

**Ezinye iinkukacha zoqhagamshelwano
ezibalulekileyo:**

I-Ombudsman yelnshorensi yeThutyan

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IZiko loNxibelelwano: 0861-662-837
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I-Ombud yabaNiki beeNkonzo zeziMali

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**Izikhhalazo
malunga neopolisi
zeinshorensi
yexesha elide**

OMBUDSMAN
FOR LONG-TERM INSURANCE

(I-OMBUDSMAN YEINSHORENSI YEXESHA ELIDE)

linkukacha zoqhagamshelwano

I-Ombudsman yelnshorensi yexesha elide
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Siyazamkela izikhhalazo

- ezifakwe ngomnxeba
- Nangoluphi ulwini olusetyenziswa emzantsi Afrika

IOFISI YEOMBUDSMAN YEINSHORENSI YEXESHA ELIDE

Okwensiwa yofisi yethu:

- Ngumsebenzi wethu ukusombulula:
 - ezayamene neenkampani zeinshorensi
 - ezingabarhumi
 - malunga neopolisi zeinshorensi yobomi
- Sisombulula izikhala zo ngothethethwano, iingcebiso okanye – njengendlela yokugqibela – ngobungqwabala (obukwabizwa ngokuba zizigwebo).
- Izigwebo zethu zinyanzelisa ngokwasemthethwani kuloo nkampani ingurmhum, kodwa hayi kubafaki bezikhala. Umuntu ofake isikhala angaya enkundleni ukuba akonelisekanga sisigwebo sethu.
- Linkonzo zethu azihlawulelwa kubafaki bezikhala.

Ngubani onokufaka isikhala kuthi?

Nawuphi umnini-polisi, umuntu ofakwe kwipolisi njengoxhamlayo, ojongwe ukungkuna endaweni yomnni-polisi (umzekelo ummeli okanye lowo iluxanduva lwakhe loo polisi), lowo uhlawulayo okanye ofakwe kwi-inshorensi yobomi onesikhala zo ngakwinkampani yeinshorensi engumrhum. Ukuba awuqinisekanga, fowunela iofisi.

Malunga neofisi yethu

- Sisebenza ngokwemiGago yeOmbudsman, efumanekayo kwiwebhusayithi yofisi yethu okanye xa uycela.
- I-ofisi yethu ayisekwanga phantsi kwemiqathango yoMthetho oviswe ePalamente, koko liqumrhu elizimeleyo elaziwa njengequmrhu elisombulula iingxaki ezinxulumene nemiba yezemali ngokungqmamene noMthetho wamaQumrhu Abasombululi-zikhala zoNkonzo zeZemali.
- I-97% yeenkampani zeinshorensi zexesha elide ezibhalisileyo, ngokwexabiso lezinto abanazo, zirhuma kweli qhumrhu yaye ke ngoko zinyanzelekile ukuba zibe phantsi kolawulo lwethu.

Le ofisi izibophelele:

- kwinkululeko;
- ukungazibandanyi nokungathathi cala;
- kwinkqubo elula yokusombulula izikhala, ngokwahlukileyo kwinkqubo elandelwa ziiNkundla zamatyala;
- ukukhawulezisa;
- ukugqibeleta;
- ukungadyiwazi ngemali;
- ubumfihlo; kunye
- ukusebeniza iziseko eziqingqiweyo zoMthetho, kodwa singalibali ukuqwalaselaa iimfuno zobulungisa neziseko zokubonelelana.

Indlela esisebenza ngayo:

- Xa siqwalaselaa isikhala, sijongisisa le miba ilandelayo:
 - ingaba ubungqina neenkukacha esizifumeneyo ziyafilelala na umgangatho wokunokwenzeka;
 - ingaba ngubani phakathi kokhalazayo nokhalazelwayo onoxanduva lokupuhuhlisa oko akuthethayo ngobungqina, nokuba ingaba ulufeziile na uxanduva lokupuhuhlisa oko akuthethayo;

- iziseko eziqingqiweyo zasemthethwani;
- maxa wambi xa okhalazayo engenakunedakala ngokwasemthethwani okanye ngokwemiqathango yesibophelelo angene kuso, simceda ngokusebeniza ubulungisa neziseko zokubonelelana ukusombulula ingxaki yakhe.

Siey singasijongi xa kutheni isikhala

- ukuba asingqamananga nenkampani yeinshorensi engumrhum;
- ukuba sinxulume:
- nengcebiso enikwe yi-arhente yenkampani ye-inshorensi ngomhla okanye emva komhla woku-1 ku-Oktobha ka-2004;
- iimali zomhlaplaphantsi
- iipolisi zexesha elifutshane, umzekelo i-inshorensi yemoto;
- olunye utyalo-mali olungezopolisi zobomi.
- ukuba ngumba ochaphazeleka kwityala lakudala, eliqhubayo okanye elisenokuvela;
- ukuba sifakwe kwiminyaka emithathu okanye nangaphezelu ukususela ngomhla umfaki wesicelo lowo awathi wazi ngawo okanye ekwakufaneleke ukuba uye wazi ukuba ufanele ukuba afake isikhala kuthi.

Eminye imiba ebalulekileyo:

- Ngaphezu kokusombulula izikhala, sisenokumbuyekeza lowo ufake isicelo ngokuphazamiseka nokunxuba okubangelwe yinkonzo engekho mgangathweni neyeqondo elephantsi ayifumene kwinkampani ye-inshorensi engumrhum.
- linkonzo zethu ziymifilo yabo bafaka izicelo – ngoko ke asiwapapashi amagama abo.
- Ngethuba isicelo okanye isikhala sisephantsi koqwalaseloo lwethu, isikhala eso asiphelelwa licesha ngokwasemthethwani.

Ekufuneka ukwenze xa unombuzo okanye isicelo:

- Qala uqhagamshelane nenkampani yeinshorensi yakho.
 - Nika inkampani leyo yeinshorensi ithuba lokuyisombulula loo ngxaki okanye isikhala.
 - Qhagamshelana nathi ukuba awanelisekanga yimpendulo yenkampani yeinshorensi.
 - Sithumelele isikhala sakho ngeposi, ifeksi, i-imeyile okanye kwiwebhusayithi kwa- www.ombud.co.za.
 - Nceda usinike:
 - i(ii)nobolo yepolisi;
 - igama lenkampani yeinshorensi;
 - iinkcukacha zakho zoqhamshelwano – idilesi nennobolo yomnxeba;
 - isishwankathelo seyona nto uyikalazeleyo; kunye
 - likopi zamawebhu axhasayo achatshazelwego kwisikhala, kuquka imbaletwano nenkampani yeinshorensi.
 - Akufuneki gqwetha ukuze usebenzise iinkonzo zethu.
- Eli phetshana sisikhokelo nje gabalala. Imigaqo ekufuneka siyilandele inzulu kunoku yaye ifumaneka kwivebhusayithi yethu okanye xa uycela.