Imibuzo Ebuzwa Rhoqo

1. **Ulwazi malunge ne-Guardrisk Life, i-Emerald Life kunye noDluliselo**

1.1 **Ngubani u-Guardrisk Life**

1.1.1 I-Guardrisk Life Limited, inombolo yobhaliso 1999/013922/06 ("**Guardrisk Life**") yinkampani kawonke-wonke kunye nenkampani ye-inshorensi enemvume ebhaliswe eMzantsi Afrika kwaye eyinxalenye yeqela leenkampani zase-MMI.

1.1.2 I-Guardrisk Life iyinxalenye yeqela leenkampani zase-Metropolitan Holdings Limited ("**MMH**") kwaye njengangoku isebenza njengenkampani ye-inshorensi engumgcini weeseli.

1.2 **Yintoni inkampani ye-inshorensi engumgcini weeseli?**

1.2.1 Inkampani ye-inshorensi engumgcini weeseli yinkampani ye-inshorensi "eneeseli" ezahlukeneyo "nezihlanganiswe" ngendlela yezabelo ezahlukeneyo kwinkampani ye-inshorensi. Ezi "seli," zinabanikazi "abangabanini bezabelo zeeseli". "Abanini bezabelo zeeseli" okanye iinkampani ezikwiqela elinye zithumela ushishino lwe-inshorensi kwinkampani ye-inshorensi kwaye ngokusekelwe kwingeniso eyenziwe lushishino lwe-inshorensi oluthunyelweyo, "umnini sabelo weseli" uselungelweni lokufumana inzala yezabelo ezisekelwe kushishino lwe-inshorensi oluthunyelweyo.

1.2.2 Ipolisi yakho ethengiswe yi-Emerald Life okanye yenye yezinye zeenkampani ze-Emerald yafakwa kwiseli ye-Guardrisk eyiyeye-Emerald Life. Kungoku nje i-Emerald Life ifuna ukudlulisela ipolisi yakho ukusuka kwiseli yayo ese-Guadrisk Life iyise kwilayisenisi eyeyayo yee-inshorensi ezincinci.

1.3 **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 e-Guardrisk Life ukuya kwi-Emerald Life**

2.1 **Kutheni iza kutshintsha inkampani ye-inshorensi yepolisi yam?**

Kuvunyelwene phakathi kwe-Guardrisk Life kunye ne-Emerald Life ukuba kudluliselwe iipolisi ezichazwe apha ngezantsi kwi-Emerald Life, ngokuxhomekeke ekuvunyweni yiPrudential Authority njengoko kudingeka ngokwemimiselo yecandelo lama-50 loMthetho wee-Inshorensi ka-2017 (“**Umthetho wee-Inshorensi**”). Ngokufanelekileyo i-Emerald Life yiyo ezakuba yinkampani yee-inshorensi emva kokuvunywa kodluliselo yiPrudential Authority ("**Udluliselo Olucetywayo**").

2.2 **Zeziphi iipolisi ezichatshazelwayo ludluliselo?**

Zonke iiPolisi Ezidluliswayo zibandakanya iipolisi zokungcwaba ezimelwe yi-Guardrisk Advisors (inombolo yobhaliso: 2014/186026/07) ("**i-Emerald Advisors**"); ,ezithengiswa nezingaphantsi kolawulo lwe-Emerald Life (" **iiPolisi Ezidluliswayo**").

2.3 **Ziza kudluliswa njani iipolisi?**

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

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

2.3.3 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 yi-Guardrisk Life njengoko bekunjalo ngaphambili.

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

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

5.2 Inkampani encinci ye-inshorensi enelayisenisi yee-inshorensi ezincinci inokunikezela kuphela ngeenzuzo ezithile ngaphantsi kweepolisi ezimeleyo. I-Emerald Life (njengenkampani ye-inshorensi encinci) ifumene imvume kwiPrudential Authority yokunikezela ngeenzuzo ezifanayo nezo bezifunyanwa ngabanikazi beepolisi ngaphambili (ingakumbi, iinzuzo ezingumvuzo wokuthembeka, ibhonasi yaxa ungenzanga mabango kunye nesaphulelo kwimirhumo).

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-Guardrisk Life ne-Emerald Life zingenise isicelo sokuvunywa koDluliselo Olucetywayo kwiPrudential Authority;

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

6.2.3 I-Prudential Authority iyinikezile inkxaso eyeyokuqala yoDluliselo Olucetywayo kwaye iyivumele i-Guardrisk 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 wepolisi wePolisi Edluliswayo okanye naliphi na iqela elinomdla elichatshazelwa luDluliselo Olucetywayo angaqhagamshelana nePrudential Authority malunga nawo nawuphi na umba onxulumene noDluliselo Olucetywayo ngaphambi komhla we-23 Juni 2022.

6.4 Ukuba ngaba kukho ophikisana nako ngokunxulumene noDluliselo Olucetywayo, kufuneka ungenise iziphakamiso kwiPrudential Authority ngokutsalela umnxeba kunye/okanye uthumele i-imeyile kunye/okanye ubhalele kwiPrudential Authority. Ezi ziphakamiso kufuneka zingene kwiPrudential Authority ngaphambi komhla we-23 Juni 2022. 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.

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

7. **Ixesha Elicetywayo Lokwenzeka Kwezinto**

7.1 Ixesha Elicetywayo Lokwenzeka Kwezinto liya kuba ngale ndlela ilandelayo:

Umba	Okufanele Kwenziwe	Umhla
7.1.1	Ingxoxo yokuqala nePrudential Authority ngokuphathelele kudluliselo loDluliselo Olucetywayo.	10 Juni 2021
7.1.2	Kungeniswa le fomu yesicelo ilandelayo (kuquka izihlomelo, umz. Isicwangciso soNxibelelwano, njalo njalo) kwiPrudential Authority: • Ifomu yeSicelo IF024 • Ifomu yeSicelo IF021	**8 Septemba 2021**
7.1.3	I-Prudential Authority iqwalasela iiFomu Zezicelo ize inikeze izimvo zayo malunga neSicwangciso soNxibelelwano kunye neminye imiba evela kwiiFomu Zezicelo.	27 Septemba 2021 ukuya kumhla we-4 Novemba 2021
7.1.4	Ukuphendulwa kwemibuzo evela kwiPrudential Authority nakwi-FSCA kuze kuthunyelwe iimpendulo kwiPrudential Authority nakwi-FSCA (ngenisa iSicwangciso soNxibelelwano ezihlaziyiweyo nesifakwe iinguqulelo zeSetswana).	13 Okthobha 2021 ukuya kumhla we-15 Disemba 2021
7.1.5	I-Prudential Authority ne-FSCA zifumana zize ziqwalasele iimpendulo...	04 Februwari 2022
7.1.6	Kungeniswa amaxwebhu okuhlomela kwi-Prudential Authority abonisa uMhla Wokuqalisa omtsha kwaye kuphendulwe imibuzo	22 Matshi 2022 ukuya kumhla wesi-4 Meyi 2022
7.1.7	I-Emerald yenza amalungiselelo okuguqulelwa kwephepha elibonisa ixesha lokwenzeka kwezinto kuzo zonke ezinye iilwimi ize ingenise ikopi kwi-Prudential Authority nakwi-FSCA.	6 Meyi 2022
7.1.8	I-FSCA inxibelelana nePrudential Authority malunga nokuvunywa ngokubanzi	13 Meyi 2022

Umba	Okufanele Kwenziwe	Umhla
7.1.9	I-Prudential Authority ngokubanzi ivuma ukuphunyezwa kwexesha lokwenzeka kwezinto kunye neSicwangciso soNxibelelwano esicetywayo.	20 Meyi 2022
7.1.10	I-Prudential Authority iqinisekisa uluhlu lwamaxwebhu ekufuneka afumaneke ukuze akwazi ukubonwa.	20 Meyi 2022
7.1.11	Ukuphunyezwa kweSicwangciso soNxibelelwano esamkelweyo.	Ukusuka ngomhla wama-25 Meyi 2022
7.1.12	Isaziso Esisemthethweni siyaxhonywa siboniswe kuwo onke amaSebe ase-Emerald	25 Meyi 2022 ukuya kumhla wama-23 Juni 2022
7.1.13	Amaxwebhu ayafumaneka kwiwebhusayithi ye-Guardrisk Life neye-Emerald.	25 Meyi 2022 ukuya kumhla wama - 23 Juni 2022
7.1.14	Iziko leminxeba lase-Emerald kufuneka lisebenze ngokubhekiselele kwizikhalazo kunye/okanye imibuzo engene ngeziko leminxeba lase-Emerald ngokunxulumene noDluliselo Olucetywayo.	25 Meyi 2022 ukuya kumhla wama 23 Juni 2022
7.1.15	Kungeniswa isaziso ukuze sipapashwe kumaphephandaba njengoko kudingeka ngokwePrudential Authority nanjengoko kuchaziwe kwiSicwangciso soNxibelelwano esamkelweyo.	25 nange-26 Meyi 2022
7.1.16	Isaziso siyavela kumaphephandaba njengoko kudingeka ngokwePrudential Authority.	27, 28, 29 nange-30 Meyi 2022
7.1.17	Amaphepha akrazulwe kuwo onke amaphephandaba ahanjiswa kwiNtloko yeCandelo laNgaphakathi loPhicotho-zincwadi lase-Emerald Life.	31 Meyi 2022

Umba	Okufanele Kwenziwe	Umhla
7.1.18	Amaxwebhu ayafumaneka ukuze akwazi ukubonwa kwiwebhusayithi yase-Guardrisk Life neyase-Emerald ukusuka ngomhla wama-25 Meyi 2022 ukuya kutsho ngomhla wama-23 Juni 2022 ("**Ixesha Lokubonwa**"), nalapho ngelo Xesha Lokubonwa bonke abantu abanomdla kuDluliselo Olucetywayo banokwenza iziphakamiso kwiPrudential Authority.	25 Meyi 2022 ukuya kumhla wama- 23 Juni 2022
7.1.19	Amaxwebhu ayafumaneka ukuze akwazi ukubonwa kwii-ofisi zase- -Emerald ngeXesha Lokubonwa, kwakunye neregista yabo bawabonileyo ekufuneka igcwaliswe ngabo bonke abantu abathe bawabona amaxwebhu.	25 Meyi 2022 ukuya kumhla wama- 23 Juni 2022
7.1.20	I-Guardrisk Life ne-Emerald Life ziqulunqa ingxelo malunga nokuphunyezwa kwesicwangciso sonxibelelwano esivunyiweyo sabanikazi beepolisi zize zingenise ezo ngxelo kwiNtloko yeCandelo laNgaphakathi loPhicotho-zincwadi yase-Guardrisk Life neyase-Emerald Life.	6 Julayi 2022.
7.1.21	I-Prudential Authority iphendula naziphi na izikhalazo ezingathi zibekho kunye nemibuzo engeniswe ngeXesha Lokubonwa.	25 Meyi 2022 ukuya kumhla wama-23 Juni 2022
7.1.22	I-Ntloko yeCandelo laNgaphakathi loPhicotho-zincwadi yase-Guardrisk Life neyase-Emerald Life kumele zingenise ingxelo kwiPrudential Authority ukuze iqwalaselwe	14 Julayi 2022
7.1.23	Kufunywana ukuvuywa okubhalwe phantsi yiPrudential Authority kweeFomu Zezicelo.	25 Julayi 2022
7.1.24	Umhla wokuvala, njengoko utshintshiwe.	**29 Julayi 2022**

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

Uvumelekile ukwenza iziphakamiso kwiPrudential Authority okanye e-Emerald Life ukuba ngaba unazo naziphi na iinkxalabo malunga noDluliselo Olucetywayo. Ezi ziphakamiso kufuneka zingene kwiPrudential Authority, e-Guardrisk Life okanye e-Emerald Life ngaphambi komhla we 23 Juni 2022. Iinkcukacha zoqhagamshelwano zichaziwe apha ngezantsi.

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

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

9.1.1 Guardrisk Life ku-https://guardrisk.co.za/policyholder-notifications/.

9.1.2 Emerald Life ku-https://emeraldlife.co.za/gr_transfer.

9.2 Iikopi zamaxwebhu achazwe apha ngezantsi ziya kufumaneka ukuze zikwazi ukubonwa kwii-ofisi eziyintloko ze:

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

9.3 Amaxwebhu afumanekayo ukuze akwazi ukubonwa aya kuquka:

9.3.1 Ikopi yeFomu yeSicelo (zingafakwanga izihlomelo);

9.3.2 Ikopi yeSivumelwano soDluliselo (zingafakwanga izihlomelo);

9.3.3 Zonke izaziso zonxibelelwano; kunye

9.3.4 Nawo nawaphi na amanye amaxwebhu njengoko kumiselwe yiPrudential Authority.

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

10.1 Nceda uthumele yonke imibuzo ngezi ndlela zilandelayo:

10.1.1 Ngomnxeba: Emerald Life, ku-0861 666 333

10.1.2 I-imeyile: Emerald, ku-info@emeraldlife.co.za

Kungenjalo, nceda uthumele imibuzo yakho kwiPrudential Authority nge-imeyile ku-SARB-PA@resbank.co.za.