Tshiamiso TRUST

UMBIKO OFINGQIWE WEGUNYA LESIKHWAMA SEMALI ESISIWE SE-TSHIAMISO

Sicela wazi ukuthi lo mbiko ofingqiwe Wegunya Lesikhwama Semali Esisiwe se-Tshiamiso senzelwe ukusiza abafaka izicelo zokukhokhelwa kanye namanye amaqembu anentshisekelo ngokubuka kafushane igunya lezomthethoLesikhwama Semali Esisiwe. Lo mbiko ofingqiwe awuyona idokhumenti ebophezela ngokomthetho.

Umlando

Ukukhokhelwa kwesinxephezelo secala eliphathelene ne-silicosis kanye nesifo sofuba kanye neGunya Lesikhwama Semali Esisiwe kwavunyelwana phakathi kwezinkampani zezimayini eziyisithupha nabammeli abamele abasebenzi basezimayini abafuna ukufaka isicelo sesinxephezelo kulezo zinkampani.

Izinkampani ezithintekayo yi-African Rainbow Minerals, i-Anglo American SA, i-AngloGold Ashanti, i-Gold Fields, i-Harmony neSibanye-Stillwater. Abammeli babamangali nguRichard Spoor Inc, u-Abraham Kiewitz Inc kanye ne-Legal Resources Centre.

Inhloso Yesikhwama Semali Esisiwe ichazwa ngokuthi **"ukunika amandla iSivumelwano Sokukhokhela Isinxephezelo kanye nokuhlinzeka Izinzuzo Kubamangali Abafanelekile (okungaba okumele bahlomule Esikhwameni Semali Esisiwe) ngamanani nasemibhalweni ebekwe kuli Gunya Lesikhwama Semali Esisiwe (Inhloso Yesikhwama Semali Esisiwe)). Imisebenzi Yesikhwama Semali Esisiwe izobhekiswa ngqo kuso, bese iSikhwama Sesikhwama Semali Esisiwe sisetshenziselwe ukulandela, Inhloso Yesikhwama Semali Esisiwe."**

Kulowo ukukhokhelwa kwesinxephezelo Sesikhwama Semali Esisiwe okusebenza kuye

Isivumelwano sokukhokhelwa isinxephezelo sohlala sisebenza cishe kubo bonke abasebenzi basezimayini zegolide abenza umsebenzi wokubeka engcupheni kwenye yezimayini zegolide ezingama-82 zalezi zinkampani eziyisithupha. Umsebenzi obeka engcupheni uchazwa Egunyeni Lesikhwama Semali Esisiwe ngale ndlela elandelayo Isigaba 13 soMthetho Obhekelele Izifo Ezimayini kanye Nasemisebenzini (ODMWA), echaza umuntu njengowenza umsebenzi oyingozi uma yena noma ovuleleke othulini lapho ukwakheka noma ukugxila kuyingozi noma kungaba yingozi, noma kuma-gas, umphunga, izinto zamakhemikhali, izinto noma izimo zokusebenza eziyingozi noma ezingaba yingozi.

Ezinye zezimayini ezingama-83 zishintshe ubunikazi ngokuhamba kwesikhathi. Isivumelwano sisebenza kulezi zimayini ezifanelekayo kuphela kulezo zikhathi ebeziyingxenye yezinkampani eziyisithupha ezihlanganyela esivumelwaneni sokukhokhela isinxephezelo.

Kusebenza kulabo basebenzi ababenza umsebenzi oyingozi futhi ababesebenza kulezo zimayini esikhathini esiphakathi komhla ziyi-12 Mashi 1965 kuya kumhla ziyi-10 kuDisemba 2019 (usuku olusebenzayo), nalabo abathola i-silicosis esikhathini esidlule noma abatholakala bene-silicosis ngaphambi kukaDisemba 2031, noma ngubani owathola Isifo Sofuba ngenkathi esebenza kulezo zimayini noma kungakapheli unyaka esukile emayini.

Kodwa-ke, akusebenzi kulabo ababeyingxenye yanoma yikuphi ukukhokhelwa kwe-silicosis, kuhlanganisa Nesikhwama Semali Esisiwe seQhubeka, noma labo abambalwa abakhetha ukuphuma kuleso sinxephezelo sokukhokhelwa ngesikhathi sokuphuma ngasekupheleni kuka-2019.

Abaphatheli Abaqokiwe

Abaphatheli Abaqokiwe abathathu abaqokwa yizinkampani ezibambe iqhaza, ababili ngabammeli babafake isicelo kanti omunye uqokwe nguhulumeni. Usihlalo wokuqala Wesikhwama Semali Esisiwe uphakanyiswe ngokuhlanganyela yizinkampani nabammeli babafake isicelo.

Ikomidi Elilulekayo Lesikhwama Semali Esisiwe

Isikhwama Semali Esisiwe sigunyazwe ukuthi siqinisekise ukuqokwa kweKomidi Elilulekaa Isikhwama Semali Esisiwe eliqukethe abamele uhulumeni, izinyunyana, abaholi bomphakathi kanye Nezinhlangano Ezingekho Ngaphansi Kukahulumeni kanye nabanye abaphatheli abaqokiwe abacabanga ukuthi bangadlala indima yokweluleka ebalulekile Esikhwameni Semali Esisiwe.

Amacala okunxeshezelwa kanye nezinguquko emihlomulweni

Amacala okunxeshezelwa ayishumi abalwe ngezansi. Amanani acacisiwe amanani aphakeme angafunwa ofake isicelo sokukhokhelwa Yisikhwama Semali Esisiwe i-Tshiamiso uma ehlangabezana nayo yonke imibandela.

Imibandela yokufaneleka kanye nezinguquko noma ushintsho Isikhwama Semali Esisiwe i-Tshiamiso edinga ukuzisebenzisa ziyadingeka Egunyeni Lesikhwama Semali Esisiwe.

Lapho ofake isicelo esebenze kuzo zombili izimayini ezifanelekayo eyodwa noma ezingaphezulu kwezingama-83 futhi esebenze nakwezinye izimayini ezingafaneleki futhi esethole i-silicosis noma Isifo Sofuba esihlobene nomsebenzi, angafanelekela ukuthola ingxenye ye-pro-rata yenani eligcwele lesicelo sokukhokhelwa. Kodwa-ke, noma ngubani osebenze emayini efanelekayo okungenani iminyaka engama-30 ngeke aguqulelwe umhlomulo wakhe ngale ndlela. Okufanayo kuyasebenza kothembele kulowo ofakelwe isicelo sokukhokhelwa oshonile.

Lapho ofaka isicelo ofanelekile enze umsebenzi oyingozi emayini efanelekile kodwa hhayi ngesikhathi esifanelekile, inzuzo ayikhokhelwe izoncishiswa ibe yi-pro-rata yaleso sikhathi.

Umuntu ofaka isicelo sokukhokhelwa ofanelekile angathola isinxephezelo sokukhokhelwa esisodwa kuphela senzuzo, nalapho ethole khona kokubili i-silicosis kanye Nesifo Sofuba. Lokhu kusebenza futhi ezimweni lapho isimo sofake isicelo sokukhokhelwa singadlulela kwesinye isigaba sesifo ngemuva kokuba imali seyikhokhiwe. Uma sebekhokhelwe, labo bafaki izicelo ngeke besakwazi ukufuna ukukhokhelwa futhi ngoba isimo sabo sesisibi kakhulu.

Lapho umhlomulo we-ODMWA ngokuphathelene ne-silicosis noma Isifo Sofuba imenyezelwa Ezimemezelweni zikaHulumeni ngemuva komhla ziyi-10 kuDisemba 2019, futhi ofaka isicelo ofanelekayo unelungelo lokuthola leli nani elikhulisiwe kusuka kuKhomishini Yesinxephezelo Yezifo Ezitholakala Emsebenzini (CCOD), imihlomulo ekhokhwe Ngesikhwama Semali Esisiwe se-Tshiamiso izokwehliswa ngaleyo mali eyengeziwe.

Ngaphansi kwezimo ezithile inkokhelo yomhlomulo ingancishiswa ngesamba esinqunywe yi-South African Revenue Service (SARS), kanye naleyo mali ekhokhelwe abakwa-SARS.

Lapho kunofake isicelo othembele kumvukuzi ongaphezu koyedwa, inani eliphelele elikhokhelwa labo bafake izicelo sebebonke ngeke leqe inani lomhlomulo okhokhwa ngokuphathelene naleso simo.

Lezi yizigaba eziyishumi zokukhokhelwa isinxephezelo:

1	**Isigaba 1 se-Silicosis: Kuze kufike ku-R70 000;** Lesi yisigaba sokuqala se-silicosis (ukukhubazeka kokusebenza kwamaphaphu okufika ku-10%) okungakhokhelwa ngokwe-ODMWA;
2	**Isigaba 2 se-Silicosis: Kuze kufike ku-R150 000;** Lokhu kulingana ne-1st degree silicosis ku-ODMWA;
3	**Isigaba 3 se-Silicosis: Kuze kufike ku-R250 000;** Lokhu kulingana ne-2nd degree silicosis ku-ODMWA;
4	Isigaba 4 se-Silicosis enesimo esithile sezempilo esesibucayi: umklomelo okhethekile ongafika kuma-**R500 000.** Lesi sigaba sinikeza ukukhululeka kwinani elincane labafake isicelo sokunxeshezelwa abafanelekile ababhekene nezimo zezifo ezingajwayelekile ezidlula kakhulu ezinye abafake izicelo zokukhokhelwa ngokuphathelene ne-silicosis. Asikho isigaba esilinganayo sesinxephezelo se-ODMWA;
5	Owathembele kumuntu ofake isicelo sokunxeshezelwa ofanelekile owathola i-silicosis ongasekho owashona phakathi komhla ziyi-12 Mashi 1965 nomhla ziyi-10 kuDisemba 2019: Kuze kufike ku-**R100 000,** lapho i-silicosis ithathwa njengembangela yokushona eyinhloko;
6	Owayethembele kumuntu ofake isicelo sokunxeshezelwa ngokuphathelene ne-silicosis oshonile owashona phakathi komhlaka 1 Januwari 2008 futhi wagcina ngosuku lokuqala ukusebenza, lapho umufi ayenesimo okukhulunywa ngaso ku-2 noma 3 ngaphezulu: Kuze kufike ku-**R70 000;**
7	Isifo sofuba se-first degree. Ofake issicelo sokunxephezelwa ofanelekile kufanele: (i) ngisebenze ngaphansi komhlaba emayini efanelekayo iminyaka emibili; futhi (ii) kutholakale ukuthi unesifo sofuba sezinga lokuqala (first degree) kungakapheli unyaka esebenza okungenani i-shift eyodwa emayini efanelekayo: Kuze kufike ku-**R50 000;**
8	Isifo sofuba sezinga lesibili (second degree) (izimo ezifanayo nezingu-7 ngaphezulu zilondolozela ukuxilongwa kwezinga lesibili (second degree): Kuze kufike ku-**R100 000.** Ukutholakala kwesifo sofuba kuhambisana nezincazelo ze-MBOD;
9	Isifo sofuba "Esingokomlando" (uma ungekho umbiko wezokwelapha onquma izinga lesifo sofuba): Ofake issicelo sokunxephezelwa ofanelekile kufanele: (i) ngisebenze emayini efanelekayo iminyaka emibili phakathi komhlaka 12 Mashi 1965; nomhlaka 28 Febhruwari 1994; (ii) banikezwe isitifiketi sesifo sofuba (ngaphandle kokukhombisa izinga lesifo sofuba) kungakapheli unyaka basebenze okungenani i-shift eyodwa emayini efanelekayo: Kuze kufike ku-R10 000 ngesimo esifanayo no-(i) kanye no-(ii) ngenhla kodwa nobufakazi besifo sofuba sokuqala (first degree): Kufika ku-**R50 000** noma isifo sofuba sezinga lesibili: Kuze kufike ku-**R100 000;**
10	Umuntu obethembele kumuntu ofake isicelo sokuba nesifo sofuba oshonile lapho: (i) umufi ubesebenza emgodini emayini efanelekayo iminyaka emibili; (ii) umufi ushone kungakapheli nonyaka esebenza okungenani i-shift elilodwa emayini efanelekayo; futhi (iii) isifo sofuba kwakuyimbangela eyinhloko yokushona kukamufi: Kuze kufike ku-R100 000.

Kusukela onyakeni wesithathu empilweni yesikhwama semali esisiwe (ngoDisemba 2023), amazinga ezinxephezelo azolungiswa ngokwenyuka kwamandla emali ngokuhambisana neNkomba Yamanani Abathengi ukuqinisekisa ukuthi inani lamanani ezinxephezelo aliqedwa ukwehla kwamandla emali.

Ukuthola abafaka izicelo zokunxeshezelwa

Kungumsebenzi Wesikhwama Semali Esisiwe ukuthola abafaki bezicelo abaningi abafanelekile ngangokunokwenzeka eminyakeni eyishumi yokuqala yempilo Yesikhwama Semali Esisiwe.

Ukusiza leyo nqubo:

1. Abammeli babafake isicelo sokunxeshezelwa kudingeka ukuthi banikeze Isikhwama Semali Esisiwe imininingwane yabo bonke labo bamangali abafake icala enkantolo;
2. Izinkampani ezibambe iqhaza kudingeka zinikeze Isikhwama Semali Esisiwe wonke amarekhodi okuqashwa atholakalayo abasebenzi abenza umsebenzi oyingozi ezimayini ezifanele ngesikhathi esifanelekile;
3. Yize kungesona isidingo ngokuphathelene Negunya Lesikhwama Semali Esisiwe, izinkampani ezisungulayo ziphinde zathola ulwazi olufanele ku-TEBA mayelana nabasebenzi abaqashwe yibo;
4. Isikhwama Semali Esisiwe sibuye sisebenzisane ne- Medical Bureau for Occupational Diseases (MBOD) ukuthola ulwazi ngabantu abafake izicelo zokunxeshezelwa kubo, futhi kuze kube sezingeni lapho kungenzeka khona ukugwema ukuphindaphindeka komsebenzi maqondana nabantu abafanele ukuthola imihlomulo Esikhwameni Semali Esisiwe naku-MBOD.

INQUBO YOKUFAKWA KWESICELO SOKUKHOKHELWA

UKUFAKWA KWEZICELO ZOKUKHOKHELWA

Zonke izicelo zokukhokhelwa kumele zifakwe ngabafaka izicelo zokukhokhelwa ngokusebenzisa Isikhulu Sokufaka Isicelo Sokukhokhelwa (Claims Lodgement Officer).

Uma Isikhulu Sokufaka Izicelo Zokukhokhelwa singenelisekile ukuthi umfakisicelo unikeze amaphepha adingekayo ukufakazela isimangalo sakhe, Isikhulu Sokufaka Izicelo Zokukhokhelwa sizokwazisa ofake isicelo sokukhokhelwa ukuthi yimaphi amadokhumenti esasele futhi, lapho kufanele khona, asize ofake isicelo sokukhokhelwa ukuthola lawo madokhumenti.

Eminye imibhalo, kufaka phakathi amarekhodi okuqashwa, kungathatha isikhathi ukukuqinisekisa ikakhulukazi ngenxa yesimo sokugcinwa kwamarekhodi okunganele ikakhulukazi eminyakeni eyedlule.

Uma Isikhulu Sokufaka Izicelo Zokukhokhelwa sinelisekile ukuthi amadokhumenti adingekayo ahlinzekwe ngofake isicelo sokukhokhelwa, uma kungukuthi ube ngumvukuzi, kunokuba abe ngobethembele kumvukuzi, ofake isicelo uzothunyelwa kudokotela ogunyaziwe ukuze ayokwenziwa ukuhlolwa kwezempilo. Lokhu kuhlolwa kwezempilo ngeke kudingeke uma ofaka isicelo sokukhokhelwa engena kunoma yiliphi kula maqoqo alandelayo:

1. Uma ofaka isicelo sokukhokhelwa esevele enombiko wezempilo, wona kanye namanye amadokhumenti kumele kufakwe Kuphaneli Yokugunyaza Izitifiketi Zokwelapha;
2. Uma ofaka isicelo sokukhokhelwa evele enesitifiketi esigunyaziwe se-ODMWA esakhishwa ngemva komhlaka 10 Disemba 2019, kumele sifakwe Ekomidini Lokugunyaza Lesikhwama Semali Esisiwe;
3. Uma ofaka isicelo sokukhokhelwa enesitifiketi esigunyaziwe se-ODMWA esakhishwa ngaphambi komhlaka 10 Disemba 2019, ofake isicelo sokukhokhelwa kumele anikezwe ukuzikhethela ukuthi isitifiketi sifakwe Ekomidini Lokugunyaza Lesikhwama Semali Esisiwe, noma ofaka isicelo sokukhokhelwa angakwazi ngokuzikhethela kwakhe ukuthi ahanjiswe kokunye ukuhlolwa kwezempilo okuhlanganisa ukuhlolwa kokusebenza kwamaphaphu, ukuze kuhlolwe ukuthi ngabe isimo sofaka isicelo sokukhokhelwa sesibe bucayi yini kulesi sikhathi.

Uma kucacile ukuthi kumadokhumenti afakiwe ukuthi ofaka isicelo sokukhokhelwa ngeke ngaphansi kwanoma yisiphi isimo akwazi ukuqinisekiswa njengofaka isicelo ofanelekile, Isikhulu Sokufaka Isicelo Sokukhokhelwa sizokwenza irekhodi langaphakathi lokungafaneleki bese sikhipha Isaziso Sokungafaneleki kulowo ofaka isicelo sokukhokhelwa sichaze izizathu zalesi sinqumo.

Ofaka isicelo sokukhokhelwa kungenzeka acele ukuba kubukezwe Isazizo Sokungafaneleki kungekadluli izinsuku ezingama-30 ngemva kokuba sinikezwe ofaka isicelo sokukhokhelwa.

IZIKHUNGO ZOKUHLOLWA KWEZOKWELAPHA

Isikhwama Semali Esisiwe sinikwe igunya lokuthi sibeke izindawo zokuhlolwa kwezokwelapha ukuze zenze izivivinyo ekunokwethenjelwa kuzo, kuhlanganisa nezivivinyo zokuhlolwa kwesidumbu ukuze kuhlonzwe imbangela yokushona lapho kufanele khona. Abaphatheli Abaqokiwe bazohlanganisa futhi bagcine ukubhaliswa kwezikhungo zezokwelapha ezivunyelwe, izinhlangano kanye nabenza umsebenzi.

IPHANELI YOKUGUNYAZA IZITIFIKETI ZEZOKWELAPHA

A Iphaneli Egunyaza Izitifiketi Zezokwelapha equkethe ochwepheshe bezifo zamaphaphu ababili kuya kwabathathu abadinga ukuba khona ukuze kuhlolwe umbiko ngamunye wezokwelapha olethwe ukuxhasa izimangalo zesinxephezelo.

IKOMIDI LOKUGUNYAZA LESIKHWAMA SEMALI ESISIWE

Ikomidi Lokugunyaza Lesikhwama Semali Esisiwe eliqukethe abantu abaqeqeshiwe liyadingeka ukuthi lihlole amadokhumenti maqondana nazo zonke izicelo zokukhokhelwa ezithunyelwe ngesiphathimandla sokufaka izicelo zokukhokhelwa kanye Nakuphaneli Yokugunyaza Izitifiketi Zezokwelapha ukuze linqume ukuthi ngabe isicelo sokukhokhelwa ngasinye sisemthethweni yini.

OWENGAMELE UKUKHOKHA

Owengamele Ukukhokha unesibopho sokuqinisekisa ngokufanele ukuthi wonke umuntu okhokhelwa umhlomulo ukhonjwa ngendlela efanele nangokunembile, ukuqinisekisa ukuthi akukho zimali zezicelo zomgunyathi ezikhokhelwayo.

IZICELO ZOKUKHOKHELWA ZABANTU OKUNGENZEKA UKUTHI BASHONA NGEMUVA "KOSUKU LOKUQALA UKUSEBENZA"

Uma ofaka isicelo sokukhokhelwa wayephila ngomhlaka 10 Disemba 2019 kodwa wadlula emhlabeni ngaphambi kokuba akwazi ukufaka isicelo sokukhokhelwa, umabi wefa lakhe angafaka isicelo sokukhokhelwa.

UKUHLOLWA KWEZEMPILO

Lapho ofaka isicelo sokukhokhelwa enziwa ukuhlolwa kwezempilo, uma kuwukuthi ofaka isicelo sokukhokhelwa ubenza umsebenzi oyingozi emayini eyodwa noma ngaphezulu efanelekile ngaphezu kweminyaka emihlanu, Isikhwama Semali Esisiwe sizokhokhela izindleko zokuhlolwa kwezempilo. Lapho ofake isicelo sokukhokhelwa enziwa ukuhlolwa kwezempilo kodwa enze umsebenzi oyingozi iminyaka emincane kuneminyaka emihlanu emayini eyodwa noma ngaphezulu ezimayini ezifanelekile, ofaka isicelo sokukhokhelwa ukuzozikhokhela izindleko zokuhlolwa, kodwa uzobuyiselwa imali yalezo zindleko uma eseqinisekisiwe ngofake isicelo sokukhokhelwa ofanelekile futhi ekhokhelwe umhlomulo.

Ngemva kokuhlolwa umsebenzi oqinisekisayo (ngokusizwa Yisikhulu Sokufaka Izicelo Zokukhokhelwa) uzofaka umbiko wezempilo kanye namadokhumenti okufaka isicelo sokukhokhelwa Kuphaneli Yokugunyaza Izitifiketi Zokwelapha. Umbiko wezokwelapha ungafaka ama-x-ray nezinye izithombe zokuxilonga, kanye nemiphumela yokuhlolwa kokusebenza kwamaphaphu.

Iphaneli Yokugunyaza Izitifiketi Zokwelapha izobukeza umbiko wezempilo futhi, uma yenelisekile, izokhipha Isitifiketi Sokutholakele Kwezempilo. Ngaphandle uma Isitifiketi Sokutholakele Kwezempilo sifakazela ukuthi ofaka isicelo sokukhokhelwa ufanelekile ngokwezempilo, noma ukuthi umvukuzi osewashona obethembele kuye efaka isicelo sokukhokhelwa efanelekile ngokwezempilo, Iphaneli Yokugunyaza Izitifiketi Zokwelapha izofaka Isitifiketi Sokutholakele Kwezempilo kanye namanye amadokhumenti okufaka isicelo sokukhokhelwa Ekomidini Lokugunyaza Lesikhwama Semali Esisiwe.

Uma kwenzeka Isitifiketi Sokutholakele Kwezempilo sikhombisa ukuthi ofaka isicelo sokukhokhelwa (ongeyena othembele kumvukuzi) akafanelekile ngokwezempilo, angafaka isicelo sokukhokhelwa esisodwa (1) – futhi esisodwa kuphela - sokuphinde afake isicelo sokukhokhelwa bese ekwazi ukuthola esinye Isitifiketi Sokutholakele Kwezempilo okusekelwe komunye umbiko wezempilo. Ofake isicelo sokukhokhelwa uzokhokhela izindleko zokuhlolwa kodwa uzobuyiselwa izindleko uma eqinisekiswe ukuthi ungofake isicelo sokukhokhelwa ofanelekile futhi ekhokhelwe umhlomulo.

OWENGAMELE UKUKHOKHA UZOHLELELA UKUKHOKHWA KOMHLOMULO

Uma sekutholakele ku-Agent, onezizinsuku ezingama-90 ukuze aqedele lo msebenzi, zonke izinqumo eziqinisekiswe ngempumelelo Yikomidi Lokugunyaza Lesikhwama Semali Esisiwe zifakwa Kowengamele Ukukhokha ozoqinisekisa imininingwane yasebhange yofake isicelo sokukhohelwa esiphumelele bese efaka imali egunyaziwe kuleyo akhawunti yasebhange.

Owengamele Ukukhokha uzogcina imibhalo eningiliziwe yokukhokhelwa kwemihlomulo.

IFOMU LOKUDEDELA IMALI

Ofake isicelo sokukhokhelwa kuzodingeka ukuthi asayine ifomu lokudedela imali lapho ezovuma ezindaweni ezahlukene ngokuphathelene nezindleko zesikhathi esizayo Zesikhwama Semali Esisiwe, izinkampani kanye nabammeli bofake isicelo sokukhokhelwa kuye, kanye nelungelo Lesikhwama Semali Esisiwe sokukoleka, ukulungiselela kanye nokuqinisekisa ukudalulwa kweminye imininigwane ehlonza umuntu.

UHLELO LOKUFUNDISA NGEZEZIMALI

Abaphatheli Abaqokiwe, lapho kwazeka futhi kungenzeka khona, bazosungula uhlelo lokufundisa ngezezimali oluzokweseka abafaka isicelo sokukhokhelwa abathola imihlomulo Esikhwameni Semali Esisiwe ukuze bahlinzekwe ngokufundiswa ngokuphathelene nolwazi ngezimali, oluhlanganisa, lapho kwazi ukwenzeka khona, ukwethamela imihlangano yokucobelelana ngolwazi lwezezimali.

UKUNGAQHUBEKELI PHAMBILI

Uma Isitifiketi Sokutholakele Kwezempilo sikhombisa ukuthi ofaka isicelo sokukhokhelwa ufanelekile, ngeke akwazi ukuphinda afake esinye isitifiketi sezempilo ekuhambeni kwesikhathi esikhombisa isifo esehlukile, noma ngabe isimo sofaka isicelo sokukhokhelwa sesibe bucayi kakhulu. Okufanayo kusebenza uma othembele kumvukuzi esefake umbiko wezempilo owodwa womvukuzi ofanelekile osewashona. Awukho omunye umbiko wezokwelapha okhombisa isimo esihlukile maqondana nomsebenzi wasemayini ongasekho ongabhekwa.

Uma iSitifiketi Sokutholwa Kwezokwelapha maqondana nomuntu oshonile ofake isicelo sokukhokhelwa sibonisa ukuthi umuntu oshonile ubengafaneleki ngokwezempilo, ngeke kusabikwa mbiko wezokwelapha ozobhekwa ngokuphathelene nokuqinisekisa.

Njengoba sekushiwo ngenhla,uma kwenzeka Isitifiketi Sokutholakele Kwezempilo sikhombisa ukuthi ofaka isicelo sokukhokhelwa (ongeyena othembele kumvukuzi) akafanelekile ngokwezempilo, angafaka isicelo sokukhokhelwa esisodwa (1) - futhi esisodwa kuphela – sokuphinde afake isicelo sokukhokhelwa bese ekwazi ukuthola esinye Isitifiketi Sokutholakele Kwezempilo okusekelwe komunye umbiko wezempilo. Ofake isicelo sokukhokhelwa uzokhokhela izindleko zokuhlolwa kodwa uzobuyiselwa izindleko uma eqinisekiswe ukuthi ungofake isicelo sokukhokhelwa ofanelekile futhi ekhokhelwe umhlomulo.

UKUHLELO LOKUVIKELA NGOKUPHATHELENE NOKUKHWABANISA

Abaphatheli Abaqokiwe kudingeka ukuthi basungule uhlelo olwakhelwe ukuvikela ngokuphathele nokukhwabanisa ukuze kuvinjelwe ukuxhashazwa kwemihlomulo ehlinzekwe Yisikhwama Semali Esisiwe.

IPHANELI YOKWELULEKA NGOKUPHATHELENE NEZEMPILO

Abaphatheli Abaqokiwe bangaqoka iphaneli yezempilo, equkethe okungenani abasebenzi bezempilo abaqeqeshiwe ababili abanesipiliyoni kanye nekhono lokuhlaziya ukulimala komgudu wokuphefumulo kanye nezifo zamaphaphu ezitholakele emsebenzini, ukuze ibaluleke nganoma yiziphi izindaba eziphathelene nezempilo.

IGUNYA ELIBUKEZAYO

Abaphatheli Abaqokiwe kudingeka ukuthi basungule futhi bagcine umsebenzi wokuxazulula ukungaboni ngasolinye, okuhlanganisa:

- Igunya Lokubukeza Kwezempilo; kanye
- Ukuqinisekisa Kwegunya Elibukezayo.

Uma kwenzeka ofaka isicelo sokukhokhelwa ephikisa Isitifiketi Sokutholakele Kwezempilo, Isitifiketi noma Isaziso Sokufaneleka asinikeziwe, kungekadluli izinsuku ezingamashumi amathathu ofaka isicelo sokukhokhelwa angadlulisela ukungaboni ngasolinye Egunyeni Elibukezayo ukuze kuxazululwe ukungaboni ngasolinye.

IZIMAYINI EZIFANELEKAYO NEZIKHATHI ZOKUFANELEKA MAYELANA NEZIMAYINI EZIFANELEKAYO

Imininingwane ephelele yalokhu ingatholakala kuShejuli F Wegunya Lesikhwama Semali Esisiwe.

UKUQINISEKISWA

Kuphela uma Ikomidi Lokugunyaza Lesikhwama Semali Esisiwe linquma ukuthi ofaka isicelo sokukhokhelwa akufanele athoe umhlomulo bese Likhipha Isaziso Sokungafaneleki, Ikomidi Lokugunyaza Lesikhwama Semali Esisiwe lizofaka Isitifiketi ku-Agent emele izinkampani ezasungula ukuze kuqinisekiswe ukuthi ngabe ulwazi oluphathelene nokusebenza ngokuhlobene nomvukuzi okufakwa isicelo sakhe sokukhokhelwa ngabe kuphelele yini. Ukubukeza kwe-Agent kungathatha izinsuku ezingama-90 esicelweni ngasinye futhi kuzoncika ikakhulukazi ekukwazini ukutholakala kwamarekhodi athile.

UKUYEKISWA KWESIKHWAMA SEMALI ESISIWE

Isikhwama Semali Esisiwe sizohlala sikhona iminyaka eyi-12

IMISEBENZI YETRAST

IMISEBENZI YABAPHATHELI ABAQOKIWE

Abaphatheli Abaqokiwe baphoqelekile ukuthi bafeze Inhloso Yesikhwama Semali Esisiwe, ekuwukwenza ukuthi kusebenze Isivumelwano Sesinxephezelo kanye, ngokusekela kulokhu, bahlinzeke imihlomulo kulabo okumele bahlomule abafanelekile. Kumele sikwenze lokhu ngamanani kanye nokusekela kuzo zonke izinqubo kanye nokudingekile okubekwe Egunyeni Lesikhwama Semali Esisiwe ngokushesha ngendlela okungenzeka ngayo.

Abaphatheli Abaqokiwe baphoqelekile ukuthi bathuthukise uhlelo lwezezimali kanye nolokwenza umsebenzi lwaminyaka yonke ukuze kufezwe Inhloso Yesikhwama Semali Esisiwe. Lolu hlelo kumele luhlanganise kodwa alugcini kuphela:

- Olwazini lwezokumaketha;
- Ukuthi kuzolandelwa kanjani ukubaluleka kokuthola nokwenza ukuhlolwa kwezempilo kwabadinga ukwenzelwa izicelo;
- Ukusungula nokugcina ukwazi ukwenganela ukuhlolwa kwezokwelapha;
- Ukusungula nokunakekela izindawo zeZikhulu Zokufakwa Kwezicelo Zokukhokhelwa ukuze zenze umsebenzi wazo;
- Ukusungula nokugcina ubuchwepheshe bolwazi, isabelomali kanye nezinhlelo zokuphatha jikelele.

IZINSIZAKUSEBENZA, IZINHLELO KANYE NABASEBENZI

Abaphatheli Abaqokiwe kudingeka ukuthi basungule futhi bagcine izinhlelo nezinqubo ezidingekayo, kubandakanya nezinhlelo zobuchwepheshe bolwazi, ukunika amandla Izikhulu Zokufaka Izicelo Zokukhokhelwa (Claims Lodgement Officers), Ikomidi Lokugunyaza Lesikhwama Semali Esisiwe kanye Nowengamele Ukukhokha ukuthi benze imisebenzi yabo ngokuphathelene Negunya Lesikhwama Semali Esisiwe.

AMA-AKHAWUNTI NEMIBIKO

Abaphatheli Abaqokiwe bazoqinisekisa ukuthi kugcinwa izincwadi namarekhodi ezezimali afanele ngokuphathelene nezindaba Zesikhwama Semali Esisiwe nokwenganyelwa Kwesikhwama Semali Esisiwe okukhombisa ngokweqiniso nangokunembile ukuphathwa kwazo kwezindaba nebhizinisi Lesikhwama Semali Esisiwe futhi kuqopha ukutsetshenziswa kanye nesimo sezezimali Sesikhwama Semali Esisiwe.

UMHLANGANO OMKHULU WONYAKA

Abaphatheli abaqokiwe kumele babize okungenani umhlangano owodwa Wabaphatheli Abaqokiwe kungekadluli izinyanga eziyishumi ngemva kokuphela konyaka wezezimali Wesikhwama Semali Esisiwe.