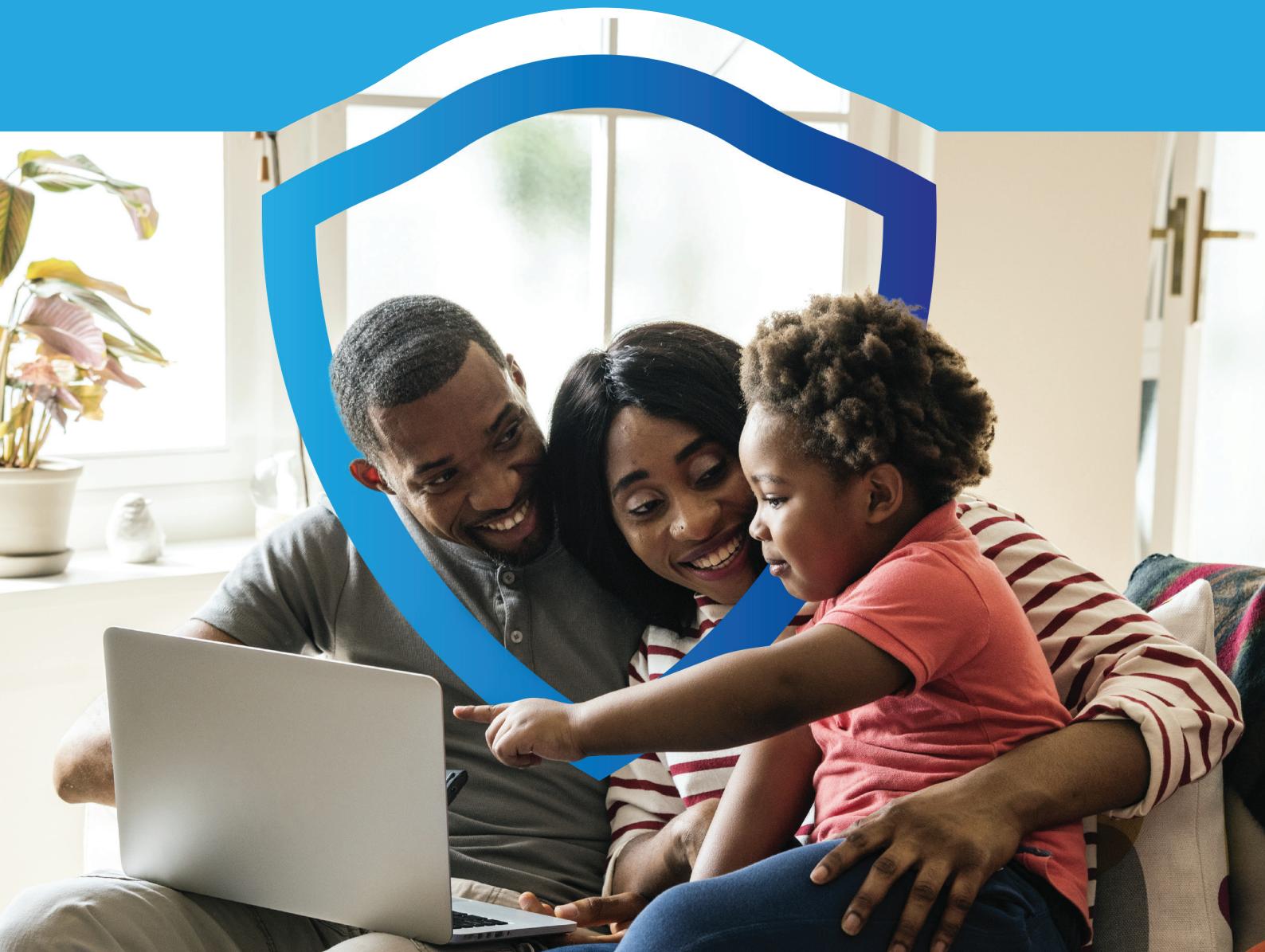


EcoSure

Re Bolokehile

TŠIRELETSO EA LELAPA - LIPALLO LE LIPEHELO



Underwritten by Lesotho National Life Assurance Company Limited

 **LNIG** | LIFE
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SELELEKELA

Ka kopo, bala o utloisise khaolo e nngoe le e nngoe ea lipallo le liphelo tsena. Tokomane ena e u manollela lipallo le liphelo tsa moralo oa lepato oa Ecosure o fanoang ke Lesotho National Life Assurance Company (LNLAC) ka tsebeli-sano mmoho le Econet ho fetela ho moji oa litšebeletso tsa Econet.

LNLAC ena le matla a ho fetola lipallo le liphelo tsena, ‘me ha ho na le phetoho e ncha, tlhokomeliso ea sehlomathiso se joalo e tla etsoa ka nako ea matsatsi a mashome a tseletseng (60). Mosireletsuo oa sehlloooh o tla romeloa molaetsa oa tlhokomeliso ea sehlomathiso ka SMS, o be o phatlalatsoe ka marang a rang a Econet hohle litšebeletsong tse fihlehang ho moji oa lihlahisoa tsa Econet. Moo *mosireletsuo oa sehlloooh* a sa ananeleng liphetoho tse entsoeng ho lipallo le liphelo tsa tumellano, a ka fetisa ttlebo ea hae ka mongolo ho LNLAC ka nako ea matsatsi a mashome a mararo (30), sehlomathiso se phatlalitsoe, mme ttlebo e joalo e tla amohela e le ho emisa tshireletso ena ea lepato ho tloha nako eo sehlomathiso se kenang tšebeletsong.

Moji oa litšebeletso tsa Econet o lokela ho ngolisetsa moralo oa lepato oa Ecosure, a tseba ebile a utloisia hantle lipallo le liphelo tse hhalositoeng ka hara tokomane ena. Haa netefatsa ngoliso ea hae, Moji, o ananela le ho itlama hore o tla phetha ho latela lipallo le liphelo tsa moralo oa lepato oa Ecosure.

MAFAPHA A AMEHANG KA HAR'A POLICY ENA

Policy ke tumellano ea molao e pakeng tsa hau le Lesotho National Life Assurance Company. ‘Me ke uena feela ea nang le litokelo tlasa Policy ena.

- Lentsoe ‘Rona’, le bolela Lesotho National Life Assurance Company, nomoro ea ngoliso I95/267. LNLAC ke setsi se fanang ka litšebeletso tsa ho sireletsa maphele a batho ebile se fuoe tumello ea molao ea ho fana ka litšebeletso tsa lichelete.
- Lentsoe ‘Uena’ le bolela mosireletsuo oa sehlloooh eo e leng eena mong’ a policy.

TLHALOSO EA MANTSOE A BOHLOKOA A SEBELISITSOENG KA HARA POLICY

Re fane ka tlhaloso e itseng bakeng sa mantsoeng a khetheleng, ‘me oona a ngotsoe ka mongolo o sekameng (*Italics*). Hape hona le lethathamo la tlhaloso ea mantsoe qetellong ea tokomane ena le hhalositseng mantsoe joalokaha a sebelisitsoe ka hara policy. Tlhaloso tse ikhethang li sebelisitsoe haholo khaolong tse buoang ka matšeliso ‘me li tla hlaha qetellong ea khaolo eo. Tlhaloso ea mantsoe a tloaelehileng ebile a sebelisitsoe ka hara policy ke ana;

- *Mong’ a Policy* – ho boleloa uena, mong’ a tumellano, mosireletsuo oa sehlloooh.
- *Mosireletsuo* - ho boleloa motho ea fihletseng lipallo le liphelo tse hlokahalang tsa ho sireletsoa ke policy ena.
- *Mosireletsuo oa sehlloooh* – ho boleloa motho eo re mo amohetseng e le mong’ a policy, eena mosireletsuo oa sehlloooh.

MOKHOA OA HO BALA POLICY

- Bongata ba mantsoe ana a ka holimo bo sebelisoa feela ha ho hlokahala.
- Lihlooho tsa liratsoana tsa Policy tsona li u tataisa ho bala policy ha bonolo, ha li ame kapa hona ho fetola moelelo oa se phuthetsoeng ke lipallo le liphelo.
- Ha u sheba khaolo e ikhethang ka hara policy, hangata e kenyelitse lebitso la sehlloooh lakhaolo e joalo.
- ‘Matsatsi’ ho boleloa matsatsi a tloaelehileng a hlaha Alemanakeng, ho kenyelitsoa a mafelo a beke le a phomolo.
- ‘Khoeli’ ho boleloa matsatsi a khoeli joalokaha a hlaha Alemanakeng, ho sa kenyelitsoe letsatsi la pele, ho kenyelitsoe la ho qetela le mafelo a beke le matsatsi a phomolo.
- ‘Mantsoe a buang ka Batho ba tlholeho’ a kenyelitsoe le batho ba litsebo tsa molao.
- ‘Monna’ e bolela motho e motona kapa e motšeali.

POLICY EA HAO

Policy ena ke tumellano ea molao e pakeng tsa hao le rona, e kenyelitse **ngoliso** le **tšebeliso ea mantsoe** a Policy.

- Ka **Ngoliso** ke moo u re kopang ho u sireletsa mmoho le basireletsua ba hao tlasa policy ena, ebile u re fa tumello ea ho bokeletsa seabo, khoeli le khoeli.
 - Ngoliso e etsoa ka khokahano ea mochini le mohala oa hau oa letsoho kapa ka ho tlatsa foromo setsing se haufi sa litšebeletso tsa Econet.
 - Ha ho ena le liphetho kapa litlatsetso holim'a policy ea hau ha e se e kene tšebetsong, foromo eo u e tlatsitseng ho etsa liphetho tse joalo e tla ba karolo ea policy ena ea hau.
- **Tšebeliso ea mantsoe a Policy** ena e kenyelitse kakaretso ea lipallo le lipeheho, le matšeliso joalo ka ha li hhalositsoe ka tlaase:
 - Kakaretso ea lipallo le lipehelo li kenyelitse kaofela lipallo, lipehelo, mekhelo, tse amehang tabeng tsa matšeliso.
 - Litsiane tsa matšeliso a lefu li tla hhalosa lipehelo le lipallo tsa mokhahlelo oa matseliso oa khetho ea hau.

Policy ea hao ke mantsoe a sebelisitoeng ho bopa tokomane ena eo re u romellang eona. U lokela ho e bala ka hloko-losi kaofela, u utloisise hore na u sirelelitsoe bakeng sang le hore na boikarabello ba hau ke bo fe. Ha u sa baballe lipallo tsa policy ee, ho ka etsahala re hholehe ho u lefa matšeliso a lokelang kapa policy ea hao e hlakoloe.

Ha re tlamelloe ke liphetho tsohle tse ka hlahang ntle feela le tseo re lumellaneng ka tsona ka mongolo, tsa ba tsa kenyelitsoa ka hara policy 'me le uena oa romelloa phetoho e joalo e kaba ea tšebeliso ea mantsoe kapa lethathamo la eona. Policy ena e behella thoko litokomane tsa policy tse fetileng.

Kamehla Policy ena e tla lula e le eona ea ho qetela ho khaolang khang moo ho sa luemellanoeng ka moevelo kapa tlhaloso.

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A. MEKHAHLELO EA POLICY EA TŠIRELETSO, MATŠELISO LE LIABO

Mekhahlelo ea policy ea tsireletso bakeng sa moji oa litšebeletso tsa Econet.

Mekhahlelo ea tšireletso	Matseliso	Liabo
Lite /Se bobebe	M10,000.00	M15.00
Basic/Sa mantlha	M20,000.00	M30.00
Standard/Sa boemo	M30,000.00	M45.00
Premium/Se seholo	M50,000.00	M75.00

- Moji oa litšebeletso tsa Econet a ka kena ka bo eena e le setho a sebelisa mohala oa hae oa letsoho ho ngolisetsa moralo oa lepato oa Ecosure, kapa mosireletsuo ea hlahang ka har'a tšireletso ea lelapa la moji oa litsebeletso tsa Econet.
- Tšireletso ea lelapa
 - Tšireletso ea lelapa e lumella mosireletsuo oa sehlooho ho ngolisa basireletsuo tla hae;
 - Basireletsuo kaofela ba tla kenngoa ka boleng ba chelete bo lekanang tla hae;
 - Motho ka mong o lefelloa seabo se lekanang ho sa tsotellehe lilemo tsa tlhaho tsa basireletsuo.

B. TŠIRELETSO EA LELAPA

- Tšireletso ea lelapa e lumella mosireletsuo oa sehlooho oa moralo oa lepato oa Ecosure ho kenya basireletsuo tla hae;
- Basireletsuo kaofela ba tla fumantsoa tšebeletso e tšoanang motho ka mong ho latela liabo tse lefuolang, mekhelo le tsohle lipallo tsa moralo oa lepato oa Ecosure.
- Mosireletsuo oa sehlooho a ka kenya litho tse latelang tsa lelapa hoba basireletsuo ba hae a sebelisa mohala oa hae oa letsoho;
 - Molekane;
 - Bana ba hae ba tsoalo kapa bao a ba abetsoeng ka molao;
 - Litloholo;
 - Batsoali;
 - Bo-nkhono le bo ntatemoholo ba mali/tsoalo; le
 - Batsoali ba molekane oa hae.
- Mosireletsuo e tla ba bonyane motho ea e so be le selemo (lesea le sa tsoa hlah) ho isa ho motho ea lilemo li ka tlaase ho mashome a supileng (70).
- Seabo sea tšoana bakeng sa basireletsuo bohole ho sa tsotellehe lilemo tsa bona.
- Mosireletsuo ha a ea lokela ho ba tla hae tšireletso ea boleng bo fetang ba tšireletso ea mosireletsuo oa sehlooho.
- Basireletsuo ba ka fetisetsoa ho basireletsuo ba sehlooho ba bang, joaloka lipakeng tsa monna le mosali bakeng sa tšireletso ea bana bao e leng ba bona, kapa ho baena le baholoane bakeng sa batsoali ba seng ba holile lilemong.

- Ha mosireletsuoa ea lilemo tse mashome a mabeli le motso (21) kapa ho feta a sena nomoro e ngolisitso eng e sebetsang ea Econet, e bile a sa ngolisetsa Ecocash, mosireletsuoa oa sehlooho o tla lokela ho etela setsi se haufinyane sa Econet a tšoere litokomane tse latelang:
 - Kopi ea tokomane ea boitsebiso ba mosireletsuoa;
 - Bopaki bakamano le mosireletsuoa;
 - Nomoro ea mohala e ngoliselitsoeng mosireletsuoa ho latela melaoana ea tsamaiso ea litsi tsa khaso tsa (Lesotho Telecommunication Authority).
- Motho aka kenngoa ha ‘ngoe ho ba mosireletsuoa ka hara policy empa hoo ha ho thibele hore le eena a kaba le policy kapa lipolicy tsa hae.

C. MEKHELO

- Ka mekhelo ho boleloa maemo ao re sa qobeleheng ho lefa kopo ea matšeliso ha lefu la mosireletsuoa le bakuoe ke maemo a sa sireletsoang ka hara policy; joaloka ka a latelang;
- Lefu la tlholeho le hlhang pele likhoeli tse tšeletseng li feta (e leng nako ea ho ema) pele policy e qalang ho fana ka matšeliso bakeng sa mosireletsuoa. Tefo ea matšeliso e tsamaea tjena ha lefu la tlholeho le hlahleng ha mosireletsuoa a ngoliselitse mokhahlelo o ka holimo ho e mene ea matšeliso (premium package):

Nako ea lefu ho tloha letsatsi leo policy qalileng ka lona	Likhoeli tse 0 ho isa 6	Likhoeli tse 6 ho isa 12	Kamora likhoeli tse 12
Boholo ba matseliso a lefuoang	M0.00	M30,000.00	M50,000.00

- Ha motho a ipolaile.
- Ka lefu le bakiloeng ke ntoa, borabele kapa moferefere.
- Mafu a hhalositsoeng a ba a netefatsoa e le a seoa ka lipehelo tsa mokhatlo ea machaba oa bophelo oa lefatse (World Organisation Standards).
- Kopo ea matšeliso e etsetsoang motho ea sa fihleleng lipehelo tsa tshireletso tse tlaasa tumelano ena.
- Kopo ea matšeliso ea boqhekanyetsi kapa e hlokang botšepehi.

D. NGOLISO

- Ha mosireletsuoa a hlokahetse moraloo oa lepato oa Ecosure o fana ka tshireletso ea litšenyehelo tsa lepato. Seabo se lefuoang bakeng sa tshireletso se huloa kakaretsong ea chelete ea moea ka mochini o hokahanang le mohala oa mosireletsuoa oa sehlooho oa letsoho kapa ka sepache fonong, ka matsatsi a khethiloeng khoeling.
- Ho ngolisetsa moraloo oa lepato oa Ecosure, mosireletsuoa oa sehlooho o lokela ho ba kaholimo ho lilemo tse leshome le metso e robeli (18) empa ka tlaase ho tse mashome a supileng (70).
- Ngoliso e etsoa ka mochini o hokahanang le mohala oa letsoho oa mosireletsuoa oa sehlooho.
- Mosireletsuoa oa sehlooho o lokela ho ba le nomoro ea mohala e sebetsang e nang le GSM hore a tle a nolofalloe ho ngolisetsa moraloo oa lepato oa Ecosure.
- Ho ngolisetsa moraloo oa lepato oa Ecosure, mosireletsuoa oa sehlooho o tla lokela ho fana ka lintlha tse latelang:
 - Mabitso le fane tsa hae ka botlalo
 - Nomoro ea boitsebiso
 - Aterese ea moo a lulang
 - Botona kapa Botšehehi

- Letsatsi la tlhaho
- Lebitso le fane tsa mojalefa oa hae
- Likamano tsa mosireletsuoa oa sehlooho le mojalefa
- Letsatsi la tlhaho la mojalefa; le
- Linomoro tsa mohala tsa mojalefa.

- Methati eohle ea ngoliso e lokela ho phethelo pele policy e nehelanoa ho mong'a eona, ho netefalitsoe lintlha tse boletsoeng ka holimo, khetho ea mokhahlelo oa policy oa lepat, mokhoa oa ho lefa seabo sa pele (ka ecocash, ho sebelisoa khokahano ea mochini ho nka seabo kakaretsong ea chelete ea moea), ka ho letsetsa *188#.

- Ha methati ea ngoliso e phethetsoe, mosireletsuoa oa sehlooho o tla netefatsa hore o amohela lipallo le lipehelo, ebile o fana ka tumello hore ho huloe seabo sa khoeli le khoeli, kakaretsong ea chelete ea moea fonong ea hae.

E. NAKO EA HO QALA HOA TŠIRELETSO LE EA HO TSOELAPELE KA MATŠELISO

- Morero oa lepat, Ecosure o qala ho kena tšebetso ka letsatsi leo policy e qalang ka lona.
- Nako ea ho qala policy e baleha tjena:
- Haeba mosireletsuoa oa sehlooho a qalile ho ngolisa ka letsatsing la pele la khoeli ho ea fihla letsatsing la leshome (10th), policy e qalile khoeling eona eo ka ho eona re atlehileng ho hula seabo sa pele, kakaretsong ea cheleteng ea moea ka fonong ea hae.
- Haeba mosireletsuoa oa sehlooho a ngolisitse pakeng tsa la leshome le motso o le mong (11th) a qeta mafelo a khoeli, policy e kena tšebetso ka letsatsi la pele (1st) la khoeli e hlahlamang
- Ha ngoliso e phethetsoe, seabo sa pele sa khoeli se tla huloa kakaretsong ea chelete ea moea ka mochini o hokahaneng le mohala oa letsoho.
- Ho latela tefo ea seabo sa pele, liabo tse tla latela li tla lefuoa pakeng tsa la pele (1st) le la leshome (10th) kheli e nngoe le nngoe.
- Tšireletso bakeng sa matšeliso a lefu e qalile khoeling ea pele eo seabo sa pele se lefuoeng ka eona.
- Policy e lula e nchafetse ha feela mosireletsuoa oa sehlooho a lefa seabo sa khoeli le khoeli ka hore ho huloe kakaretsong ea chelete ea moea ka fonong ea hae kapa ka mokhoa o mong o lumellanoeng.
- Liteko tsa ho bokella seabo li tla etsoa tsatsi le leng le leng, hora le hora ho tloha tsatsing la pele la khoeli ho fihlela qetellong ea khoeli.
- Ha tefo e ke keng ea atleha ka letsatsi la pele la khoeli, Ecosure e tla etsa liteko tse 'maloa ho hula chelete ka fonong boleleng ba khoeli ho fihlela e atlehile le tefo etsahetse.
- Seabo sa Ecosure se ka lefeloa ke motho e mong ea nang le policy ka ho letsatsa *188# ho lefa.
- Mosireletsuoa oa sehlooho a ka hlakola Policy ka ho fana ka thokomeliso ea matsatsi a mashome a mararo (30) litsing tsa litšebeletso tsa Econet a na le bopaki ba tokomane ea boitsebiso.
- Policy e khaoha ha feela mosireletsuoa oa sehlooho a hlokahetse, a ka e hlakola ka bo eena, e ka senyeha le/kapa a etsa tlhophiso le rona ho e khaola.

F. LIPHETOHO KA HARA MEKHAHLELO EA TŠIRELETSO

- Haeba mosireletsuoa oa sehlooho a khetha ho nyolla tšireletso ea hae ho tloha mokhahlelong oa pele ho ea ho o mong, matšeliso a tla lefuoa ka mokhoa o latelang:
 - Bakeng sa lefu la tlholeho, boleng ba matšeliso bot la fetoha khoeli tse tšeletseng kamorao ho phetoho eo u e entseng ea ho eketsa boleng ba tšireletso;
 - Bakeng sa lefu la kotsi (accident), boleng ba tšireletso bo nyoloha hang ha tefo ea seabo se nepahetseng e patetsoe, mme lefu le joalo le tla lefshoa ka mokhahlelo o ntlaufitsoeng.

- Haeba mosireletsua oa sehlooho a khetha ho theola tshireletso eo a neng a le ho eonahoa ea ho e 'ngoe, otla sebeletsoa ka tshireletso eo a theohetseng ho eonahang hang ho sa tsotellehe hore o hlokahetse kafe la kotsi kapa la tlholeho.
- Haeba mosireletsua oa sehlooho a khetha ho theola tshireletso eo a neng a le ho eonah, tshireletso e joalo e kena tsebetsong hang hang ha tsebetso e phethetsoe ho sa tsotellehe hore o hlokahelletse kotsing kapa ka lefu la tlholeho
- Haeba mosireletsua oa sehlooho a khetha ho theola tshireletso eo a neng a le ho eonahoa ea ho e 'ngoe, otla sebeletsoa ka tshireletso eo a theohetseng ho eonahang hang ho sa tsotellehe hore o hlokahetse kafe la kotsi kapa la tlholeho.
- Haeba mosireletsua oa sehlooho a khetha ho theola tshireletso eo a neng a le ho eonah, tshireletso e joalo e kena tsebetsong hang hang ha tsebetso e phethetsoe ho sa tsotellehe hore o hlokahelletse kotsing kapa ka lefu la tlholeho
- Haeba setho sa sehlooho se ntlaufitse tshireletso ho tloha ho eathathong, ha ho hlaha lefu e le la tlholeho matseliso a tla lefuoa ka mokhoa o latelang:

Nako ea lefu ka mora ho ntlaufatsa policy	Nako ea 0 ho isa khoeling 6	Khoeli tse 6 ho isa 9	Ka mora khoeli tse 9
Boholo ba matseliso a lefuoa	Ho latela mokhahlelo oa pele ho phetoho	M15,000.00	M25,000.00

Haeba a hlokaheletse ka lefu la kotsi (accident) tshireletso e ncha e kena tsebetsong hang hang, 'me kopo e tla lefuoa ho latela tshireletso e ncha.

G. TEFO EA SEABO

- Tshireletso ke molemong oa ho lefella litšenyehelo tsa lepato ha feela liabo li lefuoe hantle ho latela lipehelo tse latelang:
 - Seabo sa pele se lefuoa ha ngoliso e phethetsoe, ha liabo tse latelang tsona li lefuoa hantle ka letsatsi la pele la khoeli.
 - Liabo li lefuoa ho tsoa kakaretsong ea chelete ea moea oa Econet.
 - Ho lefuoa boleng bo nepahetseng ba seabo, e seng ka likhaohana.
 - Kopo ea matseliso ha e lefuoe ha policy e senyehile.
- Nako ea mohau ea ho lefa policy ke matsatsi a mashome a mararo (30) a khoeli, ka mora moo policy e se e senyehile.

H. HO SENYEHA LE HO TSOSA TSHIRELETSO

- Policy e senyeha ka letsatsi la mashome a mararo (30th) eleng letsatsi la ho qetela khoeling la ho lefa seabo.
- Policy e senyehileng e ka tsosoa bocha ka ho lefa seabo empa ha e tsositsoe bocha, ha ho kopo ea matseliso e tla lefuoa ka lefu la tlholeho bakeng sa khoeli ka nngoe eo policy e feletsoeng ke bophelo ho isa likhoeling tse tharo tseo ho tsosa policy ho lumelletsoeng.
- Policy ena ha e fane ka chelete boemong boo mong'a policy a e koalang

I. NAKO EA TLHOKOMELISO EA HO NYOLLA SEABO

- Re tla fana ka matsatsi a mashome a tseletseng (60) a tlhokomeliso ea ho nyolla seabo.

J. BOLOTSANA/PHATLALATSO EA LESHANO LE BOQHEKANYETSI

- Policy e ka hlakoloa, kopo ea matseliso ea hanoa kapa ho senngoa ntle le ho khutlisa liabo tse lefiloeng, ha mosireletsuoa a ka etsa bolotsana kapa a pata nnete ea litaba tse hloka halang.
- Litholoana tse bosula tsa ketso kapa mokhoa efe kapa efe oa boqhekanyetsi o ka sebelisoang ke mojalefa ho fumana matšeliso, e tla ba hore policy e hlakoloe kapa e senngoe hang, ‘me liabo tsohle tse lefuoeng li oeelle.

K. LIPHETOHO TSE AMANANG LE POLICY

- Liphetoho tsohle tse amanang le policy li tla etsoa setsing sa litšebeletso tsa Econet ka bopaki bo hlapan-tsitsioeng ba boitsebiso.
- Ho ka etsoa liphetoho tse latelang feela:
 - Phethoho ea nomoro ea mohala; le
 - Litokiso tse amang le lintlha tsa motho ka hara policy.
- Boitsebiso ba mosireletsuoa ka har'a policy bo ke ke ba fetoha ntle le ka litokomane tse lumelletsoeng ka molao oa Lesotho joaloka ho fetola mabitso.
- Policy e hlakotsoeng e ke ke ea busetsoa tšebetsong, ntle le hore ho etsoe kopo e nngoe e ncha e qalang policy.

L. MOJALEFA

- Mosireletsuoa oa sehlooho a ka khetha batho ba babeli (2) bao e tla ba bajalefa ba hae. Ho tla ba le mojalefa oa mantlha ea tla amohela matšeliso ha lefu le hlahile, ho be le mojalefa ea hlahlamang, ea tla amohela matšeliso ha feela maemo a bophelo a mojalefa oa mantlha a sa lumele hore a ka amohela matšeliso kapa a hloka hetse. Mojalefa e lokela ho ba motho ea phelang.
- Ha ho na pehelo le haele e le e ka hlhang tokomane ea kabo ea mafa e ka susumetsang ho fetoloa hoa mojalefa ea khethuoeng ka hara policy ena
- Haeba mojalefa oa sehlooho a hloka hetse, matseliso a lefu a tla fuoa mojalefa ea mo hlahlamang ea khethuoeng ke mosireletsuoa oa sehlooho.
- Haeba mojalefa oa mantlha le mohlahlami oa hae ba hloka hetse, kapa e ba mosireletsuoa oa sehlooho ha khetha mojalefa hohang, matšeliso a lefu a tla fuoa molekane oa mosireletsuoa ha a ntse a phela e bile a na le tokomane ea bopaki ba lenyalo le eena le tokomane ea molekane ea joalo ea boitsebiso.
- Haeba mosireletsuoa oa sehlooho a ka hloka halala a se na molekane, matšeliso a tla fuoa motho ea tla khethoa e le mojalefa ka taelo ea ofisi ea Mmusi oa Setereke.
- Haeba motho ea khethiloeng ho ba mojalefa a le lilemo li ka tlaase ho leshome le metso e robeli (18), chelete ea matšeliso e tla lefuoa eo e tla ba mojalefa ka taelo ea moahloli lekhotleng le phahameng, (Master of the High Court).

M. BOIKARABELLO BA RONA BO AMANANG LE HO LEFA LITSIANE

- Ha mosireletsuoa a ka hloka halala re tla lefa chelete e boletsoeng khaolong ea A ho mojalefa, empa re tla ela hloko mekhelo le lipehelo tsa policy.
- Empa ha re bontša hore matšeliso ha a lokela ho ba teng kapa ho lefuoa ho latela hore ha hoa ipapisoa le lipallo le lipehelo tse hlhang ka hara tokomane, ke boikarabello ba mojalefa ho netefatsa kapa ho hanyetsa taba e joalo.

N. METHATI EA HO ETSA KOPO EA MATŠELISO

- Kopo ea matšeliso e lokela ho kenngoa hang ha ho na le lefu la mosireletsuoa, ‘me matšeliso a tla lefuoa bankeng ea mojalefa.
- Kopo ea matšeliso e tla isoa litsing tsa litšebeletso tsa Econet feela

- Re ele hloko hore kopo ea matšeliso e etsoa hang ha lefu la mosireletsua le hlaile, empa e be nako e sa feteng matsatsi a lekholo le mashome a robeli (180) ho tloha letsatsing leo lefu le hlahile ka lona.
- Ho qhoaelloe litokomane tse latelang, e bile li hlapantsitsoe, foromong e tlatsitsoeng hantle kaofela ea matšeliso, e fumanehang litsing tsa litšebeletso tsa Econet:
 - Bopaki la lefu
 - Bopaki ba 'moshara
 - Bopaki ba ngaka (haeba mofu a hlokaheletse sepetlele)
 - Bopaki ba mapolesa (haeba mofu a hlokaheletse kotsing, e se ka mokhoa oa tlholeho)
 - Boitsebiso ba mofu
 - Lintlha tsa setsi sa poloko le kalimo ea lichelete (bank) ea mojalefa, kapa
 - Mohala oa letsoho oa mojalefa
- Tefo e tla fetisetsoa bankeng ea mojalefa.
- Haeba tokomane ea bopaki ba lefu e sa tlisoa mmoho le tse ling, e lokela ho tlisoa bonyane pele matsatsi a lekholo le mashome a robeli (180) a feta ho tloha mohla lefu le hlahileng.
- Kopo ea matšeliso e ka tla lefuoa ka hara nako ea lihora tse mashome a supileng le metso e 'meli (72) ka morao hore ho tlisoe litokomane tsohle.
- Boemong boo mosireletsua oa sehlooho a seng a hlokahetse, basireletsua ba hae ba ka fetisetsoa ho mosireletsua oa sehlooho e mong ka boeletsi ba mojalefa le ho ba lipuisanong le mosireletsua oa sehlooho e mocha, empa moo phetisetsano e sa etsahalang tsireletso e ea senyeha. Liabo tsohle tse neng li lefiloe pele ho nako ke mofu molemong oa basireletsua ba hae lia khutlisoa li fuoa mojalefa.

O. HO HANA KOPO EA MATŠELISO, KHOHLANO LE KHANG

- Maemong ao re ka hanang ho lefa kopo ea matšeliso kapa karolo e itseng ea kopo ea matšeliso (e ba mojalefa o etsa khanyetso ka mongolo ka hara matsatsi a mashome a mararo (30) ka morao hore re hane), qeto eo e tla fetisetsoa ho mohlahlobi. Qeto ea mohlahlobi ha e re tlame ho e phethahatsa empa re ka e sebelisa ho boela re hlahlobisia qeto ea qeto ea pele.
- Boemong boo mojalefa a sa lumellaneng le tlhahlobo e ncha, mojalefa o tla re tsebisa ka mongolo ka hara matsatsi a mashome a mararo (30).
- Taba e joalo, ho latela molao, e ka boela ea fetisetsoa ho mokena-lipakeng ea nang le leseli la taba e joalo, ka hara matsatsi a mashome a tseletseng (60).

P. MOELI OA BOIKARABELLO BA RONA BO AMANANG LE TEFO EA MATŠELISO

- Kopo efe kapa efe e tlisitoeng ke mojalefa e amanang le moraloo oa lepatoo Ecosure, e lokela ho ho lefuoa ho latela mokhahlelo oa tsireletso o khethiloeng bakeng sa mosireletsua, ho latela lipallo le liphelotsoa policy.
- Mosireletsua o tla fumana matšeliso ka moraloo oa lepatoo Ecosure ha fela re ntse re tsoela-pele ho fana ka tšebeletso bake lipallo le liphelotsoa e tla qobella kapa ho kena tšebeletsoa emisa moraloo oa lepatoo Ecosure.

PUISANO

- Ke tokelo ea rona ho arolelana litaba ka mongolo ka mokhoa o bobebi e bile o amoheleha ka SMS kapa ka marang rang (website www.etl.co.ls) kapa maqepheng a marang rang a lithala tsa lipuisano.

Q. TUMELLANO KAOFELA

- Lipallo le liphelotsoa tsena li bopa tumellano e le nngoe feela pakeng tsa rona le mosireletsua.
- Ha ho khanyetso kapa tumellano e ka hlomathisang lipallo liphelotsoa e tla qobella kapa ho kena tšebeletsoa ntle le e e ntsoeng ka mongolo e bile e tekenetsoe ke mothoo ea nang le tokelo ea ho etsa joalo.

R. LETHATHAMO LE TLHALOSO EA MANTSOE A SEBELISITSOENG

- Re fane ka moelego o itseng bakeng sa mantsoe a khetheleng. Mantsoe a joalo a ngotsoe a sekame (italics). Lethathamo lena le fana ka moelego oa sehološana sa mantsoe a sebelisitsoeng ka hara tokomane ena e bile a ntse a tšoana le moo a sebelisitsoeng ka hara policy. Lethathamo lena ha le kenyelsetse tlhaloso e amanang le khaolong e khetheleng ea matšeliso, empa qetellong ea khaolo feela.

Mohlahlobi	Setsebi se sebelisoang ho hlahloba likopo tsa matšeliso se tla khethoa ke rona boemong ba ho banana, likhohlano kapa likhang.
Mojalefa	Motho eo mosireletsuoa oa sehlooho a mo khethang ho amohela matšeliso ha hlokahetse.
Mojalefa OA mantlha	Motho oa pele eo u mo khethang ho amohela matšeliso ha mosireletsuoa a hlokahetse.
Mojalefa ea hlahlamang	Motho oa bobeli ea hlahlamang oa pele eo u mo khethang ho amohela matšeliso ha maemo a bophelo a sa lumelle mojalefa oa pele kapa a hlokahetse
Chelete ea matšeliso	Chelete e lefuoang Mojalefa e le ea matšeliso ha mosireletsuoa a hlokahetse.
Seabo sa matšeliso	Tefo ea khoeli le khoeli bakeng sa mofuta oa matšeliso o khethiloeng bakeng sa mosireletsuoa ka mong.
Letsatsi le qalang matšeliso	Letsatsi le qalang mothati oa matšeliso le ka fapano bakeng sa mosireletsuoa ka mong. Ke letsatsi leo mosireletsuoa e qalang ho fuoa tšireletso ka lona tlasa policy ena.
Kopo ea matseliso	Kopo e etsoang ke mojalefa le/kapa moemeli kapa mohlokomeli ea ho lefa matšeliso ha mosireletsuoa a hlokahetse.

Ngoana

Motho ea sa nyaloang, ea tlasa tlhokomelo ea mosireletsuoa oa sehlooho kapa molekane, ea e so be lilemo li mashome a mabeli le motso (21) hape e ka ba:

- Ngoana oa mali, ngoana ea hlahang molekane a se a hlokahetse le setloholo
- Ngoana oa molekane e mong lenyalong le le leng, ngoana ea holisoang kapa ea fanoeng ka molao.
- Mosireletsuoa oa sehlooho kapa molekane a ka fuoa tokelo ea tshireletso tlasa policy ena, lilemo li ka (ka boikhethelo ba rona) eketsoa ho ea ho tse mashome a mabeli le metso e mehlano (25) ha feela eba:
- Ke ngoana ea sa nyaloang ea ntseng a kena sekolo nako eohle, sekolong se ngolisitsoeng ka molao.
- Ke ngoana ea sa nyaloang ea phelisoang ke mosireletsuoa oa sehlooho kapa molekane ea nang le bokooa ba kelello ba bophelo bohole ebile bo bonahala.

Mokopi oa matšeliso

Motho ea tsebisitseng ka kopo ea matšeliso ‘me eaba ea amohelehoa.

Tshireletso

Tšepriso eo re e ntseng tlasa policy ho lefa matšeliso a boleng ba chelete e boletsoeng tlasa moraloo oa lepatsoa Ecosure, e le ho phethatsa lipallo tsa seabo.

Lefu la kotsi

Ha ho ka ba le ketsahalo e ka hlahang ho sa lebelloa ka mora letsatsi le qalang matseliso, e ka bakoa ke ntho e itlhahelang kae kae feela ea fihla ka bohale kapa ka kotsi ea bolaea mosireletsuoa.

Lefu la tlholeho

Lefu le amahanngoang le ho kula kapa le ka bakoang ke ha mmele o hloleha ho sebetsa hantle empa ho sa kenngoa letho le o sitisang ho sebetsa hantle, joaloka ho ameha kotsing kapa ho bolaoa, ebile li sa kenyelsetse mekhelo e behiloeng ka hara lipallo le lipheloa tsena.

Sepache fono kapa chelete ea moea oa Econet

Sepache sa mochini se laoloang ke Econet Telecom Lesotho (Pty) Ltd, lebitso la mosireletsuoa, motsehetsi le/kapa mojalefa.

Econet Micro insurance system

Khokahano e laolang litšebeletso tsa phano ea matšeliso boemong ba tahleheloa ea lefu Econet.

Mosebeletsi oa Econet	Motho kapa mokhatlo/khoebo e ngolisitseng ho thusa ho bokella le ho tlisa likopo tsa matšeliso a lefu.
Moralo oa lepato oa Ecosure	Tiisetso ea tšireletso ea nnete ea matšeliso ha ho na le lefu re lefang chelete joaloka re tsepisitse ka mekhahlelo ea tšireletso ea policy ho mosireletsuoaoa.
Mosireletsuoaoa(ba)	Motho ea atlehileng ho fihlela lipehelo kapa ea nang le tokelo ea molao ea ho fuoa tsireletso ke mosireletsuoaoa oa sehlooho, joaloka: <ul style="list-style-type: none"> - Molekane; - Bana ba mali kapa ea fanoeng ka molao; - Litloholo; - Batsoali; - Nkhono le ntate-moholo ba mali; le Batsoali ba molekane.
Ketsahalo e sirelelitsoeng	Ntho e ka etsahallang mosireletsuoaoa ea tlasa policy ena e tla re tlama ho lefa matšeliso. Ekaba ho hlokahalla kotsing kapa lefu la tlholeho.
Lefu la tlholeho	Lefu le amahanngoang le ho kula kapa le ka bakoang ke ha mmele o hloleha ho sebetsa hantle empa ho sa kenngoa letho le o sitisang ho sebetsa hantle, joaloka ho ameha kotsing kapa ho bolaoa, ebile li sa kenyelsetse mekhelo e behiloeng ka hara lipallo le lipehelo tsena.
Mosireletsuoaoa oa sehlooho	Motho ea e ntseng kopo ea ho ba setho sa moraloo oa lepato oa Ecosure. O tsoanelo ho ba lilemo tse leshome le metso e robeli (18) empa a be ka tlaase ho lilemo tse mashome a supileng (70) ka nako eo a ngolisetsang policy.
TLhahiso leseling e hlokalang	Tlhahiso leseling e re susumelitseng qeto ea rona ea ho fa mosireletsuoaoa tšireletso re ipapisitse le lipallo le lipehelo tsa policy.
Motsoali	Ho kenyelsetsoa le motsoali oa mosireletsuoaoa oa sehlooho le/kapa molekane, boemong boo mosireletsuoaoa oa sehlooho le/kapa molekane e leng mora/morali oa mali, ngoana oa molekane e mong lenyalong le leng, ngoana ea holositsoeng kapa ho fanoa ka molao motsoaling ea joalo.

Nako ea tšireletso ea matseliso ha ho na le tahlehelo ea lefu.	Nako eo policy e qalang ho fana ka tšireletso ho fihlela moo e emisoang, ha feela re ntse re fumana seabo sa khoeli le khoeli. Tšireletso e lefelloa sebakeng sa khoeli, mme e lokela ho nchafatsoa ka ho lefa seabo khoeli le khoeli hantle ka tatellano.
Tokomane ea tumellano	Selekane sa tumellano sa moralo oa lepato oa Ecosure le mosireletsua oa sehlooho, se susumetsang kopo ea matšeliso eo re tlangoang ke molao ho e lefa ha mosireletsua a hlokahetse.
Ho hlakola policy	Ho khaola selekane sa policy ho ka etsoa ke rona kapa ke mosireletsua oa sehlooho.
Ho hlakola policy	Ho khaola selekane sa policy ho ka etsoa ke rona kapa ke mosireletsua oa sehlooho.
Nomoro ea policy	Nomoro e ikhethang e fanoang ke mochini oa marangrang a Econet o sebtsang le Insurance e ka nnang ea eba nomoro ea mohala oa mosireletsua oa sehlooho. Nomoro e ka qopitsoa ea sebelisoa hohle litšebeletsong tse amanang le mosireletsua oa mantlha ka har'a moralo oa lepato oa Ecosure.
Mokhahlelo oa tšireletso	Khetho ea tšireletso ea boikhethelo ba mosireletsua oa sehlooho le basireletsua ba hae ea mokhahlelo oa litsiane ka hara moralo oa lepato oa Ecosure.
Letsatsi la tlhahlobo ea policy	Selemo le selemo hona le khoeli eo re tla hlahlobo policy ea hao, joalka ha e hlahka hara lethathamo la tšireletso, ke letsatsi leo re: <ul style="list-style-type: none"> - ka nyolla seabo (ha ho hlokahala); le - ka etsa liphetoho liphel long tsa policy.
Letsatsi le qalang policy	Letsatsi leo tšireletso ea policy e qalang ka lona bakeng sa mosireletsua oa sehlooho. Letsatsi la ho qala policy e ka ba morao ho: <ul style="list-style-type: none"> - Letsatsi la pele la khoeli ha feela re amohetseng kakaretso ea seabo; le - Letsatsi leo re lumellanang ho qala policy.
Seabo	Chelete eo mosireletsua oa sehlooho a lokelang ho e lefa khoeli le khoeli kapa ka mokhoa oa tatellano o tla beng o totobalisoe holima policy le ho boloka e phetse. Seabo se lefuoia ka mochini o hokahanang le mohala oa letsoho oa mosireletsua oa sehlooho ho hula kakaretsong ea chelete ea moea kapa ka mokhoa o mong o lumellanoeng.

Letsatsi la ho hula seabo

Letsatsi le tšoanang khoeli le khoeli, leo mosireletsuoa oa sehlooho a lumellanang le rona ho bokella seabo e le:

- Ho ntsa chelete kakaretso ea chelete ea moea mohaleng oa letsoho oa mosireletsuoa oa sehlooho.
- Mekhoa e meng eo re e lumellaneng.

Molekane

Motho ea nkileng kano ea lenyalo le mosireletsuoa oa sehlooho.

Rona

Ho boleloa Lesotho National Life Assurance Company (Inlac), ka nomoro ea rona ea ngoliso I95/267.

Nako ea ho ema pele ho eba le tokelo ea matšeliso

Nako eo re ke keng ra lefa kopo ea matšeliso haeba mosireletsuoa a hlokahetse hobane a bolaue, a ipolaile, a intšitse kotsi, kapa a hloka-hala ka lefu la tlholeho. Nako ea ho ema e baloa ho tloha ka letsatsi la ho qala la tšireletso bakeng sa mosireletsuoa ka mong.