GroundPepper **isiZulu**

Eminye imininingwane yokuthintana ewusizo:

Umhlaziyi-zikhalo Short-term Insurance
PO Box 32334, BRAAMFONTEIN, 2017
Ucingo: (011) 726-8900
086-072-6890
Ifekisi: (011) 726-5501
I-email: info@insuranceombudsman.co.za
www.osti.co.za

Umlamuli Wezikhwama Zempesheni
PO Box 651826, BENMORE, 2010
Ucingo: (011) 884-8454
Ifekisi: (011) 884-1144
I-email: reception-jhb@pfa.org.za
www.pfab.co.za

Umhlaziyi-zikhalo Wezinkonzo Zamabhange
PO Box 5728, JOHANNESBURG, 2000
Ucingo: (011) 838-0035
086-080-0900
Ifekisi: (011) 838-0043
I-email: info@obssa.co.za
www.obssa.co.za

Abahlaziyi-zikhalo Bemfomesheni Yezikweleti
Postnet Suite 444, Private Bag 1
JUKSKEIPARK, 2153
Isikhungo Sezingcingo 0861-662-837
I-email: ombud@creditombud.org.za

Abahlaziyi-zikhalo Babahlinzeki Bezinkonzo Zezimali
PO Box 74571, LYNNWOODRIDGE, 0040
Ucingo: (012) 470-9080
0860-324-766
Ifekisi: (012) 348-3447
I-email: info@faisombud.co.za
www.faisombud.co.za

Ucingo Losizo Oluyinhloko Lomhlaziyi-zikhalo
Ucingo oluhlanganyelwayo 0860 OMBUDS /
0860-662-837

Izikhalo ngamapholisi omshwalense

OMBUDSMAN
FOR LONG-TERM INSURANCE

(UMHLAZIYI WEZIKHALO ZOMSHWALENSE)

Imininingwane yokuthintana
Ombudsman for Long-term Insurance
Private Bag X45
CLAREMONT
7735

Ucingo: (021) 657-5000
086-010-3236
Fax: (021) 674-0951

e-mail: info@ombud.co.za
www.ombud.co.za

Sithathe izikhalazo:
• ngocingo
• nganoma iluphi ulimi omsemthethweni

IHHOVISI LOMHLAZIYI-ZIKHALO ZOMSHWALENSE

Okwenziwa yihhovisi lethu:

- Kuwumsebenzi wethu ukuxazulula:

  IZIKHALO → ngokumelene nezinkampani zomshwalense ezingamalungu abhalisiwe
  IZIKHALO → ngamapholisi omshwalense okuphila komuntu

- Sixazulula izikhalo ngokubonisana nabathintekile (mediation), iziphakamiso noma – uma sekwehluleke konke – izinqumo.
- Izinqumo zethu ziyabopha ngokomthetho enkampanini yomshwalense eyilungu elibhalisiwe, kodwa hhayi kubafaki-zikhalo. Umfaki-sikhalo angaya enkantolo uma engenelisiwe yisinqumo sethu.
- Abafaki-zikhalo sibasiza mahhala.

Obani abangakhala kithi?

Noma imuphi umninipholisi, umzuzi, umngena-sikhundleni osemthethweni (isib. umdluliselwa noma umfezi-ntando), umkhokheli-pholisi noma umuntu othathelwe umshwalense onesikhalo ngenkampani yomshwalense ebhalisiwe. Uma ungaqinisekanga, fonela ihhovisi.

Ngehhovisi lethu

- Sisebenza ngokwemithetho yoMhlaziyi-zikhalo, etholakala ku-website yehhovisi noma ngokuyicela.
- Ihhovisi lethu aliyona indikimba emiswe wuhulumeni kodwa liyisikimu esizimele esiqashelwa ngokufanelekile njengesikimu sezezimali esihlaziya izimpikiswano ngokoMthetho Wezikimu Zokuhlaziya Izimpikiswano.
- U-97% wezinkampani zomshwalense wesikhathi eside ezibhalisiwe, ungamalungu alesi sikimu futhi kanjalo ungaphansi kolawulo lwethu emthethweni.

Leli hhovisi lizimisele ngaloku:

- Ukuzimela;
- ukubhekisisa nokungachemi;
- ukungachithi sikhathi;
- ukugcina izindleko ziphansi;
- kanye
- nokusebenzisa izimiso zomthetho, kodwa kube kucatshangelwa ukuboniswa kobulungisa.

Indlela esisebenza ngayo:

- Ekumlaziyeni isikhalo sibheka loku:
  - okumelwe ukuthi kwenzekile;
  - isibopho sokuveza ubufakazi;
  - izimiso ezingokomthetho;
  - ukucatshangalelwa kokuba nobulungiswa nokungenzeleli.

Isikhalo esingasihlaziyi?

- uma singabhekene nenkampani yomshwalense eyilungu elibhalisiwe;
- uma simayelana naloku:
  - iseluleko esinikwe yi-agent yenkampani yomshwalense ngemuva noma ngomhla ka-1 Okthoba 2004;
  - izikhwama zempesheni;
  - amapholisi amayelene nomshwelense wemoto, isib. umshwalense wemoto;
  - amapholisi otshalo-mali okungewona okuphila komuntu.
- uma kuyinto eyake yadingidwa wumthetho,edingidwayo njengamanje noma esazodingidwa;
- uma sifakwe emva kweminyaka emithathu nangaphezulu ukususka osukwini umfaki-sikhalo aba nolwazi noma ekufanele ukuba waba nolwazi ukuthi unesizathu sokukhalaza kithi.

Izici ezithile ezibalulekile:

- Ngaphezu kokuxazulula isikhalo, singase sikhiphe izwi lokuba kunxeshezelwe umfaki-sikhalo ngenkathazo nokukhahlamezeka abhekana nako ngenxa yokusebenza okubi noma okungashayi emhloleni kwenkampani yomshwalense ebhalisiwe.
- Yethu iyisifuba kubafaki-zikhalo – asinakushicilela amagama abo emaphepheni.
- Akukho mithetho yempoqo umfaki-sikhalo abekelwe ukuyigcina uma nje udaba lwakhe sisaludingida.

Okufanele ukwenze uma unemibuzo noma isikhalo:

- Thintana nenkampani yakho yomshwalense kuqala.
- Nika inkampani yomshwalense ithuba lokuxazulula inkinga noma isikhalo.
- Thintana nathi uma unganelisiwe yindlela inkampani yomshwalense ephendule ngayo.
- Sithumele isikhalo sakho ngeposi, ifekisi, i-email noma ku-website e-www.ombud.co.za.
- Sicela usinike loku:
  - inamba yepholisi / izinamba zamapholisi;
  - igama lenkampani yomshwalense;
  - imininingwane yakho yokuthintana – ikheli nenamba yefoni;
  - isikhalo sakho kafushane; kanye
  - Namakhophi anoma maphi amaphepha afakazela okukhulunywa ngakho esikhalweni; kuhlanganise izincwadi okwabhalelanwa ngazo nenkampani yomshwalense.
- Awudingi mmeli ukuze usebenzisane nathi.

Leli pheshana limane esivamile. Imithetho okumelwe siyilandele kunaloku futhi iyatholakala ku-website yethu noma ngokuyicela.