane, futhi amagama akhombisa ubulili besifazane kuzothathwa ngokuthi abandakanya nobulili besilisa, futhi amagama akhombisa umuntu kuzothathwa ngokuthi abandakanya nenkampani noma inhlangano, futhi amagama akhombisa inhlangano noma inkampani kuzothathwa ngokuthi abandakanya nomuntu.
- Izihloko zezindinyana zale ncwajana yepholisi zifakwe kuphela ngenhloso yokukhombisa ukuthi indinyana ngayinye ikhuluma ngani futhi ngeke zibe nomthelela kwindlela okuhunyushwa ngayo izimiso eziphathelene nalezo zihloko.

IZINCAZELO

Ngaphandle uma ingqikithi ikhombisa okwehlukile, lawa magama kanye nemishwana elandelayo azohambisana nezincazelo ezifanelekile lapho ebonakala khona kule ncwajana yepholisi:

I-Binder holder

I-Binder holder kusho abakwa-FinChoice a division of HomeChoice (Pty) Ltd ("FinChoice") (Inombolo yokubhaliswa 1985/002759/07; Inombolo ye-FSP 48448) abagunyaziwe ukulawula nokuphatha amapholisi egameni labakwa-Guardrisk.

Usuku lokukhokhwa komhlomulo wesicelo esifakiwe

Usuku lokukhokhwa komhlomulo wesicelo esifakiwe kusho usuku okuzokhokhwa ngalo umhlomulo wesicelo sokukhokhelwa esifanelekile futhi esisemthethweni, futhi luyafana nosuku lwesigameko esifakelwe isicelo.

Usuku lokuqala kokusebenza komshwalense

Usuku lokuqala kokusebenza komshwalense kusho usuku lapho umuntu ovikelwe ngumshwalense/abantu abavikelwe ngumshwalense bezothola ngalo ukuvikeleka ngaphansi kwale pholisi. Lolu suku luyafana nosuku lokuqala kokusebenza kwesivumelwano sesikweletu njengoba lubhaliwe kwisitatimende esandulela isivumelwano.

Isivumelwano Sesikweletu

Isivumelwano Sesikweletu kusho inkontileka yokubolekwa imali, ehambelana nayo yonke imigomo yezivumelwano zokubolekwa imali njengoba kubhaliwe kwiSigaba sesi-8 soMthetho Kazwelonke Wezikweletu wama-34 wezi-2005 (njengoba uchitshiyeliwe), ephakathi kwakho nenkampani ehlinzeka ngesikweletu.

Inkampani ehlinzeka ngesikweletu

Inkampani ehlinzeka ngesikweletu kusho isikhungo sezimali, esibhalwe kwisitatimende esandulela isivumelwano, esenze isivumelwano sesikweletu nomuntu ovikelwe ngumshwalense.

Usuku lokuphela kwesikhathi somshwalense

- Usuku lokuphela kwesikhathi somshwalense kusho usuku okuzophela ngalo ukukhokhwa kwayo yonke imihlomulo yomshwalense kanye nama-premium ngaphansi kwale pholisi, futhi lokhu kulingana nalezi zigameko ezilandelayo:
- ukufa kanye nenkokhelo yakho komhlomulo wokufa; noma
- ukukhubazeka kwakho okuphelele kanye nenkokhelo yalo mhlomulo; noma
- ukuhoxiswa noma ukuphela kwesikhathi sayo yonke imihlomulo yomshwalense; noma
- ukuphelelwa kwepholisi yisikhathi (lapsed). Ipholisi izothathwa njengepholisi esiphelelwe yisikhathi uma ama-premium okumele akhokhwe ngaphansi kwale pholisi engakhokhwanga ngokuphelele futhi ngesikhathi esifanelekile; noma
- ukungakhokhwa kwanoma iyiphi i-premium esikhathini esiyizinsuku ezingama-30 (amashumi amathathu) kusukela ngosuku olubekiwe okumele ikhokhwe ngalo; noma
- ukukhokhwa komhlomulo ophathelene nesicelo sokukhokhelwa, lapho umhlomulo ulingana neMali Esele Esikweletini; noma
- ukuphela kwesikhathi esinqunyiwe sokusebenza kweSivumelwano Sesikweletu; noma
- ukuqedwa kweSivumelwano Sesikweletu ngokwesigaba se-122 noma se-123 soMthetho Kazwelonke Wezikweletu wama-34 wezi-2005 (njengoba uchitshiyeliwe).

Abakwa-Guardrisk

Abakwa-Guardrisk Life Limited ("Guardrisk") (Inombolo yokubhaliswa 1999/013922/06; Inombolo ye-FSP 26/10/76) bayinkampani yomshwalense erejistiwe futhi bayinkampani ehlinzeka ngesikweletu (FSP) enelayisensi esemthethweni, evumelekile ukuthengisa umshwalense wesikhathi eside. Abakwa-Guardrisk banomshwalense wamademeshe (professional indemnity) kanye nomshwalense wokuqinisekisa ukwethembeka kwabasebenzi (fidelity insurance).

Umuntu ovikelwe ngumshwalense/abantu abavikelwe ngumshwalense

Umuntu ovikelwe ngumshwalense/abantu abavikelwe ngumshwalense kusho umuntu/abantu abamukelwe njengabantu abayinhloko abavikelwe ngumshwalense ngaphansi kwale pholisi. Akekho umuntu ozovikeleka ngaphansi komshwalense ngaphandle uma ebhalwe kwisitatimende esandulela isivumelwano njengomuntu ovikelwe ngumshwalense.

Isitalimende semali ebolekiwe

Isitalimende semali ebolekiwe kusho isitalimende sesikweletu semali ebolekiwe okumele sikhokhwe nyangazonke ngokwesivumelwano sesikweletu, kungafakiwe nanoma iziphi izitalimende ezisalele emuva futhi obekumele zikhokhwe ngosuku lokukhokhelwa kwesicelo somhlomulo kanye nenzalo engezwe phezu kwalokho.

Umuntu oyinhloko ovikelwe ngumshwalense noma wena noma umnikazi wepholisi

Umuntu oyinhloko ovikelwe ngumshwalense noma wena noma

umnikazi wepholisi kusho umnikazi wesikweletu oyinhloko ngokwesivumelwano sesikweletu futhi obhalwe kwisheduli yepholisi njengomuntu oyinhloko ovikelwe ngumshwalense ngaphansi kwale pholisi.

Isikweletu semali esele
Isikweletu semali esele sichaza inani lemali esele eyibhalansi engakuwe ngokwesivumelwano sesikweletu ngosuku lokukhokhelwa kwesicelo.

Isikhathi sokusebenza komshwalense
Isikhathi sokusebenza komshwalense kusho isikhathi esiphakathi kosuku lokuqala kokusebenza komshwalense kanye nosuku lokuphelelwa komshwalense yisikhathi.

Udokotela
Udokotela kusho umuntu orejistiwe onelayisense esemthethweni yokwelapha futhi oqeqeshwe ngokuphelele kwezokwelapha (ongeyena umnikazi wepholisi, umuntu ovikelwe ngumshwalense noma ilungu lomndeni wakhe).

Is/zitatimende es/zandulela isivumelwano
Isitatimende esandulela isivumelwano/izitatimende ezandulela isivumelwano

kusho isitatimende esandulela isivumelwano kanye nekhwotheshini yezivumelwano ezincane nezimaphakathi ekhishwe ngabakwa-FinChoice ngokwesigaba sama-92 soMthetho Kazwelonke Wezikweletu wama-34 wezi-2005, lapho kukhonjiswe khona imininingwane yomuntu ovikelwe ngumshwalense/yabantu abavikelwe ngumshwalense, nendlela okubalwe ngayo i-premium kanti uhlobo lwepholisi yomshwalense lukhonjisiwe.

Ukudilizwa emsebenzini
Ukudilizwa emsebenzini kusho ukudilizwa ngumqashi noma ukuhluleka ukuthola umholo emva kokuqala kwesikhathi sokusebenza kwesivumelwano somsebenzi ngenxa yokuqaliswa kohlelo lokunciphisa abasebenzi, ukwethulwa kobuchwepheshe obusha, ukuhlelwa kabusha kwenkampani okwenziwa ngumqashi, ukuvalwa kwenkampani ngenxa yokuhluleka kwayo ukukhokha izikweletu zayo noma ukuncishiswa kwesibalo sabasebenzi okushiwo ngaphansi koMthetho Wezobudlelwano Nabasebenzi we-1995 (njengoba uchitshiyeliwe), futhi okuvimbela umuntu ovikelwe ngumshwalense ukuthi aziholele imali yokuziphilisa ngokwenza nanoma imuphi umsebenzi.

Isenzo Sobushokobezi
Isenzo sobushokobezi kusho isenzo esibandakanya ukusetshenziswa kodlame kanye/noma ukusatshiswa, noma ukusongela noma ukulungiselela lokho, okubonakala sengathi kuhloswe ngakho ukuphazamisa, ukuphoqelela noma ukucindezela uhulumeni noma umphakathi noma ingxenye yomphakathi, uma lokhu kufundwa ngokuhlanganyela neSigaba soku-1 soMthetho Wokuvikelwa Ezenzweni Zobushokobezi Kwelizwe Elibuswa Ngentando Yeningi Elawulwa Ngokomthethosisekelo, kanye Nokuvikelwa Ezenzweni Ezihlobene Nalokho (uMthetho No. 33 wezi-2004) njengoba uchitshiyeliwe.

Ukukhubazeka Ngokuphelele futhi Unomphela
Ukukhubazeka ngokuphelele futhi unomphela kusho ukukhubazeka ngokuphelele okuqinisekiswe ngudokotela okuwumphumela wesifo esithile, ukulimala noma ukugula okungalapheki, futhi okuvimbela umuntu ovikelwe ngumshwalense ukuthi aziholele imali yokuziphilisa ngokwenza umsebenzi wakhe, noma omunye umsebenzi awuqeqeshelwe, awufundele noma anesipiliyoyi sawo. Umuntu ovikelwe ngumshwalense uzothathwa futhi njengomuntu okhubazeke ngokuphelele futhi unomphela uma engasakwazi ukusebenzisa izandla zakhe zombili, izinyawo zakhe zombili (noma okukodwa kwalokhu) noma amehlo akhe womabili.

Ukwelashwa noma iseluleko sokwelashwa
Ukwelashwa noma iseluleko sokwelashwa kusho ukuxilongwa ngudokotela noma ukubonana nodokotela okujwayelekile ngenhloso yokuqapha isifo esiphethe isiguli njengamanje.

Into eyizeleze noma engasebenzi
Into eyizeleze noma engasebenzi kusho isenzo esenza inkontileka ukuthi ingabi yisibopho esisemthethweni. Inkontileka eyizeleze akuyona neze inkontileka ngoba labo abayisayindile abanaso isibopho sokuthobela imigomo yaleyo nkontileka. Inkontileka eyizeleze ayinakuphoqelelwa ngokusebenzisa umthetho; njengoba ithathwa njengento engekho.
Ama-premium ngeke abuyiselwe emuva uma abakwa-Guardrisk bethatha isinqumo sokwenza ipholisi ibe yinto eyizeleze.

Isikhathi sokulinda
Isikhathi sokulinda kusho isikhathi, esiqale ngosuku lokuqala kokusebenza komshwalense oqondene nomhlomulo othile, futhi ngaleso sikhathi awukho umhlomulo ozokhokhwa ngumshwalense uma kwenzeka kufakwa isicelo sokukhokhelwa.

Wena
Kusho umuntu ovikelwe ngumshwalense/abantu abavikelwe ngumshwalense ababhalwe kwisivumelwano sesikweletu.

UKUPHATHWA KWAMAKHASIMENDE NGENDLELA ENOBUQOTHO FUTHI ENGACHEMILE
Lo mshwalense wenzelwe ukubhekana nezidingo zamakhasimende ethu. Ngaso sonke isikhathi sizoqinisekisa ukuthi siwaphatha ngendlela efanelekile amakhasimende ethu futhi sisebenza ngendlela elindelwe ngamakhasimende ethu ngokuthi silandele imigomo yokuPhathwa Kwamakhasimende Ngendlela Enobuqotho futhi Engachemile (TCF).

Imigomo ye-TCF iyaqinisekisa ukuthi siphatha amakhasimende ngendlela enobuqotho futhi engachemile kuzo zonke izimo eziphathelene nokuthathwa kwamapholisi amasha, imigomo yamapholisi, kanye nezinqubo zokuhlinzeka amakhasimende ngosizo aludingayo kanye nokufakwa kwezicelo zokukhokhelwa. Uhlaka lwe-TCF lunale miphumela elandelayo eyisithupha:
- Wena unesiqiniseko sokuthi ukuphathwa kwakho kahle futhi ngendlela engachemile kuyinto esemqoka kakhulu kwisiko-mpilo lethu
- Imikhiqizo nezinsizakalo zethu kwenzelwe ukwenelisa izidingo zakho
- Ngaso sonke isikhathi ngenkathi usenepholisi enkampanini yethu sizoxhumana nawe ngendlela ecacile, efanelekile futhi ngesikhathi esibekiwe
- Sihlinzeka ngezeluleko ezihambelana nezidingo zakho futhi eziqondene ngqo nesimo sakho
- Imikhiqizo nezinsizakalo zethu kuhambelana neqophelo lokusebenza olilindele kithina nokuthi senze lokho okufunayo
- Ayikho imigoqo nezithiyo ezingadingekile ezingavimbela ukufinyelela kwakho kwizinsizakalo zethu, noma ezingakuvimbela ekufakeni isicelo sokukhokhelwa noma ekufakeni isikhalazo

IMININGINGWANE
Mayelana nale pholisi
Abantu abavikelwe ngumshwalense abafuna ukuxhumana nabakwa-FinChoice, nenkampani ehlinzeka ngesikweletu kanye ne-binder holder ngenhloso yokuthumela imininingwane yabo yakamuva noma ngenhloso yokufaka isicelo sokukhokhelwa ngumshwalense kumele bafonele ku:
Inombolo Yocingo: 0861 346 246
Inombolo Yefeksi: 021 680 8260
Ikheli leposi: Private Bag X150, Claremont, 7735
I-imeyili info@finchoice.co.za

Abakwa-FinChoice bazokhokhelwa ikhomishini engama-5% kanye ne-binder fee engama-5% wemali ekhokhelwa i-premium nyangazonke. Yonke imali ekhokhelwa izindleko zomshwalense isifakiwe kwi-premium ekhokhwa nyangazonke.

Uma ufuna ukufunda inqubomgomo yabakwa-Guardrisk ephathelene nokulawulwa kokunggqubuzana kwezimfuno (conflict of interest management) uyacelwa ukuthi uvakashele kuwebsayithi yethu ethi www.guardrisk.co.za.

Lena yipholisi yokuvikela isikweletu. Incwajana yepholisi yomshwalense inikeza imininingwane yemihlomulo yomshwalense. Ukuze uthole ulwazi lokuthi malini okumele uyikhokhe nokuthi kumele uyikhokhe nini futhi kuzokwenzekani uma ungakhokhi, kumele ufunde incwajana yepholisi yomshwalense. Uma ufuna imininingwane yemigomo nemibandela yale pholisi, kumele ufunde incwadi ephelele yepholisi yomshwalense.

Uma unemibuzo mayelana nale pholisi uyacelwa ukuthi uxhumane nabakwa-Guardrisk:
Guardrisk Life Limited
Ikheli le posi 102 Rivonia Road, Sandton, 2146
Inombolo yocingo: 011 669 1000
Inombolo Yefeksi: 021 680 3856
I-imeyili: info@guardrisk.co.za
Isikhulu sokuthotshelwa komthetho sakwa-Guardrisk
I-imeyili: compliance@guardrisk.co.za

Sifakwa kanjani isicelo sokukhokhelwa
Uma kwenzeka kufakwa isicelo sokukhokhelwa, umuntu ovikelwe ngumshwalense kumele axhumane nabakwa-FinChoice ekhelini labo elibhalwe ngenhla ukuze athole ifomu lokufaka isicelo futhi ukuze ahlinzekwe ngolwazi lokuthi iziphi ezinye izincwadi ezidingekayo ngaphambi kokuthi kucutshungulwe isicelo sokukhokhelwa. Izincwadi ezidingekayo zibandakanya lezi ezilandelayo (kodwa kungenzeka kudingeke ezinye ngaphezu kwalezi):
- Ikhophi esethifayiwe kamazisi womuntu ovikelwe ngumshwalense;
- Mayelana nezicelo zokufa: ikhophi esethifayiwe yesitifiketi sokufa sikamufi;
- Mayelana nezicelo zokukhubazeka ngokuphelele: amakhophi amarekhodi okwelashwa nawemibono yodokotela awubufakazi bokukhubazeka;
- Mayelana nezicelo zokudilizwa emsebenzini: ikhophi yekhadi le-UIF/yesiliphu somholo (salary advice) kanye nencwadi evela kumqashi eqinisekisa ukudilizwa emsebenzini.

Kuzokwamukelwa izincwadi okungezoqobo (original) kuphela, hhayi amakhophi. Uma ingekho incwadi okungeyoqobo, kuzokwamukelwa kuphela amakhophi asethifayiwe aqinisekiswe nguMfungisi (Commissioner of Oaths). Izincwadi zingathunyelwa ngefeksi ukuze uphiko lwezicelo zokukhokhelwa luqalise uhlelo lokucutshungulwa kwesicelo sokukhokhelwa.

Ngaso sonke isikhathi abakwa-Guardrisk banelungelo lokuhlola zonke izincwadi eziphathelene nepholisi futhi bona bazoxhumana nabakwa-FinChoice, naBantu Abavikelwe Ngumshwalense, neNkampani Ehlinzeka Ngesikweletu noma umabi wefa oqokiwe, mayelana nanoma iziphi izinkinga eziphathelene nezincwadi ezidingekayo.

Inqubo yokufaka isikhalazo
Uma unesikhalazo mayelana nolwazi noma usizo oluthole kwabakwa-FinChoice, ungaxhumana nabo abakwa- FinChoice ekhelini labo elibhalwe ngenhla.

Uma isikhalazo sakho mayelana neseluleko osinikeziwe singaxazululwanga ngendlela ekugculisayo ngabakwa- FinChoice, leso sikhalazo sakho ungasidlulisela kuMlamuli Wemibango we-FAIS:
Ikheli Leposi: PO Box 74571, Lynnwood Ridge 0040
Inombolo yocingo eyi-Sharecall: 0860 324 766
Inombolo yocingo: 012 470 9080
Inombolo yefeksi: 012 348 3447

Izikhalazo eziphathelene nepholisi kumele zithunyelwe kwabakwa-Guardrisk:
Guardrisk Life Limited,
Ikheli Leposi: 102 Rivonia Road, Sandton, 2146
Inombolo yocingo: 011 669 1000
Inombolo ye feksi: 012 675 3856
I-imeyili: complaints@guardrisk.co.za

Uma isikhalazo sakho esiphathelene nanoma isiphi isicelo sokukhokhelwa osifakile singaxazululwa ngendlela ekugculisayo ngabakwa-Guardrisk, leso sikhalazo sakho ungasidlulisela kuMlamuli Wemibango Ephathelene Nomshwalense Wesikhathi Eside (Ombudsman for Long-Term Insurance):
The Ombudsman for Long-Term Insurance,
Ikheli leposi: Private Bag X45, Claremont 7735
Inombolo yocingo: 021 657 5000
Inombolo yefeksi: 021 674 0951

Okunye Okubalulekile
- Kumele uhlinzeke ulwazi oluphelele, oluyiqiniso futhi kumele uluhlinzeke ngendlela efanelekile. Nguwena ozobekwa icala mayelana nalo lonke ulwazi oluhlinzekwe nguwena noma oluhlinzekwe egameni Lakho. Kumele uzigculise ngokuba yiqiniso kolwazi oluthunyelwe ngomunye umuntu egameni Lakho.
- Ungalokothi usayinde izincwadi ezinemininingwane engaphelele noma ezinezikhala ezingabhalwe lutho. Akekho umuntu onelungelo lokuthi akucele noma akuphoqelele ukuthi ukwenze lokho.