

Sekhedu sa Inshoreense ea Bophelo ba Mokitlane

Mofani oa Inshoreense: Universal Insurance Administrators (Pty) Ltd Nomoro ea FSP: 44437 Imeile: info@universalchoices.co.za Mohala (VOIP): 087 351 8056	Mohlakomeli oa Inshoreense: African Unity Life Limited, insurer e nang le laesense le FSP e lumelletsoeng Nomoro ea FSP: 8447 Imeile: applicationsfuneral@africanunity.co.za Poso: PO Box 4061, Durbanville, Western Cape, 7550 Mohala: 086 1234 555
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Lintlha tsa Polisi

Nomoro ea Polisi:

Nomoro ea Mokoloto:

Boemo ba Polisi:

Letsatsi la Polisi:

Letsatsi la Tlhahiso ea Mokoloto:

Letsatsi la ho Qetela la Tefo ea Mokoloto:

Sehlahisoa:

Lebaka la Tumello:

Lintlha tsa Moreki

- **Motho ea Inshoreense:**
- **Nomoro ea Boitsebiso:**
- **Mohala oa Mosebetsing:**
- **Aterese ea Hae:**

- **Imeile:**

Lintlha tsa Mokoloto

- **Motho ea Inshoreense:**
- **Khamphani ea Lichelete:** Versafin (Pty) Ltd
- **Mokoloto oa Motheo:**
- **Tefo ea Inshoreense ea Mokitlane:**

Tlhahisoleseding ea Bohlokoa

1. **Morero:** Polisi ea inshoreense ea bophelo ba mokitlane e koahela mokoloto o setseng haeba motho ea inshoreense a hlokahala, ho netefatsa hore khamphani ea lichelete e lefuoe.

2. **Khetho:** U ka khetha ho sebelisa inshoreense e fanoeng ke African Unity Life Limited, ho fana ka polisi e seng e le teng e fanang ka tšireletso e lekaneng, kapa ho fumana inshoreense e 'ngoe ho tsoa ho mofani o mong.
3. **Tefo:** Ha motho a hlokahala, khamphani ea inshoreense e lefa khamphani ea lichelete chelete e lekanang le mokoloto o setseng (chelete ea motheo hammoho le tsoala, ntle le litefo tse entsoeng kapa litefo tse saletseng morao).
4. Joaloka phaello e eketsehileng, ho latela moeli oa lilemo tsa 65, re kentse tšireletso ea Bokooa ba Nako e Telele le ba Nakoana le tšireletso ea ho lelekoa mosebetsing, haeba maemo a hau a hloka tšireletso ena, u tšoaneleha ho latela pholisi ena mme u ka tsebisa k'hamphani haeba liketsahalo tsena li etsahala. U tlameha ho tsebisa k'hamphani ka efe kapa efe ea liketsahalo tsena ka tsela e latelang:

Ketsahalo	Tsebiso	Fana ka bopaki
Lefu	Tsebisa ka hare ho likhoeli tse 12 ho tloha ka letsatsi la ho hlokahala	Nako e telele ea likhoeli tse 24 e lumelloa ho fana ka litlhoko tsohle tsa tleime ea lefu
Bokooa ba Nakoana	Tsebisa ka hare ho likhoeli tse 3 ho tloha qetellong ea nako ea ho leta kapa likhoeli tse 12, ho ea ka hore na ke efe e tlang pele.	Nako e telele ea likhoeli tse 12 e lumelloa ho fana ka tleime e felletseng.
Bokooa ba ka Nako e Telele	Tsebisa ka hare ho likhoeli tse 6 ho tloha ha kotsi kapa bokuli bo qala.	Nako e telele ea likhoeli tse 12 e lumelloa ho fana ka tleime e felletseng.
Ho lahlehela ke Mosebetsi	Tsebisa ka hare ho likhoeli tse 6 ho tloha letsatsing la ho lahlehela ke mosebetsi.	Nako e telele ea likhoeli tse 12 e lumelloa ho fana ka tleime e felletseng.

5. **Nako ea ho Ikhula:** U na le matsatsi a 31 ho tloha letsatsing la ho saena ho hlakola polisi ena le ho e nkela sebaka ka inshoreense e 'ngoe e loketseng.
6. **Kakaretso ea Polisi:** Lintlha tse felletseng, maemo, le lintho tse sa kenyetsoeng li kakaretsong ea polisi e tla u fuoa. Ka kopo, bala ka hloko.
7. **Puseletso:**
 - Mofani oa inshoreense o fumana khomishene ea 7.5% ho tsoa tefong.
 - Motsamai oa binder (Universal Underwriting Managers, FSP #51312) o fumana 12% ea tefo.
8. **Tumello ea Tlhalisoleseding:** U lumela hore tlhalisoleseding eo u e faneng ka eona e sebelisoa ho latela Molao oa POPI bakeng sa tsamaiso ea polisi, ho sebetsana le litleime, le ho fana ka litšebeliso tsa bareki.
9. **Ho Fana ka Polisi:** Motho ea alimang chelete o fana ka litokelo tsohle tsa polisi ho khamphani ea lichelete e le tiisetso ea ho lefa mokoloto. Khamphani e fuoe tumello ea ho tlatsa le ho saena litokomane tsa tleime le ho fumana tlhalisoleseding e hlokalalang bakeng sa litleime ho tsoa ho motho ea nang le eona.

Phatlalatso ea Motho ea Alimang Chelete

Ke lumela le ho phatlalatsa hore maemo le lintlha tsa polisi ena li hlalositsoe ho 'na, ho kenyeletsoa le maemo ao ke ke keng ka fumana melemo ea polisi ka tlas'a ona. Kea tseba hore ha ho keletso e fanoeng ho

'na, 'me haeba ke hloka keletso mabapi le inshoreense ea bophelo ba mokitlane, lintlha tsa ho ikopanya li fumaneha karolong ea tlhahisoleseding ea maemo. Kea tseba hore karolo ea tefo e tla abeloa litšenyehelo tsa tsamaiso le litefello tsa ho bapatsa. Ke boetse ke lumela hore kopi ea kakaretso ea polisi e nang le lintlha tse felletseng e filoe ho 'na.

E saennoe ka letsatsi la 06/05/2025

Saena ea Mokopi | Saennoe molemong oa African Unity Life Limited

Lintlha tsa ho Ikopanya

- **Universal Insurance Administrators:**
 - Imeile: info@universalchoices.co.za
 - Mohala: 086 1234 555 kapa 087 351 8056
- **African Unity Life Limited:**
 - Imeile: applicationsfuneral@africanunity.co.za
 - Aterese: PO Box 4061, Durbanville, Western Cape, 7550
- **Lipotso:** 0861 777 572
- **Motsamaisi oa Binder:** Universal Underwriting Managers, Unit 10, Gillitts Office Park, Gillitts, 3610

Sainya ea Mokopi

Sainetsoe lebitsong la African Unity Life Limited
