

Dipotso Tse di Nang le go Bodiwa

1. ITshedimosetso ka Lion Life, Emerald Life le Phuduso ya Kgwebo

1.1 Lion Life ke Bomang

Lion of Africa Life Assurance Company Limited, nomoro ikwadiso 1942/015587/06 ("**Lion Life**") ke setlamo sa botlhe e bile ke motlamela ka inshoreense ya morago ga loso yo o nang le laesense e bile a tlolega mo Aforika Borwa.

1.2 Emerald Life ke Bomang?

Emerald Life Proprietary Limited, nomoro ikwadiso 2016/534835/07 ("**Emerald Life**") ke setlamo sa poraefete e bile e le motlamela ka diinshoreense tse di potlana yo o tlolegang mo Aforika Borwa e bile e le karolo ya ditlamo tsa Emerald.

2. Phuduso ya Dipholisi go tswa go Lion Life go ya go Emerald Life

2.1 Ke ka ntlha yang fa motlamela ka inshoreense wa pholisi ya me a fetoga?

Go nnile le tumalano magareng ga Lion Life le Emerald Life go fudusa dipholisi tse di umakilweng fa tlase di fudusetswa go Emerald Life, fa Prudential Authority e dumela jaaka fa go tlohwa ke karolo 50 ya Molao o o Laolang Diinshoreense wa 2017 ("**Molao wa Diinshoreense**"). Emerald Life e tla nna e ntse e le yone motsamaisi wa dipholisi tseno mme ka gone e tla nna motlamela ka inshoreense wa dipholisi tseno morago ga gore phuduso eno e dumelelwe ke Prudential Authority ("**Tshitshinyo ya Phuduso**").

2.2 Ke dipholisi dife tse di angwang ke phuduso eno?

Dipholisi Tse di Fudusiwang tsothle di akaretsa dipholisi tsa inshoreense tsa go fitlha tse di amogetsweng e bile di ne tsa saenelwa ke Lion Life, tse di rekisitsweng le go tsamaisiwa ke Emerald Life ("**Dipholisi Tse di Fudusiwang**").

2.3 A go na le dilo dingwe tse di amegang tse di amang dipholisi tsa inshoreense ya phitlho?

2.3.1 Ee, 50% ya dipholisi tsa inshoreense ya phitlho tse di tshwerweng ke Lion Life, tse di tsamaisiwang ke Emerald Life tse diporimiamo tsa tsone di

duelwang ka gore madi a tsone a gogwe mo mading a disusa tsa ga goromente tumalanong le molao wa 29(1) wa melao e e phasaladitsweng mo tlase ga Molao wa Social Assistance Act, wa 2004 jaaka fa go dumalanwe ke Lion Life le Emerald Life, di tla tswelela di tshwerwe ke Lion Life. Gape go ka direga gore o amogetse SMS go tswa go Lion Life e e tlhomamisang gore pholisi ya gago e tla tswelela e na le Lion Life.

2.3.2 Seno se raya gore fa pholisi ya gago e sa fudusiwa, Lion Life e tla tswelela e tsamaisa pholisi ya gago mme ga go na sepe se se tla fetogang ka yone.

2.3.3 Fa primiyamo ya gago e duelwa ka mokgwa o mongwe ntle le go kgaolwa ka tlhamalalo mo dikgatong tsa thuso ya loago go ya ka molaotheo 29(1) wa melao e e phasalatsweng ka fa tlase ga Social Assistance Act wa 2004, e tla fetisetswa go tswa mo Lion Life go ya mo Emerald Life. Go ka nna ga direga gore o setse o amogetse molaetsa wa SMS o tswang mo Emerald Life kgotsa Lion Life go netefatsa gore polokelo ya gago e tla fetisetswa mo Emerald Life.

2.4 **Ke dipholisi dife tsa inshoreense ya phitlho tse di amegang?**

Dipholisi tsa inshoreense ya phitlho tse di amegang ke tse di latelang:

- Fa e le gore diporimiamo tsa gago di duelwa ka gore go gogwe madi mo akhaontong ya gago ya banka e bile o amogela SMS go tswa go Emerald Life kgotsa Lion Life, pholisi ya gago e tlile go fudusetswa go Emerald Life;
- Fa e le gore dituelo tsa gago di gogwa go tswa mo mading a gago a disusa mme o amogela SMS go tswa go Emerald Life kgotsa Lion Life, pholisi ya gago e tla fudusetswa go Emerald Life;
- Fa o ise o amogele SMS mme o sa itse gore a pholisi ya gago e a amega ka tsela nngwe, tsweetswee ikgolaganye le lengwe la mafelo a a latelang a a tlamelang ka thuso, Emerald Life, mo 0861 666 333 le/kgotsa Lion Life mo 021 461 8233 kgotsa o etele lekala le gauifi:

2.5 **Dipholisi tseno di tlile go fudusiwa jang?**

2.5.1 Dipholisi tse di Fudusiwang di tla fudusetswa go Emerald Life e le karolo ya tirisano ya kgwebo e e dirilweng magareng ga Lion Life le Emerald Life. Seno se raya gore Emerald Life e tla nna motlamela ka inshoreense yo mosha wa Dipholisi Tse di Fudusiwang.

2.5.2 Tumalano eno e tla diragadiwa fa Prudential Authority e dumela (jaaka fa seno se tlhokwa ke Molao o o Laolang Diinshoreense) mme e tshwanetse go latela thulaganyo e e tlhalositsweng sentle fa tlase fano.

2.5.3 Fa Phuduso e e Tshitshinngwang e se na go amogelwa ke Prudential Authority, Emerald Life e tla nna yone jaanong motlamela ka inshoreense wa Dipholisi tse di Fudusiwang.

3. A o tshwanetse go ntsha tumelelo ya gore pholisi ya gago kgotsa inshoreense ya gago e fudusetswe kwa gongwe?

Nnyaa. Ga go tlhokege gore mong wa pholisi a ntshe tumelelo ya gore pholisi ya gagwe e fudusiwe go ya ka karolo 50 ya Molao wa Diinshoreense.

4. Go tlile go diregang fa Phuduso e e Tshitshinngwang e sena go dumelelwa?

4.1 Ka gonne go sa tlhokege tumelelo, go tlhalositswe thulaganyo e e feletseng mo Molaong wa Diinshoreense mme Prudential Authority e tshwanetse go dumelela Phuduso e e Tshitshinngwang.

4.2 Inshoreense ya Dipholisi Tse di Fudusiwang ga e na go fetoga mme le maduo a teng a tla nna a ntse a sireleditswe.

4.3 Phetogo e le yosi fela e e tlileng go direga ke gore fa Phuduso e e Tshitshinngwang e se na go amogelwa ke Prudential Authority, Dipholisi tse di Fudusiwang di tla bo di amogetswe le go saenwa ke Emerald Life mme e seng ke Lion Life.

5. A maduo a pholisi a tla nna a ntse a sireleditswe?

Ee. Maduo a pholisi a tla nna a ntse a sireleditswe e bile ga a na go fetoga. Ga go na dituediso dipe tse di oketsegileng kgotsa ditshenyegelo tse di tla duedisiwang pholisi epe go ya ka Phuduso eno e e Tshitshinngwang.

6. Phuduso e e Tshitshinngwang e tla direga jang?

6.1 Go fudusiwa ga kgwebo ya setlamo sa inshoreense go dirwa go ya ka thulaganyo e e tlhalositsweng sentle tumalanong le Molao wa Diinshoreense mme go tshwanetse ga dumelelwa ke Prudential Authority.

6.2 Dikgato tse di latelang tsa Phuduso e e Tshitshinngwang di setse di tserwe:

6.2.1 Lion Life le Emerald Life ba setse ba dirile kopo ya gore Prudential Authority e dumelele Phuduso e e Tshitshinngwang;

- 6.2.2 Ditlhogho tsa basekaseki ba Lion Life le Emerald Life di setse di ntshitse dipego tsa gore Phuduso eno e e Tshitshinngwang e a utlwala;
- 6.2.3 Prudential Authority e bontshitse fa e tshegetsa Phuduso eno e e Tshitshinngwang mme e letlile Lion Life le Emerald Life gore ba buisane le beng badipholisi ka phetogo eno, jaaka fa ba tshwanetse go dira jalo go ya ka Molao wa Diinshoreense; e bile
- 6.2.4 Kitsiso ya Phuduso e e Tshitshinngwang e setse e phasaladitswe mo makwalodikgannyeng a a farologaneng le mo mefuteng e mengwe ya tlhaeletsano go tlhomamisa gore beng botlhe ba dipholisi ba amogela kitsiso e e lekaneng ka Phuduso e e Tshitshinngwang.
- 6.3 Mongwe le mongwe yo o nang le dipholisi mo Dipholising tseno tse di Fudusiwang, kgotsa mongwe le mongwe yo o amiwang ke Phuduso e e tshitshinngwang, a ka ikgolaganya le Prudential Authority kgotsa Financial Sector Conduct Authority ka sengwe le sengwe se se amanang le Phuduso e e Tshitshinngwang pele ga 17 Phukwi 2026.
- 6.4 Fa o na le sengwe se o sa dumalaneng naso ka Phuduso eno e e Tshitshinngwang, o tshwanetse go tlhagisa ntlha ya gago mo Prudential Authority ka go leletsa Prudential Authority kgotsa Financial Sector Conduct Authority mogala le/kgotsa go ba kwalela imeile le/kgotsa go ba kwalela lekwalo. Ditshitshinyo tseno di tshwanetse go fitlha go Prudential Authority pele ga letlha la 17 Phukwi 2026.
- 6.5 Fa o sena mathata le Phuduso eno e e Tshitshinngwang, ga o tlhoke go kwala makwalo ape a a tla tsenngwang ditempe tsa mapodise kgotsa go ntsha makwalo ape. Fela fa Prudential Authority e ntsha tumelelo ya Phuduso e e Tshitshinngwang, pholisi ya gago e tlile go fudusetswa ka nako eo kwa Emerald Life.
- 6.6 Tsweetswee ela tlhoko gore Long-term Insurance Ombudsman le Ombud yo o thusang ka ditirelo tsa madi ga a na a kgona go go thusa mo kgannyeng eno.

7. Go tweng fa ke sa batle gore Emerald Life e saene le go amogela inshoreense epe ya me?

O letlwa go ntsha tshitshinyo eno mo Prudential Authority, Financial Sector Conduct Authority, Lion Life kgotsa mo Emerald Life fa o na le sengwe se o tshwenyegileng ka sone ka Phuduso eno e e Tshitshinngwang. Ditshitshinyo tseno di tshwanetse go

fitlha kwa Prudential Authority, Financial Sector Conduct Authority, Lion Life kgotsa Emerald Life pele ga 17 Phukwi 2026.

8. Nka bona kae tshedimose tso e e oketsegileng ka Phuduso e e Tshitshinngwang?

8.1 Dikhopi tsa ditokumente tse di umakwang fa tlase fano di tla ntshiwa gore di tlhatlhabiwe mo diwebosaeteng tsa:

8.1.1 Lion Life kwa www.lionlife.co.za

8.1.2 Emerald Life kwa www.emerald.life.co.za

8.2 Dikhopi tsa ditokumente tse di umakwang fa tlase fano di tla ntshiwa gore di tlhatlhabiwe kwa diofising tsa ntlokgolo tsa Lion Life kgotsa epe ya makala a Emerald Life.

8.3 Ditokumente tse di teng gore di ka tlhatlhabiwa di tla akaretsa:

8.3.1 Khopi ya Foromo ya go Dira Kopo (go sa akarediwe le ditokumente tlaleletso);

8.3.2 Khopi ya Tumalano ya Phuduso; le

8.3.3 Dikitsiso tsotlhe tse di ntshiwang (tse di akaretsang tse di latelang: kitsiso e e tlwaelegileng e e phasaladiwang mo lekwalodikgannyeng; SMS; kitsiso ka lekwalo mmogo le khophi ya dipotso tse di nang le go bodiwa).

9. Ke mang yo nka ikgolaganyang le ene fa ke na le dipotso ka Phuduso e e Tshitshinngwang?

9.1 Tsweetswee tsamaisa dipotso tsotlhe ka tsela e e latelang:

9.1.1 Ka go letsa mogala: Emerald Life, mo 0861 666 333 le/kgotsa Lion Life mo 021 461 8233.

9.1.2 Ka Imeile: Emerald Life, mo info@emerald.life.co.za le/kgotsa Lion Life mo transfer@lionlife.co.za

9.2 Kgotsa re kopa gore o romele Prudential Authority dipotso tsa gago ka imeile go SARB-PA@resbank.co.za kgotsa o romele Financial Sector Conduct Authority ka imeile go Section50@fsca.co.za.