Isihlomelo 1

Imibuzo Ebuzwa Rhoqo

1. **Ulwazi malunga neLion Life, i-Emerald Life kunye noDluliselo**

1.1 **Ngubani uLion Life**

I-Lion of Africa Life Assurance Company Limited, inombolo yobhaliso 1942/015587/06 ("**iLion Life**") yinkampani kawonkewonke neyinkampani yee-inshorensi zobomi enemvume ebhaliswe eMzantsi Afrika.

1.2 **Ngubani u-Emerald Life?**

I-Emerald Life Proprietary Limited, inombolo yobhaliso 2016/534835/07 ("**i-Emerald Life**") yinkampani yabucala kwaye iyinkampani yee-inshorensi ezincinci enemvume ebhaliswe eMzantsi Afrika futhi ililungu leqela leenkampani ze-Emerald.

2. **Ukudluliselwa kweePolisi ukusuka eLion Life ukuya e-Emerald Life**

2.1 Kutheni iza kutshintsha inkampani ye-inshorensi yepolisi yam?

Kuvunyelwene phakathi kweLion Life kunye ne-Emerald Life ukuba kudluliselwe iipolisi ezichazwe apha ngezantsi kwi-Emerald Life, ngokuxhomekeke ekuvunyweni liGunya elijongene noLawulo lwamaZiko eMali neeNkampani ze-Inshorensi ("**iPrudential Authority**") njengoko kudingeka ngokwemimiselo yecandelo lama-50 le-Insurance Act ka-2017 ("**i-Insurance Act**"). I-Emerald Life izakuqhubeka iyiyo inkampani engumlawuli weepolisi kwaye ngokufanelekileyo yiyo ezakuba yinkampani yee-inshorensi emva kokuvunywa kodluliselo yiPrudential Authority ("**Udluliselo Olucetywayo**").

2.2 **Zeziphi iipolisi ezichatshazelwayo ludluliselo?**

Iipolisi Ezidluliswayo zonke zibandakanya iipolisi zee-inshorensi zokungcwaba ezimelwe nguLion Life nebezikade zithengiswa kwaye zilawulwa yi-Emerald Life ("**Iipolisi Ezidluliswayo**").

2.3 **Ingaba kukho nakuphi okusecaleni ngokuphathelele kwiipolisi zee-inshorensi zokungcwaba ezichaphazelekayo?**

2.3.1 Ewe, i-50% yeepolisi zee-inshorensi zokungcwaba ezimelwe nguLion Life, zize zikhutshwe kwaye zilawulwe yi-Emerald Life ngaphantsi kwemimiselo apho imirhumo ihlawulwa ngendlela yemali etsalwa kwizibonelelo zentlalontle ngokwemimiselo yommiselo u-29(1)

wemimiselo epapashwe ngaphantsi kwe-Social Assistance Act ka-2004 nanjengoko kuvunyelwene phakathi kukaLion Life ne-Emerald Life, ziya kuqhubeka zimelwe nguLion Life. Kumele kananjalo ukuba ikhona i-SMS oyifumeneyo evela eLion Life eqinisekisa ukuba ipolisi yakho iza kuhlala iseLion Life.

2.3.2 Oku kuthetha ukuba xa ipolisi yakho ingadluliselwa, ipolisi yakho iya kuqhubeka imelwe nguLion Life kwaye akukhonto iya kutshintsha ngokuphathelele koko.

2.3.3 Ukuba imirhumo yakho ihlawulwa ngenye indlela engaphandle kokutsalwa ngqo kwiinkxaso-mali karhulumente ngokwesimiselo 29(1) semimiselo epapashwe phantsi kweSocial Assistance Act ka-2004, iya kudluliselwa ku-Lion Life iye ku-Emerald Life. Kusenokwenzeka ukuba ufumene iSMS evela nokuba ku-Emerald Life kunye/okanye eLion Life ukuqinisekisa ukuba ipolisi yakho iya kudluliselwa ku-Emerald Life.

2.4 **Zezipi iipolisi zokungcwaba ezichaphazelekayo?**

Ezi polisi ze-inshorensi zilandelayo ziyachaphazeleka:

- Ukuba ngaba iintlawulo zepolisi yakho zenziwa ngendlela yokutsala imali kwi-akhawunti yakho yasebhankini (debit order) kwaye ufumene i-SMS evela nokuba e-Emerald Life kunye/okanye e-Lion Life, ipolisi yakho iza kudluliselwa e-Emerald Life;
- Ukuba ngaba iintlawulo zepolisi yakho zitsalwa kwisibonelelo sakho sezentlalontle kwaye ufumene i-SMS evela nokuba e-Emerald Life kunye/okanye e-Lion Life, ipolisi yakho iza kudluliselwa e-Emerald Life;
- Ukuba ngaba akukho SMS oyifumeneyo kwaye awuqinisekanga nokuba ngaba ipolisi yakho iyachaphazeleka na, nceda uqhagamshelane nalo naliphi na iziko leminxeba kula alandelayo, e-Emerald Life, ku-0861 666 333 kunye/okanye eLion Life ku-021 461 8233 okanye undwendwele isebe elikufutshane nawe:

2.5 **Ziza kudluliswa njani iipolisi?**

2.5.1 Iipolisi Ezidluliswayo ziza kudluliselwa e-Emerald Life njengenxalenye yodluliselo lwentengiselwano yeshishini oluqosheliswe phakathi kweLion Life kunye ne-Emerald Life. Oku kuthetha ukuba i-Emerald Life yiyo ezakuba yinkampani yee-inshorensi entsha yeePolisi Ezidluliswayo.

2.5.2 Esi sivumelwano sixhomekeke ekuvunyweni yiPrudential Authority (njengoko kudingeka ngokwemimiselo yoMthetho wee-Inshorensi) kwaye kufuneka silandele inkqubo ebanzi yasemthethweni njengoko ichaziwe apha ngezantsi.

2.5.3 Emva kokuba luvunyiwe uDluliselo Olucetywayo yiPrudential Authority, i-Emerald Life yiyo ezakuba yinkampani yee-inshorensi yeePolisi Ezidluliswayo.

3. **Ingaba kufuneka unike imvume yokudluliselwa kwepolisi yakho?**

Hayi. Akudingeki mvume yomnikazi wepolisi ukwenza udluliselo ngokwemimiselo yecandelo lama-50 loMthetho wee-Inshorensi.

4. **Kuya kwenzeka ntoni ukuba ngaba luvunyiwe uDluliselo Olucetywayo?**

4.1 Nanjengoko kungekho mvume idingekayo, kukho inkqubo ebanzi yasemthethweni emiselweyo kuMthetho wee-Inshorensi kwaye uDluliselo Olucetywayo kufuneka luvunywe yiPrudential Authority.

4.2 Ukhuselo lwepolisi ngokubhekiselele kwiiPolisi Ezidluliswayo alusayi kutshintsha kwaye neenzuzo zepolisi ziya kuhlala zikhuselekile.

4.3 Utshintsho oluya kubakho kuphela kukuba emva kokuvunywa koDluliselo Olucetywayo yiPrudential Authority, iiPolisi Ezidluliswayo ziya kumelwa yi-Emerald Life hayi iLion Life njengoko bekunjalo ngaphambili.

5. **Ingaba iinzuzo zepolisi ziya kuhlala zikhuselekile?**

Ewe. Iinzuzo zepolisi ziya kuhlala zikhuselekile kwaye azisayi kutshintshwa. Akukho zintlawulo okanye zindleko zingaphezulu ziya kutsalwa kuyo nayiphi na ipolisi ngenxa yoDluliselo Olucetywayo.

6. **Luza kwenzeka njani uDluliselo Olucetywayo?**

6.1 Udluliselo loshishino lwenkampani ye-inshorensi luxhomekeke kwinkqubo ebanzi yasemthethweni ngokwemimiselo yoMthetho wee-Inshorensi kwaye kufanele lwamkelwe yiPrudential Authority.

6.2 Sele enzekile la manyathelo alandelayo ngokunxulumene noDluliselo Olucetywayo:

6.2.1 I-Lion Life ne-Emerald Life zingenise isicelo sokuvunywa koDluliselo Olucetywayo kwiPrudential Authority;

6.2.2 Iintloko zamacandelo othelekelelo lwemirhumo zaseLion Life kunye nase-Emerald Life zikhuphe iingxelo malunga nokwamkeleka koDluliselo Olucetywayo;

6.2.3 I-Prudential Authority iyinikezile inkxaso eyeyokuqala yoDluliselo Olucetywayo kwaye iyivumele iLion Life kunye ne-Emerald Life ukuba zinganxibelelana nabanikazi beepolisi ngokuphathelele kolu tshintsho, nanjengoko kudingeka ukuba zikwenze oko ngokwemimiselo yoMthetho wee-Inshorensi; futhi

6.2.4 Isaziso soDluliselo Olucetywayo sipapashiwe kumaphephandaba awohlukeneyo kwakunye nezinye iindlela zonxibelelwano ukuqinisekisa ukuba bonke abanikazi beepolisi bafumana isaziso esaneleyo ngoDluliselo Olucetywayo.

6.3 Nawuphi na umnikazi-polisi wePolisi Edluliswayo okanye naliphi na iqela elinomdla elichatshazelwa luDluliselo Olucetywayo angaqhagamshelana nePrudential Authority kunye/okanye ne-Financial sector conduct Authority malunga nawo nawuphi na umba onxulumene noDluliselo Olucetywayo ngaphambi komhla we-17 kweyeKhala 2026.

6.4 Ukuba ngaba kukho ophikisana nako ngokunxulumene noDluliselo Olucetywayo, kufuneka ungenise iziphakamiso kwiPrudential Authority kunye/okanye ne-Financial sector conduct Authority ngokutsalela umnxeba kunye/okanye uthumele i-imeyile kunye/okanye ubhalele kwiPrudential Authority okanye kwiFinancial sector conduct Authority. Ezi ziphakamiso kufuneka zingene kwiPrudential Authority okanye kwiFinancial sector conduct Authority ngaphambi komhla we-17 kweyeKhala 2026.

6.5 Ukuba ngaba akukho ophikisana nako ngokunxulumene noDluliselo Olucetywayo, akudingeki ukuba ungenise zincwadi zifungelweyo okanye wenze ziphakamiso. Yakuba iPrudential Authority ilwamkele uDluliselo Olucetywayo, ipolisi yakho iya kudluliselwa e-Emerald Life ngokuzenzekelayo.

6.6 Nceda uqaphele ukuba uNozikhalazo wee-Inshorensi Zexesha Elide kunye noNozikhalazo waBanikezeli beeNkonzo zeMali abasayi kukwazi ukukunceda ngokunxulumene nalo mba.

7. **Kwenzeka ntoni ukuba ngaba andifuni ukuba i-Emerald Life ibe ngummeli wayo nayiphi na ipolisi enxulumene nam?**

Uvumelekile ukwenza iziphakamiso kwiPrudential Authority, kwiFinancial sector conduct Authority, eLion Life okanye e-Emerald Life ukuba ngaba unazo naziphi na iinkxalabo malunga noDluliselo Olucetywayo. Ezi ziphakamiso kufuneka zingene kwiPrudential Authority, kwiFinancial sector conduct Authority, eLion Life okanye e-Emerald Life ngaphambi komhla we-17 kweyeKhala 2026.

8. **Ndingalufumana phi ulwazi olungaphezulu malunga noDluliselo Olucetywayo?**

8.1 Iikopi zamaxwebhu achazwe apha ngezantsi ziya kufumaneka ukuze zikwazi ukubonwa kwiiwebhusayithi ze:

8.1.1 Lion Life ku-www.lionlife.co.za

8.1.2 Emerald Life ku-www.emeraldlife.co.za

8.2 Iikopi zamaxwebhu achazwe apha ngezantsi ziya kufumaneka ukuze zikwazi ukubonwa kwi-ofisi enkulu yaseLion Life okanye kuwo nawaphi amasebe ase-Emerald Life.

8.3 Amaxwebhu afumanekayo ukuze akwazi ukubonwa aya kuquka:

8.3.1 Ikopi yeFomu yeSicelo (zingafakwanga izihlomelo);

8.3.2 Ikopi yeSivumelwano soDluliselo; kunye

8.3.3 Nazo zonke izaziso zonxibelelwano (neziquka oku kulandelayo: isaziso esisemthethweni esipapashwe kumaphephandaba; umbhalo we-SMS; incwadi esisaziso kunye nekopi yale mibuzo ebuzwa rhoqo).

9. **Ngubani endingaqhagamshelana naye ukuba ngaba ndinayo nayiphi imibuzo malunga noDluliselo Olucetywayo?**

9.1 Nceda uthumele yonke imibuzo ngezi ndlela zilandelayo:

9.1.1 Ngomnxeba: Emerald Life, ku-0861 666 333 kunye/okanye eLion Life ku-021 461 8233.

9.1.2 I-imeyile: Emerald Life, ku-info@emeraldlife.co.za kunye/okanye eLion Life ku-transfer@lionlife.co.za

9.2 Kungenjalo, nceda uthumele imibuzo yakho kwiPrudential Authority nge-imeyile ku-SARB-PA@resbank.co.za okanye kwiFinancial sector conduct Authority nge-imeyile kuSection50@fsca.co.za.