

Dipotso Tse di Nang le go Bodiwa

1. Tshedimosetso ka Guardrisk Life, Emerald Life le Phuduso ya Kgwebo

1.1 Guardrisk Life ke Bomang?

1.1.1 Guardrisk Life Limited, nomoro ikwadiso 1999/013922/06 ("**Guardrisk Life**"), ke setlamo sa botlhe e bile ke motlamela ka inshoreense ya morago ga loso yo o nang le laesense mo Aforika Borwa.

1.1.2 Guardrisk Life ke karolo ya ditlamo tsa Momentum Metropolitan Holdings Limited ("**MMH**") mme gone jaanong e dira jaaka motlamela ka inshoreense yo o ikarogantseng ka dikarolo tse di farologaneng tse di ikemetseng.

1.2 Fa re bua ka motlamela ka inshoreense yo o ikarogantseng ka dikarolo tse di farologaneng tse di ikemetseng re bua ka eng?

1.2.1 Ke setlamo sa inshoreense se se nang le "dikarolwana" tse di "kgaogantsweng mo go tse dingwe" ka dishere tse di farologaneng mo setlamong seo sa inshoreense. "Dikarolwana" tseno, ke tsa "beng ba dishere" ba ba farologaneng. "Beng ba dishere" kgotsa ditlamo tse di mo setlhopheng se le sengwe ba tlisa kgwebo ya inshoreense mo setlamong seno sa inshoreense mme go ikaegile ka merokotso e e tswang mo kgwebong eo ya inshoreense, "mong wa dishere" a ka bona maduo go ya ka gore kgwebo ya inshoreense e a e tlisitseng mo setlamong e dirile go le kana kang.

1.2.2 Pholisi ya gago e e rekisitsweng ke Emerald Life kgotsa sengwe sa ditlamo tse dingwe tsa Emerald e ne ya tsenngwa mo karolwaneng ya Guardrisk e e leng karolo ya Emerald Life. Jaanong Emerald Life e batla go fudusa pholisi ya gago go tswa kwa Guardrisk Life e e tsenye mo karolwaneng ya yone ya inshoreense.

1.3 Emerald Life ke Bomang?

Emerald Life Proprietary Limited (nomoro ikwadiso 2016/534835/07) ("**Emerald Life**") ke setlamo se se ikemetseng ka nosi se se tlamelang ka diinshoreense-potlana sa mo Aforika Borwa se e leng karolo ya ditlamo tsa Emerald.

2. **Phuduso ya Dipholisi go tswa go Guardrisk 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 Guardrisk 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 tlhokwa ke karolo 50 ya Molao o o Laolang Diinshoreense wa 2017 ("**Molao wa Diinshoreense**"). Ka jalo Emerald Life e tla nna yone motlamela ka inshoreense wa dipholisi morago ga gore phuduso eno e dumelelwe ke Prudential Authority ("**Phuduso e e Tshitshingwang**").

2.2 **Ke dipholisi dife se di angwang ke phuduso eno?**

Dipholisi tse di Fudusiwang tsotlhe di dira dipholisi tsa inshoreense tsa go fitlha tse di amogetsweng le go saenelwa ke Guardrisk Life, tse di rekisitsweng le go tsamaisiwa ke Emerald Life ("**Dipholisi Tse di Fudusiwang**").

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

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

2.3.2 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.

2.3.3 Fa Phuduso e e Tshitshingwang 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 ntse 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 gone 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 Guardrisk Life.

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

- 5.1 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.
- 5.2 Motlamela ka inshoreense-potlana yo o nang le laesense ya inshoreense-potlana a ka kgona fela go ntsha maduo a a rileng mo tlase ga dipholisi tse a di amogelang le go di saenela. Emerald Life (jaaka e le motlamela ka inshoreense-potlana) o bone tumelelo go tswa go Prudential Authority gore a ntshe maduo a a tshwanang le a beng ba dipholisi ba neng ba ntse ba na le one (thatathata maduo a a newang beng ba dipholisi ka ntlha ya go nna ba ikanyega mo setlamong, dibonase tse di ntshiwang fa mong wa pholisi a sa dira ditleleime dipe le go busetswa madi a diporemiamo) mo dipholising tse di neng di amogetswe le go saenelwa ke Guardrisk Life.

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

- 6.2.2 Dithogo tsa basekaseki ba Guardrisk 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 tshegetsisa Phuduso eno e e Tshitshinngwang mme e letlile Guardrisk Life le Emerald Life gore ba buisane le beng ba dipholisi 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 monwe le mongwe yo o amiwang ke Phuduso e e tshitshinngwang, a ka ikgolaganya le Prudential Authority ka sengwe le sengwe se se amanang le Phuduso e e Tshitshinngwang pele ga 23 Seetebosigo 2022.
- 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 mogala le/kgotsa go ba kwalela imaile le/kgotsa go ba kwalela lekwalo. Ditshitshinyo tseno di tshwanetse go fitlha go Prudential Authority pele ga letlha la 23 Seetebosigo 2022. Fa o sena mathata le Phuduso eno e e Tshitshinngwang, ga o tlhoke go kwala makwalo ape a a tla tsennngwang 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.
- 6.5 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. Lobaka lo Tshitshinyo eno e Tla lo Tsayang

- 7.1 Lobaka lo Tshitshinyo eno e Tla lo Tsayang lo tla tsamaya jaana:

Selwana	Kgato	Letlha
7.1.1	Motlotlo wa ntlha le ba Prudential Authority malebana le go simolola ga Phuduso e e Tshitshinngwang.	10 Seetebosigo 2021
7.1.2	Romela foromo e e latelang ya go dira kopo (go akaretsa le ditokumente tlaletso, ka sekai Thulaganyo ya Puisano, jalo le jalo) go Prudential Authority: <ul style="list-style-type: none"> • Foromo ya go Dira Kopo IF024 • Foromo ya go Dira Kopo IF021 	8 Lwetse 2021
7.1.3	Prudential Authority e sekaseka Diforomo Tsa Dikopo e bo e ntsha pegelo ka Thulaganyo ya Puisano le dintlha tse dingwe tse di thagang go tswa go Diforomo Tsa Dikopo.	27 Lwetse 2021 go ya go 4 Ngwanatsele 2021
7.1.4	Tsibogela dipotso go tswa go Prudential Authority le FSCA o bo o romele karabo go Prudential Authority le FSCA (romela Thulaganyo ya Puisano e e tlabolotsweng e e tse tse seng dithanolo tsa Setswana).	ka 13 Diphilane 2021 go ya go 15 Sedimonthole 2021
7.1.5	Prudential Authority le FSCA ba tshwanetse go amogela le go sekaseka dipego...	04 Tlhakole 2022
7.1.6	Romela ditokumente tse di tlaletsang go Prudential Authority tse di bontshang Letlha le lesa le go Simololwang ka lone o bo o tsibogele dipotso	22 Mopitlwe 2022 go ya go 4 Motsheganong 2022
7.1.7	Emerald o tshwanetse go rulaganya dithanolo tsa bofelo tsa dinako ka dipuo tse dingwe tsothe a bo a romele Prudential Authority le FSCA khopi.	6 Motsheganong 2022
7.1.8	FSCA e tshwanetse go buisana ka tumelelo le Prudential Authority	13 Motsheganong 2022

Selwana	Kgato	Letlha
7.1.9	Prudential Authority e tshwanetse go ntsha tumelelo ya go nako ya tiragatso le Thulaganyo e e tshitshingwang ya Puisano.	20 Motsheganong 2022
7.1.10	Prudential Authority e tshwanetse go tlhomamisa lenaane la ditokumente tse di tshwanetseng go thatlhobiwa.	20 Motsheganong 2022
7.1.11	Go diragadiwa le go ntshiwa ga Thulaganyo e e dumeletsweng ya Puisano.	Go simolola ka 20 Motsheganong 2022
7.1.12	Kitsiso ya Kafa Molaong e tshwanetse go bewa mo Makaleng otlhe a Emerald	25 Motsheganong 2022 go ya go 23 Seetebosigo 2022
7.1.13	Ditokumente di ka bonwa mo diwebosaeteng tsa Guardrisk Life le Emerald.	25 Motsheganong 2022 go ya go 23 Seetebosigo 2022
7.1.14	Lephata le le tlamelang ka tshedimisetso la Emerald le tshwanetse go simolola go dira go thusa ka dingongorego le/kgotsa dipotso tse di amogelwang ka lephata le le tlamelang ka tshedimisetso la Emerald malebana le Phuduso e e Tshitshingwang.	25 Motsheganong 2022 go ya go 23 Seetebosigo 2022
7.1.15	Romela kitsiso gore e gatsiwe mo makwalodikgannyeng jaaka fa go tlhokwa ke Prudential Authority le jaaka fa go tshalosiwa mo Thulaganyong e e dumeletsweng ya Puisano.	25 le 26 Motsheganong 2022
7.1.16	Kitsiso e a tlhaga mo makwalodikgannyeng jaaka fa go tlhokwa ke Prudential Authority	27, 28, 29 le 30 Motsheganong 2022

Selwana	Kgato	Letlha
7.1.17	Ditsebe tsa dikitsiso tsotlhe tse di gatisitsweng di tshwanetse go romelwa kwa Ntlongkgolo ya Emerald Life Internal Audit Function.	31 Motsheganong 2022
7.1.18	Ditokumente tse di teng gore di ka tlhatlhabiwa mo diwebosaeteng tsa Guardrisk Life le Emerald go simolola ka 25 Motsheganong 2022 go ya go 23 Seetebosigo 2022 (" Paka ya Tlhatlhobo "), mme mo Pakeng eo ya Tlhatlhobo botlhe ba ba nang le kgatlhego ka Phuduso eno e e Tshitshinngwang ba ka tlhagisa ditshitshinyo tsa bone mo Prudential Authority.	25 Motsheganong go ya go 23 Seetebosigo 2022
7.1.19	Ditokumente di a ntshiwa gore di ka tlhatlhabiwa kwa diofising tsa Emerald mo Pakeng ya Tlhatlhobo, mmogo le lekwalo la tlhatlhobo di tshwanetse go tladiwa ke botlhe ba ba tlhatlhobang ditokumente.	25 Motsheganong go ya go 23 Seetebosigo 2022
7.1.20	Guardrisk Life le Emerald Life ba tshwanetse go kwala pego ka go diragadiwa ga thulaganyo yotlhe ya puisano le beng ba dipholisi le go naya Tlhogo ya Internal Audit Function ya Guardrisk Life le Emerald Life pego eo.	6 Phukwi 2022
7.1.21	Prudential Authority ba berekana le dingongorego tse go ka diregang gore di gone le dipotso tse di amogetsweng ka Paka ya Tlhatlhobo.	25 Motsheganong go ya go 23 Seetebosigo 2022
7.1.22	Ditlhogo tsa Internal Audit Function ya Guardrisk Life le Emerald Life di tshwanetse go naya Prudential Authority pego gore ba e sekaseke	14 Phukwi 2022
7.1.23	Go amogelwe kitsiso e e kwadilweng ya Prudential Authority ya gore ba sekasekile le go amogela Diformo tsa Dikopo.	25 Phukwi 2022

Selwana	Kgato	Letlha
7.1.24	Letlha la go tswalwa, le le fetotsweng.	29 Phukwi 2022

8. 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 kgotsa mo Emerald Life fa o na le sengwe se o tshwenyegileng ka sone ka Phuduso eno e e Tshitshingwang. Ditshitshinyo tseno di tshwanetse go fitlha kwa Prudential Authority, Guardrisk Life kgotsa Emerald Life pele ga 23 Seetebosigo 2022. Dintlha tsa go ikgolaganya le bone di tlhalosiwa fa tlase fano.

9. Nka bona kae tshedimosetso e e oketsegileng ka Phuduso e e Tshitshingwang?

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

9.1.1 Guardrisk Life mo <https://guardrisk.co.za/policyholder-notifications/>;

9.1.2 Emerald Life mo https://emerald.life.co.za/gr_transfer

9.2 Dikhopi tsa ditokumente tse di umakwang fa tlase fano di tla ntshiwa gore di tlhatlhabiwe kwa diofising tsa ntlokgolo tsa:

9.2.1 Emerald Life at 86 Edward Street, 3rd Floor, Sterling Place, Bellville 7530.

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

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

9.3.2 Khopi ya Tumalano ya Phuduso (go sa akarediwe le tokumente tlaleletso);

9.3.3 Dikitsiso tsotlhe tsa puisano; le

9.3.4 Tokumente lefa e le efe e e batliwang ke Prudential Authority.

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

10.1 Tsweetswee tsamaisa dipotso tsotlhe ka tsela e e latelang:

10.1.1 Ka go letsa mogala: Emerald Life kwa 0861 666 333

10.1.2 Ka imeile: Emerald Life mo info@emeraldlife.co.za

Kgotsa re kopa gore o romelele Prudential Authority dipotso tsa gago ka imeile go SARB-PA@resbank.co.za.