



**UVIKELIWE KULO MSHUWALENSI UMA KUNENGXENYE EZINTWENI
OZIKHOKHELAYO ESIKWELETINI SAKHO SAMANZI EFUNDEKA KANJE**

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UMSHUWALENSI WOKULAHLEKELWA NGAMANZI OWENZELWE UMUZI ONEMITHA YOKUKALA NGAMUNYE

Izincazelo

1. **Ovikelwe :** eThekweni Water & Sanitation
2. **Inkampani Yomshwalensi :** New National Assurance Company Ltd (FSP No. 2603)
3. **Umhumanisi:** Westwood Insurance Brokers (Pty) Ltd. (FSP No. 16726)

Okuvikelwe

Uma ingxenye evikelekile ngaphansi kwalo mshwalensi isikhokhile inkokhelo yanyanga zonke yendlu enemitha yokukala amanzi ngesilinganiso esivezwe kukesi sikweletu sakwa ETHEKWINI WATER SERVICES, iNkampani izokhokha izindleko zengxenye evikelwe ngumshwalensi sonke isamba esimelwe sikhokhwe yiyo ngokusemthethweni ngenxa yokulahlekelwa ngamanzi okwenzeke kungalingelwe uma kwenzekha lokhu okulandelayo:

1. Ukuvuza kwamanzi okungahlosiwe okwenzekha ngaphansi emapayipini emva kokufakelwa kwemitha yokukala amanzi kumbe ukuthomba noma ukuguga kwamapayipi.
2. Ukuqhuma kwamapayipi ngaphansi noma ngaphezu komhlaba uma kwenziwe ngabaqashiwe bangaphandle uma evikelwe ngumshwalensi –
 - a) engasayinga isivumelwano esidulisela amalungelo komunye umuntu.
 - b) ngakhanga sivumelwano nomunye umuntu ngaphandle kwemvume yeNkampani.
 - c) nganikeza iNkampani amalungelo okukhulumisana nalowo muntu.

Isimo Esingekwe Sakhokhelwa

Inkampani ngeke ikhokhe uma ukulahleka kwamanzi kudaleke ngendlela eqondile noma ngandlela thize yilokhu okulandelayo:

1. ukumbeka noma ukubhidlika komhlabathi.
2. ukugcwaliswa kwamadamu okubhukuda , amadamu, iziziba ezingadala ukuvuza, noma okunye okufana nakho.
3. ukwenza ngesibomu komnini muzi ovikelwe wumshwalensi , noma yimuphi umuntu owenza lesenzo egameni lakhe esidala ukuvuza kwamanzi.
4. ukuxhunywa kwamanzi okungavumelani nemibandela emiswe nguMnyango wezaMasipala wendawo.

Isisekelo Noma Isimiso Sokukhokha

1. Inani lenkokhelo egcwele yokulahlekelwa kwamanzi ngezikhathi zokuvuza, okuphidwe kabili (2) kubalwa nezindleko zokwenza umsebenzi , eziyintela ebizwe ngabenzi bomsebenzi kulowo ovikelekile.
2. Izindleko zokwenza umsebenzi zilinganiselwa kulezo zindleko ezigxile kumthamo wamanzi osemitheni.
3. Isikhathi sesilinganiso semitha, yisikhathi esiphakathi kwezilinganisoezimbili (2) ezilandelayo kukhishwe izikhathi ezedlule zokufakwa zokuvuza kwamanzi zokukhokhelwa. Izikhathi zokuvuza kwamanzi zingachazwa njengezikhathi zokukalwa kwezilinganiso semitha masinyane phambi kosuku lokulungiswa kokuvuza kanye nesikhathi sokukalwa kwesilinganiso semitha emva kokulungiswa. Isikhathi sokukalwa kwesilinganiso samanzi ukuba yizinsuku ezingamashumi amathathu (30days) ngasinye, kodwa qaphela ,lezi zikhathi zokukalwa kwamanzi angeke zeqe inani lezinsuku ezingamashumi ayisithupha nanhlano (65 days) uma zihlanganiswa ndawonye.
4. Uma kwenzeka ukuthi kube yindawo entsha lapho kungakaze kukalwe khona amanzi ngaphambili, omele omkhandlu wendawo kanye noboMshwalensi bazonquma isilinganiso samanzi alahlekile emva kokucubungula iminingwane efanele. Isilinganiso samanzi esilandelayo esimele ukusetshenziswa okujwayelekile noma amanzi asetshenziswa ngenkathi kuxhunywa amapayipi amanzi.
5. Ukukalwa kwesilinganiso samanzi asetshenziswa nsukuzonke esilandelayo sibalwa ngokuhlanganisa ndawonye amanzi asetshenziswa nsukuzonke ezilinganiso ezintathu (3) masinyane phambi kwesikhathi sokuvuza kwamanzi bese zihlukaniswa kathathu (3).
 - a) Uma kwenzeka ukuthi akukho isikhathi isilinganiso samanzi singaphansi kwezintathu, kodwa okungenani isikhathi esisodwa ngaphambi kokuvuza kwamanzi, asetshenziswe ezinsuku ezilandelayo lezo, azobalwa phezu kwesilinganiso samanzi esikhona. esifanele esiphelele. Ukulahleka kwamanzi zobalwa ngomehluko phakathi kwamanzi asetshenziswa

- b) Isinxephezelo sokuvuza ngakodwa kwazo zombili izikhathi kuyobalwa ngokwahlukana bese ziyahlanganiswa ukufinyelela kwesinxephezelo nsukuzonke ngenkathi kusavuzwa kanye nesilinganiso esilandelayo samanzi sansukuzonke kuphindaphindwe ngesibalo sezinsuku ngenkathi kuvuza.

Ukukhishwa Kwemali Yezicelo Zenkokhelo

Inkampani yomshwalensi izokhokha zonke izimali ezidingwa yingxenye evikelwe wumshwalensi ngokulandela imigomo yalo mshwalensi ngokumayelana nezindleko zamanzi avuzile kanye nezindleko zokusebenza kwi-ETHEKWINI WATER & SANITATION ezobe isikhokhela ovikelekile isikweletu sengxenye evikelwe wumshwalensi.

Ukuqedwa kwesivumelwano

Ovikelwe wumshwalensi angaqeda isivumelwano anaso esikimini somshwalensi ngokufaka inothi ebhalwe phansi yezinsuku ezingamashumi amathathu (30 days) kuMqondisi waManzi ngenhloso yakhe yokwenza njalo.

Imibandela Emiswe

1. Zonke izicelo zenkokhelo mazifakwe efomini efanele yezicelo etholalaka emahovisi akwa-ETHEKWINI WATER SERVICES ngaphambi kokuphela kwezinsuku ezingamashumi ayisithupha (60 days) kusukela osukwini lokulungiswa kokuvuza kwamanzi, ngaphandle kwalokho isicelo ngeke sihlangatshewe.
2. Isinxephezelo ngaphansi kwalo mshwalensi ngeke sibhekele izindleko zokuvuza kwamanzi, kanye nezindleko zokusebenza , ngenxa yokuvuza kwamanzi okungaphansi komhlabathi futhi ukuvuza kungabonakali ngendlela ecacile.
3. Kumele umninimuzi aqikelele ukuthatha izinyathelo ezidingekile ukunciphisa noma ukuqeda ukuvuza kwamanzi masinyane emva kokuba esebonile ukuthi amanzi ayavuzwa.
4. Umsebenzi wokuvala ukuvuza owenziwe ngabantu ababhaliswe kwiETHEKWINI WATER SERVICES uzohlolwa ngupulamba oqokwe yiNkampani ezobiza ngokwenza lomsebenzi imali engu- R100.00 ezohleshulwa kwisamba sesinxephezelo. Isiliphu sesikweletu sipapulamba esikhombisa ngokucacile usuku umsebenzi owenziwa ngalo kufanele sifakwe ndawonye nefomu lesicelo senkokhelo.
5. Inkampani angeke ikhokhe izikhathi ezingaphezu kwezimbili esikhathini esiyizinyanga eziyishuminambili (12 months) noma imali yezindleko zamanzi ngaphezu kwezicelo zamalitha angu 4000 kanye nanoma yiziphi izindleko zokwenza umsebenzi ezibizwe ngesikhathi sokuvuza kwamanzi.
6. Phezu kwayo yonke imibandela kanye nezimo, isinxephezelo ngaphansi kwalo mshwalensi sizokhokhwa uma imali ekhokhwa nyangazonke yomshwalensi ikhokhiwe ngesikhathi sesilinganiso esithintekile, noma ingxenye yaso ngesikhathi esingaphansi kwaleso.
7. Inkampani inelungelo lokumisa noma isule umshwalensi uma ukufakwa kwamanzi kubonakala sengathi akwenziwanga kahle.
8. Umbhalo ongesiNgesi yiwona oyosebenza uma kukhona ingqinamba mayelana nokuhunyushwa kwamagama enqubo mgomo.

Isimo Esiyisibonelo Esingaguliwe

Inhlangano i-S.A.I.A (South African Insurance Association) ebonelela udlele izixakaxaka ezisemthethweni , impi, nokunye , akufakiwe kulo mshwalensi.

Ukubuyekiswa Kwemali Ekhokhwa Nyangazonke

Imali yomshwalensi ekhokhwa nyangazonke ngephesenti lokukhuphuka kwentengo yamanzi asetshenziswa ngokwekhilolitha ngosuku (1kl/ day), noma intengo yokwenziwa komsebenzi.

Iminingwane ka-Ombudsman (Ongaphezulu kwethu)

Ombudsman for Short-term Insurance FAIS Ombudsman
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