

ZOMI INNKUAN USA

(Zomi Community USA)



ZOMI INNKUAN USA GENVAI THUMEILET

(Zomi Community USA Genvai Policy)

Revised on
May 11, 2024 (Saturday)
Board of Directors

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THU MEILET 1. ZOMI INNKUAN USA GENVAI THU (POLICY-I-: STATEMENT OF ZOMI COMMUNITY USA GENVAI)

Zomi Innkuan USA Genvai in:

1. Zomi Innkuan USA (ZIUSA) kipawlna in sihna tungtang ah luang kiphaamna ding in a vaihawmna ahi hi.
2. Zomi Innkuan USA Genvai Thumeilet a pom Zomi khatpeuh in sihna a tuah leh, Zomi Innkuan USA kipawlna min tawh a luang a kipham theihna ding, ahihkei leh, a luang a kivui zawhna ding in kipanpihna ahi hi.
3. Zomi Innkuan USA kipawlna i neihsa, Zomi Innkuan USA kipawlna i genvai thumeilette a pom mite kihuaaina ahi hi.

THU MEILET II. ZOMI INNKUAN USA GENVAI THUNEIHNA (POLICY-II-: THE POWER/RIGHTS OF ZOMI COMMUNITY USA GENVAI)

1. Zomi Innkuan USA (hih mun panin “ZIUSA” kici thei ding hi) Genvai leh ZIUSA Genvai tawh kisai thu leh la, sum leh paai khempeuh pen ZIUSA Kipawlna maban, thuneihna leh neihsa hi tawntung ding hi.
2. ZIUSA Genvai leh ZIUSA Genvai tawh kisai thu leh la khempeuh ah ZIUSA Kipawlna Thukhunpi leh Ngeina Dante tawh kituak in, Board of Directors pawl in thuneihna a sang pen nei ding hi.
3. ZIUSA Genvai Thumeilette (hih mun panin “Thumeilette” kici thei ding hi) sung a om thute pen Board of Director pawl hilhcianna (Definition) bangin kizui ding a, thu kicianlo, thu haksa a om a leh ZIUSA Innpi (Congress) pawl in a khensatna bangin kizui ding hi.

THU MEILET III. ZIUSA GENVAI THUMEILETTE A POM PAWLMI KHAT SUAH THEIHNA DING DINMUNTE (POLICY-III-: QUALIFICATIONS OF ZOMI COMMUNITY USA GENVAI POLICY HOLDER)

Khen (A): genvai pawlmi suahna ding A Kiciangtan Dinmun
Section (A): Qualifications / Eligibility of a policy holder

1. US gam leitang tung a om Zomi khat hi ding hi.
2. ZIUSA Kipawlna pawllut Zomi Innkuan kipawlna khatpeuh pan pawllutmi (Pawlmi) khat hi ding hi.
3. ZIUSA Kipawlna pawllut Zomi Innkuan kipawlna a om lohna khua, munte ah ZIUSA Kipawlna Thukhunpi leh Ngeina Dante tawh kituak in ZIUSA Kipawlna ah mimal dinmun tawh pawllutmi (Pawlmi) khat hi ding hi.
4. ZIUSA Genvai Thumeilette pom in a zui ding mi hi ding hi.
5. Genvai Sumbulpi (Premium) leh Genvai Donkik Sumbulpi (Periodic Premium) akidon hun in apia ding mi hi ding hi.
6. ZIUSA pawllut Zomi Innkuan kipawlna khatpeuh pan pawllut Zomi (Pawlmi) khatpeuh in, tualsung ZIUSA Genvai Tanu tungah, ahih kei leh ZIUSA pawllut Zomi Innkuan a om lohna mun leh khuate ah a om Zomi khatpeuh in ZIUSA Genvai Tanupi Pawl tungah Genvai Thumeilette tawh kizui-in genvai Pawlmi khat a suah theihna ding ngetna a nei mi ding hi.

Khen (B): Pawlmi Diktak Hihna Lahna

Section (B): Proof of Policy Holder

1. Ciangtan hun-a Genvai Sumbulpi leh Genvai Donkik Sum bulpi a pia Thumeilette a pom Pawlmi khat dikmah hi ci-a lahteihna in anuai a thute bek kisang ding hi.
 - (a) ZIUSA Genvai Tanupi in a hun zui-a a hawmkhiat, ZIUSA Genvai Thumeilette a pom Pawlmi khempeuh Ciaptehna (Minkhumna) Pulaakna.
 - (b) ZIUSA Genvai Tanupi, ahik keileh a kish Tanu khatpeuh in Genvai Thumeilette a pom Pawlmi khat hi ci-a ZIUSA Genvai tawh kisai kithuzakna Groupmail sungah khahna Email.

Khen (C): Pawlmi Maithak Minkhum Hun

Section (C): Enrollment Period

1. Kum khat sung a kha (4) halsim (Quarterly) in, Ni (30) huam sungta, Thumeilette apom Pawlmi Maithak sanna Minkhumna kinei thei ding hi. Tua khate pen January, April, July leh October kha teng hiding hi.
2. Thumeilette apom Pawlmi Maithak Minkhumna akibawl ding kha atun ma ni (15) in asap hun in, Genvai Tanupi in Genvai Thumeilette apom Pawlmi Maithak sanna neihna ding thu taangkona bawl ding hi.
3. Thumeilette apom nuam Pawlmi Maithak khempeuh in January, April, July ahik keileh October khat peuhpeuh sung a Ni (15) ni anunung pen in akisam thu leh la, sum leh paai teng Genvai Tanupi, ahik keileh a kish tanu khatpeuh tungah tunkim ding hi.
4. ZIUSA Genvai Tanupi, ahik kei leh akish Tanu khatpeuh in ZIUSA Genvai Thumeilette apom Pawlmi sanna akinei maithakte minkhumna taangkona bawl ding hi.

Khen (D): Kum (21) A cingta Pawlmitte leh Innkuan Hihna Kikhelna leh Innkuan Kigawmna

Section (D): Change of Policy Holder Status and Family Reunion Clause

1. Nu leh Pa, ahik keileh Nu leh Pa tungtawn in innkuan min tawh Thumeilette a pom Pawlmi khat in kum 21 a cin ciangin, Genvai Thumeilette a pom Pawlmi a thak san hunte ahi, January, April, July leh October khate tawh a kinai penpen kha sung ah, kum 21 a cinna thu theihsakna nei ding hi. Genvai Thumeilette a pom Pawlmi a thak san hun amasa penpen hun bei masiah Genvai Thumeilette a pom Pawlmi khat a hihnasa zom paisuak ding hi. Genvai Thumeilette a pom Pawlmi a thak san hun, January, April, July leh October kha ahilo hunte ah kum 21 cinna thu theihsakna kisanglo ding a, Thumeilette apom Pawlmi khat ahisuak theihna dingin a kish Genvai Sumdonnate pia ding hi.
2. Thumeilette a pom Pawlmi dinmun kilaihna ding ngetna anei khatpeuh (Gentehna: Innkuan min tawh Thumeilette apom Pawlmi hihna pan mimal in Thumeilette apom Pawlmi hih theihna ding, ahik keileh, zi/pasal neihna hang, zi/pasal USA Gam hong tunna hang cihbang thute khatpeuh tawh innkuan khat min in Thumeilette apom Pawlmi hih

theihna ding ngetna), Thumeilette apom Pawlmi a thak san hun, January, April, July leh October kha hun sungteng in a ngetna kisang ding hi. Genvai Thumeilette apom Pawlmi athak san hun, January, April, July leh October kha ahilo hunte ah ngetna kisanglo ding a, Thumeilette apom Pawlmi khat dinmun kilaihna zui-in a kizam Genvai Sumdonte pia ding hi. Genvai Thumeilette apom Pawlmi athak san hun a masa penpen hun abei masiah Genvai Thumeilette apom Pawlmi khat a hihnasa hipaisuak ding hi.

3. Thumeilette apomkhin, kum (21) acingta Pawlmi leh Pawlmi dinmun kilaihna leh kikhekna anei Pawlmitte in Genvai Pawlmi Kisimna Nambat (GV#) atuam kipia ding a, Thumeilette apom ni (Effective Date) pen kikhello ding hi. Thumeilette apomsa Pawlmi hihna tawh Genvai Pawlmi Maithakte tung a kidong Genvai Sumbulpi (Premium) pen piak kullo hi.
4. Thumeilette apomcil ding Pawlmi Maithak pen Thumeilet-IV, Khen (3) na zui a Genvai Sum kidong zah pia ding hi.
5. Min laihna leh dinmun kilaihna (change of name and status):
 - (a) Thumeilette apom Pawlmi khat in US Gam ki-ukna Dante tawh kituak-a aneih Minpi, laihna aneih hun ciangin, ZIUSA Genvai Tanute tung ah a Minpi thak pia ding hi.
 - (b) Thumeilette a pom Pawlmi khat in a dinmun kilaihna khatpeuh a om hun ah in ZIUSA Genvai Tanute tungah theisak ding a, Thumeilette zui-in piak ding Genvai Sum a om leh pia ding hi.
6. Genvai Sumdon piakzah (Premium rate) kilaih lo in Nu leh Pa te ahih kei leh a tuam in innsuang lo, kep a kul, midang khat peuhpeuh tawh Innkhat sung ah innkuan khat in a om te in File ki gawm thei ding hi. HOH pen sumpia penpen min hiding in Column khat sung ah a Nu maw a Pa maw a Pi maw a Pu maw cihdan in a kizopna uh leh a ki naina uh cihte kician tak in kiciamteh ding hi. HOH pen in Policy Holder hipah ding a, Policy Holder in File gawm ding a nget theih mah bang in File sung ah omte khat peuhpeuh a kizopna uh inn khat sung ah a om nawn loh ciang, ahih kei leh, a kizopna uh a kilaih teh ama thu in hem khia or ama file pan khen khia thei ding hi.

Khen (E): Hehpihna Hun leh Genvai Pawlmi Dinmun Zopkikna

Section (E): Grace Period and Reinstatement

1. Genvai Thumeilette a pom Pawlmi khat in Genvai Minkhumna leh Genvai Sumte apiak ding ni a nunung pen (Due Date) hun in ZIUSA Genvai Tanupi kiang ah a piakkei leh Thumeilette apom Pawlmi hihna pan in adinkhawl (Pending) in kikoih ding hi. Adinkhawl (pending) Thumeilette apomsa Pawlmi khatpeuh in Due Date ni pan sim Ni (30) sung hehpihna hun (Grace Period) kipia ding a, akizam Genvai Minkhumna leh Genvai Sumte apiak ciangbek in Thumeilette apom Pawlmi hihna lenkik (Re-instate) thei ding hi. Adinkhawlphot (pending) Thumeilette apomsa Pawlmi khatpeuh in hehpihna hun (Grace Period) sungin Thumeilette apom Pawlmi hihna aletkik (Re-instate)-kei leh Thumeilette apom Pawlmi hihna pan in akhawl (Inactive) hiding a, Genvai Thumeilette apom Maithak sankha ahi January, April, July, October hun sungtebek ah Thumeilette apom Pawlmi hihna ngenkik

theibek ding hi. Genvai Sumbulpi (Premium) piakikkha dinga, ahizong in abeisa hunin Thumeilette apom Pawlmi aihna dinmun omsa hun/ni apha zahzah kisimtohsak (Carry Over) ding hi.

- Adinkhawl (pending) Thumeilette a pomsa Pawlmi khatpeuh, adinkhawl na thu leh a hang pen Thumeilette apomsa Pawlmi' khialhna, ahih keileh a kispna hang ahih leh ZIUSA Genvai ah abeisa hun-a apiak Genvai Sum in ahuam tan hun abei ciangin, tua Thumeilette apomsa Pawlmi in sihna atuak leh Sihvuina/Luangphamna Sum (Death Benefit) ngahlo ding hi.

THU MEILEILET IV. ZOMI INNKUAN USA GENVAI SUM BULPI LEH DONKIK SUM BUPI (POLICY-I-: ZOMI COMMUNITY USA GENVAI PREMIUM AND PERIODIC PREMIUM)

- ZIUSA Genvai tawh kisai vaihawmna ah sumtawphah dingin ZIUSA Genvai Sumbulpi (Premium) (hih mun panin “Genvai Sum Bulpi” kici thei ding hi) kinei ding hi.
- ZIUSA Kipawl na Pawlmi khatpeuh in Genvai Thumeilette apom Pawlmi asuah theihna ding in Genvai Sumbulpi (Premium) khatvei khia ding a, Thumeilette apom Pawlmi khat ahih paisuak sung tengin Genvai Sumbulpi (Premium) khiakikkha nawnlo ding hi.
- Genvai Sumbulpi (Premium) khiat zah ding:

1.	Single 21 and Over (Kum 21 leh a tungsiah mi khat)	\$36
2.	Nupa Kop Khat (numei khat leh pasal khat hi ding hi)	\$42
3.	Nupa Kop Khat leh Ta 1 or Kum 21 nuai 1, a gawm mi 3 innkuante	\$42
4.	Nupa Kop Khat leh Ta 2 or Kum 21 nuai 2, a gawm mi 4 innkuante	\$48
5.	Nupa Kop Khat leh Ta 3 or Kum 21 nuai 3, a gawm mi 5 innkuante	\$54
6.	Nupa Kop Khat leh Ta 4 or Kum 21 nuai 4, a gawm mi 6 innkuante	\$60
7.	Nupa Kop Khat leh Ta 5 or Kum 21 nuai 5, a gawm mi 7 innkuante	\$66
8.	Nupa Kop Khat leh Ta 6 or Kum 21 nuai 6, a gawm mi 8 innkuante	\$72

- ZIUSA Genvai Thumeilette apom Pawlmi khatpeuh in sihna atuahciang in, Genvai Sumbulpi sung pan akipia ding Luangphamna Sum teng dipkikna dingin Donkik Genvai Sumbulpi (Periodic Premium) donna kinei ding hi. Anuai a bangin Donkik Genvai Sum bulpi kikhia ding hi.

1.	Single 21 and Over (Kum 21 leh a tungsiah mi khat)	\$35
2.	Nupa Kop Khat (numei khat leh pasal khat hi ding hi)	\$40
3.	Nupa Kop Khat leh Ta 1 or Kum 21 nuai 1, a gawm mi 3 innkuante	\$40
4.	Nupa Kop Khat leh Ta 2 or Kum 21 nuai 2, a gawm mi 4 innkuante	\$45

5.	Nupa Kop Khat leh Ta 3 or Kum 21 nuai 3, a gawm mi 5 innkuante	\$50
6.	Nupa Kop Khat leh Ta 4 or Kum 21 nuai 4, a gawm mi 6 innkuante	\$55
7.	Nupa Kop Khat leh Ta 5 or Kum 21 nuai 5, a gawm mi 7 innkuante	\$60
8.	Nupa Kop Khat leh Ta 6 or Kum 21 nuai 6, a gawm mi 8 innkuante	\$65
9.	Nupa Kop Khat leh Ta 7 or Kum 21 nuai 7, a gawm mi 9 innkuante	\$70

1. ZIUSA Genvai Thumeilette apom Pawlmi khatpeuh in Donkik Genvai Sumbulpi don ding taangkona akineih ni pan kipan ni (45) sungin, Donkik Genvai Sumbulpi a kidongkik zahzah pia ding hi.
2. ZIUSA Genvai Tanupi in minkhumna leh sum ngahte sittelna nei in, Donkik Genvai Sumbulpi don ding thu taangkona ni pan kipan, ni (60) acin hun Thumeilette apom Pawlmitte omna mun zankim (Local Time Zone 12:00 Midnight) hunlian in sum donkikna Minkhumna kipsakna neihkhat in kinei ding hi.

**THU MEILET V: THUMEILETTE POM KIPAT HUN LEH A HUAM HUN.
POLICY V: GENVAI POLICY EFFECTIVE DATE AND TIME OF COVERAGE)**

**Khen (A): Pawlmi Kipsak Ni leh Hun
Section (A): Effective Date and Time**

1. Genvai Thumeilette apom dingin a ngen Pawlmi khatpeuh dinmun sittelna a kineihkhit ciang in, Genvai Thumeilette tawh kituak in Pawlmi khatin santheih ding dinmun ahieh aleh, Maithak sanna kha abei Ni, January (31), April (30), July (31), October (31) a ngetna a neite' Local Time Zone 12:00 (Midnight) hun in, Genvai Thumeilette apom Pawlmi hihna kipsakna (Policy Effective) neihkhat in kinei ding hi.
2. ZIUSA Genvai Thumeilette a pom Pawlmi khatpeuh, ZIUSA Kipawlina ah pawllut Zomi Innkuan kipawlina khatpeuh pan amun, akhua zui-a ZIUSA Genvai Tanu khatpeuh in ZIUSA Genvai Tanupi, ahieh keileh akiseh Tanu khatpeuh tung ah, Thumeilette apom Pawlmi khat i sumpiak Genvai Sumte, ZIUSA Genvai Tanupi, ahieh keileh akiseh Tanu khatpeuh in ZIUSA Genvai thukizaksakna Groupmail ahieh keileh Thumeilette apom Pawlmi teng thuzaksakna in akizang khatpeuh panin Thumeilette apom Pawlmi khat i sumpiak Genvai Sum ngahna thu zaksakna aneih Ni leh Hun, ahieh keileh Bank sungah Direct Deposit tawh kiciantak in alut hun in Genvai Sum akingah in kiciamteh ding hi.
3. Hun Ciangtanna (Standard Time) pen thu a zacak-te omna hun (Time) bangbang hi ding hi.

**Khen (B): Thaksuaksak Hun
Section (B): (Renewal)**

1. Thumeilet-III, Khen (E) sung a kikhung bangin kizui ding a, Donkik Genvai Sumbulpi (Periodic Premium) a kidonsim in a pia Pawlmitte Genvai Thumeilette a pom Pawlmi hihna a thaksuak in kiciamteh ding hi.

1. ZIUSA Genvai Thumeilette apom Pawlmi khat in Thumeilette a pom Pawlmi khat hihna panin mimal ut thu in, a ut hunhun in khawlthei ding hi. ZIUSA Genvai Thumeilette apom Pawlmi khat hihna pan in a ut thu in a khawl Pawlmi khat in Thumeilette a pom Pawlmi hih theihna ding ahong ngetkik aleh Genvai Sumbulpi (Deposit) piakik ding a, ahi zongin abeisa hun in Thumeilette apom Pawlmi ahihna dinmun omsa hun/ni apha zahzah kisimtohsak (Carry Over) ding hi.
2. ZIUSA Genvai Thumeilette apom Pawlmi khat in ZIUSA Genvai Thumeilette zuihlohna aneih leh, Thumeilette apom Pawlmi khat hihna panin kikhawlsak ding hi. ZIUSA Genvai Thumeilette apom Pawlmi khat hihna pan in a kikhawlsak Pawlmi khat, Thumeilette apom Pawlmi khat hih theihna ding ahong ngetkik aleh, Genvai Sumbulpi (premium) piakik kha dinga, ahizong in abeisa hun in Thumeilette apom Pawlmi ahihna dinmun omsa hun/ni apha zahzah kisimtohsak (Carry Over) ding hi.
3. ZIUSA Genvai Thumeilette apom Pawlmi khat a sih leh a ngah ding Luangphamna Sum a ngah khit ciangin Thumeilette apom Pawlmi hihna panin akhawl in kiciamtehpah ding hi.

**THUMEILET VI: ZOMI INNKUAN USA GENVAI LUANG PHAMNA SUM
POLICY VI: DEATH BENEFITS**

1. Genvai Sumbulpite sung pan Genvai Thumeilette apom Pawlmi khat in sihna atuah aleh a kipia ding Luangphamna Sum bukim (100%) in \$ 15,000 (Tulsawm leh Tul-nga) hiding hi.
2. Genvai Luangphamna Sum atampen sehna \$15,000 val ah sumtang kikhawlsak ding hi.
3. ZIUSA Genvai Thumeilette apom Zomi khat in sihna a tuah leh anuai-a bangin Luangphamna Sum (Death Benefit) ngah ding hi:
 - (a) Thumeilette apom Pawlmi asuah Ni pan a kipan Ni 90 acin ma hun sungteng in asih aleh Luangphamna Sum bukim tung pan 25%,
 - (b) Thumeilette apom Pawlmi asuah Ni 90 a cin a kipan Kum 1 acin ma hun sungteng in a sih a leh Luangphamna Sum bukim tung pan 50%,
 - (c) Thumeilette apom Pawlmi asuah Kum 1 acinkhit akipan Kum 2 acin ma hun sungteng in asih aleh Luangphamna Sum bukim tung pan 75%,
 - (d) Thumeilette apom Pawlmi asuah Kum 2 acinkhit aleh Luangphamna Sum bukim (100%).
4. ZIUSA Genvai Thumeilette apom Zomi khat i sungpan mihing cingtaak khat, a hing a suak naugeek khat in sihna tuak-a, han ngeina cingin akivui ding ahih aleh, anuai a bangin Kivuina Sum (Death Benefit) ngah ding hi:
 - (a) Asuah Ni pan kipan Ni 90 acin ma hun sungteng in asih aleh Luangphamna Sum bukim tung pan 25%,
 - (b) Asuah zawh Ni 90 pan kipan Kum 1 acin ma hun sungteng in asih aleh Luangphamna

Sum bukim tung pan 50%,

(c) Asuah zawh Kum 1 acinkhit akipan Kum 2 acin ma hun sungteng in asih aleh Luangphamna Sum bukim tung pan 75%,

(d) Asuah zawh Kum 2 a cinkhit ciangin asih aleh Luangphamna Sum bukim (100%).

5. ZIUSA Genvai Thumeilette a pom Pawlmi khat in ama sungpan asuak naugeekkhat i min leh a kism sum a om leh anau suah akipan akinai penpen, atung masa penpen Genvai mithak san hun ah min khumna nei ding hi. Akinai penpen, atung masa penpen Genvai mithaksan hun ah min leh genvai sumbulpi puakna a kineihkei a, tua naugeek asih leh Luangphamna Sum ngah lo dinghi.
6. Luangphamna Sum piakna ah a kikaikhawmsa genvai sum bulpi piaktheih zah ding a tampen sehna aval a leh, a val sum teng Sumbulpi sung ah kikhoh ding hi.
7. Luangphamna Sum pen sihvua a kineihma hun sungin angah ding mite in a ngah theihna ding in kihanciam den ding hi.

THUMEILET VII: GENVAI LUANGPHAMNA SUM A NGAH DING MITE POLICY VII: BENFICIARIES

1. ZIUSA Genvai Thumeilette apom Pawlmi khat in sihna a tuah leh a Luangphamna Sum (Death Benefit) pen anuai-a dimun/hihnate zui/tungtawn in Zo-ngeina leh biakna-ngeina tawh a kilawm a kituak in kivaihawm, sum kizang, kipiakhia ding hi.
 - (a) Ahong nusia pa/nu' innkuanpihte, u leh nau, nu leh pate,
 - (b) Ahong nusia pa/nu' innkuan bangkua sung a innteeek thu vaihawmte,
 - (c) Ahong nusia pa/nu' omna mun, khua leh gam a om ZIUSA Kipawlna pawllut Zomi Innkuan kipawlna Makaite,
 - (d) ZIUSA Genvai Tanupi leh Executive Director
2. ZIUSA Genvai vaihawmna tawh Luangphamna Sum a cianlai a om leh, ahihkei leh Luangphamna tungtang ah Luangphamna Sum a kizatkei leh, Luangphamna Sum a ngah ding mite tung ah, anuai a kigual dinmun/hihna zui-in, kipiakhia ding hi. Luangphamna Sum angah ding in a nuai a kigual dinmun/hihnate sung pan a kikhum masa pen kipia ding a, a masa pen a dinmun/hihna anei a omkei leh, aban takin kingaihsun ding hi.
 - (a) Ahong nusia pa/nu in, ZIUSA Genvai Thumeilette pomin, ZIUSA Genvai Tanupi & ED tawh abawl thukimna laipi sung ah, amah in sihna atuah ciang a Luangphamna Sum angah ding in akhum, mi/innkuan/pawl tung ah kipiakhia ding hi.
 - (b) Ahong nusia pa/nu' zi/pasal tungah kipia ding hi.
 - (c) Ahong nusia pa/nu' pa/nu ahihkei leh a tate tungah kipia ding hi.
 - (d) Ahong nusia pa/nu' pianpih sanggamte tungah kipia ding hi.
 - (e) Ahong nusia pa/nu' papi/pano ahihkei leh nupi/nuno tung ah kipia ding hi.
 - (f) ZIUSA Kipawlna Board of Directors in a khensatna bangin kipia ding hi.

THUMEILET VIII: A TUAM VILVEL DINMUN LEH DONKIK SUM BULPI

POLICY VIII: SPECIAL SITUATION AND PERIODIC PREMIUM

1. Donkik Sum bulpi (Periodic Premium) sum don hun khat leh khat kikal ah misi a kizom in tamsihluat hun, nang zawhloh kiim leh paam thupiang siatnalianpi hanga mitampi sihna (Death from Disaster) a om hun, Genvai Sumbulpi (Premium) ah Sumkholsa a kicin zawhloh hun cih bangte ah Sumbulpi pan Luangphamna Sum piak ding vai tawh kisai in ZIUSA Genvai ah thuneihna lianpen anei ZIUSA Kipawlna Board of Directors in a vaihawm, a khensat bangbang hi ding hi. Genvai Sumbulpi sungpan Luangphamna Sum a kipiak zawh hun ah Genvai Thumeilette apom Pawlmitte tung pan sum dipkikna ding sum kidongkiklo ding hi.
2. Genvai Donkik Sumbulpi (Periodic Premium) abei ciangin ZIUSA Genvai Tanupi malakna leh ZIUSA Kipawlna Executive Director thukimpihna bangin Genvai Donkik Sumbulpi donkik ding vaihawmna leh taangkona kinei ding hi.

THUMEILET IX: A DANG THUKHUN TUAMTUAMTE POLICY IX: OTHER PROVISIONS

1. ZIUSA Genvai Maban Huamna Mun (Geographic Area of Coverage):

- (a) ZIUSA Genvai maban in a huamna munte in USA Gam leitung, USA States (50) teng, Washington D.C., USA gamke-te (USA Territories) hi ding hi.
- (b) ZIUSA Genvai maban in ahuanma mun ahilo mundang, gamdangte ah azinpak laitak Thumeilette apom Pawlmi khatpeuh in sihna atuak leh Luangphamna Sum (Death Benefit) ciangtanna zah akim mahin kipia ding hi.
- (c) USA Gam leitung tung ah tawmvei a ompak Thumeilette apom Pawlmi khatin USA Gam leitung pan in a pusuak, a ciahkik zawh ni (45) a cin ciang, ahiah keileh Genvai Donkik Sumbulpi (Periodic Premium) a piakding khat a piakloh ni a kipan, amasa zawzaw, Thumeilette apom Pawlmi khat hihna pan in kikhawlsak ding a, Luangphamna Sum ngah nawnlo ding hi.

2. Genvai Sum Piaksa, Kipiakiklo Ding (No Refund):

- (a) Thumeilette apom Pawlmi khat in ZIUSA Genvai Thumeilette zui-a apiaksa Genvai Sumte, Thumeilette apom Pawlmi khat hihna pan in a ut thu-in khawlina, kikhawlsakna ahizong, thudang hang khatpeuh ahizong, banghang banghun cih omlo in, kipiakiklo ding hi.

3. Piaksa Tungah Summet Neilo (No Interest):

- (a) Thumeilette a pom Pawlmi khat in ZIUSA Genvai Thumeilette zui-a apiaksa Genvai Sumbulpi, Genvai Donkik Sumbulpi cihte tungah summet neilo, ngahlo ding hi.

4. Summet Bawlina Hilo (Not-for-Profit):

- (a) ZIUSA Kipawlina in, ZIUSA Genvai pen summet bawlina in aneih hilo hi.
- (b) ZIUSA Genvai maban ah mapang khat peuhpeuh in, ZIUSA Genvai pen mimal aituum

summet bawlna leh thasialna in zang theilo ding hi.

5. Piaksawn Theihna Omlo (No Transferable):

(a) Thumeilette apom Pawlmi khat in, Thumeilette apom Pawlmi khat a hihna pen banghang banghun cih omlo in, midang khatpeuh tungah suankhia theilo ding hi.

6. Piak Ding Thu-te (Information to Be Provided):

(a) Thumeilette apom Pawlmi khat hih theihna ding ngetna aneipeuh in US Gam ki-ukna Dante tawh kituak-ina aneih Minpi (Legal Name) pia ding hi. Min dang anei peuhmah in a piaknop leh adang aneihbeh Min ZIUSA Genvai Tanute tungah piakbeh thei ding hi.

(b) Thumeilette apom Pawlmi khat hih theihna ding ngetna aneihpeuh in Kawl Gam, gamdang khatpeuh a, a lamkiatna khua min, a khankhiatna khua min, ahik keileh a nu, a pa khatpeuh lamkiatna khua min pia ding hi.

(c) Thumeilette apom Pawlmi khat hih theihna ding ngetna aneipeuh in ZIUSA Genvai kizopna ding in a Phone Number, Email Address, Home Address/Mailing Address cihte pia ding hi.

(d) Thumeilette apom Pawlmi khat hih theihna ding ngetna aneipeuh in ZIUSA Genvai Tanute in zumvai tawh a kispna zui-in anget thu khat peuhpeuh pia ding hi.

7. Thumeilette Apom Pawlmi Khat Mawhpauk Neihna, Tavuan Neihnate (Responsibilities):

(a) Thumeilette a pom Pawlmi khat in ZIUSA Genvai Tanute tungah a piakding thu-te, minlaihna aneih hun ah a minthak piakding, a dinmun a kilaih hun ah a dinmun kilaihna theihsak ding cih thute, Thumeilette apom Pawlmi khatciat i mawhpauk hi ding hi. Mawhpauk bangin seplohna a omna hangin thu leh la khatpeuh tawh akizomte ah ZIUSA Genvai Tanute ahi zong, ZIUSA Genvai ah mapang khat peuhpeuh tungah ahizong mawhpauk suan theilo ding hi.

(b) Thumeilette apom Pawlmi khatin Thumeilette zui-in apiak ding Genvai Sumbulpi, piakkhoh Genvai Sumte ZIUSA Genvai Tanute tung ah tung leh tunglo cihte, apiak thute a kikhumna ah man leh manlo cihte sit-telna leh kipsakna lak ding mawhpauk nei ding hi. Mawhpauk bangin seplohna a omna hangin thu leh la khatpeuh tawh a kizomte ah ZIUSA Genvai Tanute ahi zong, ZIUSA Genvai ah mapang khat peuhpeuh tungah ahizong mawhpauk suan theilo ding hi.

(c) Thumeilette a pom Pawlmi khat pen Thumeilette apom Pawlmi khat hih theihna ding ngetna aneih hun in ZIUSA Genvai Thumeilette a sim khin, ahik keileh a thei khin in kingaihsun ding hi. Thumeilette zuih lohna, theihloh manin thu leh la khatpeuh tawh akizomte ah ZIUSA Genvai Tanute ahi zong, ZIUSA Genvai ah mapang khat peuhpeuh tungah ahizong mawhpauk suan theilo ding hi.

8. Mimal Sungthu Tuamkoih Theihna (Privacy Rights):

(a) Thumeilette apom Pawlmi khat in apiak thute ahi, mimal sungthu tuamkoih theihna neithei ding hi. Ahizong in ZIUSA Genvai Tanute tungah mimal sungthu tuamkoih ding thute theisak masa hamtang ding hi.

9. Pawlmi Dinmun Ciangtanna:

(a) ZIUSA Kipawlna pawllut Zomi Innkuan kipawlna khatpeuh pan Genvai Thumeilette apom Pawlmi khatpeuh, USA Gam sung a om ZIUSA Kipawlna pawllut Zomi Innkuan a omlohna mun leh khuate a om Genvai Thumeilette apom Zomi khatpeuh in ZIUSA Kipawlna Pawlmi kician khat a hihna dinmun akiciangtan hun pen, Genvai Thumeilette apom Pawlmi asuah Ni a kipan a kisim, Kum khat a cing ni dong hi ding hi. Kum khat a cing Ni a kipan in ama dinmun tawh kizui-in a ZIUSA Kipawlna ahieh keileh Zomi Innkuan kipawlna pawllutna sum piak ding a kiasap leh tua pawllutna sum khia/piakik ding hi.

10. Genvai Sumbulpi (Premium) tung ah Executive Director leh Genvai Tanupi thuneih theihna:

(a) Genvai Sumdon hun khat sung ah Genvai Donkik Sumbulpi (Periodic Premium) sung panin Luangphamna dingin a kipiakkhiat khitchiang in Genvai Sumbulpi (Premium) \$150,000, ahieh keileh, Luangphamna Sum piak ding sehna a tampen in mimal (10) a'ding zah aval a om aleh, sihna a kinawh hun ah, Genvai Donkik Sumbulpi a kidonkik ma-in, ZIUSA Executive Director leh Genvai Tanupi thukimna tawh, Genvai Sumbulpi sung pan in \$150,000 aval, ahieh keileh Luangphamna Sum piak ding sehna atampen in mimal (10) a'ding Genvai Sumbulpi zah aval teng pen Board of Directors thukimna lakkullo in, Luangphamna Sum dingin kizang thei, kipia thei ding hi.

(b) Genvai Sumbulpi \$150,000, ahieh keileh Luangphamna Sum piak ding sehna atampen in mimal (10) a'ding zahbek a cian hunpeuh ciangin Genvai Donkik Sumbulpi pen Don (5) aitag, donkikna kinei hamtang ding hi.

(c) Genvai Sumbulpi (Premium) \$150,000 (Tul za leh Tul Sawm Nga) a val teng sung pan in, Luangphamna Sum a kizangte, a kidongkik Genvai Donkik Sumbulpi tawh kidimkik kullo ding hi.

11. Zomi Innkuan Zopna Kilaihna (Transfer to Other Zomi Innkuan):

(a) Thumeilette apom Pawlmi khat in Zomi Innkuan kipawlna khat tawh kizopna kilaihna aneih aleh, kilaihna aneih zawh hunpan a kisim in, Genvai Donkik Sumbulpi (Periodic Premium) donkikna akineih masa penpen hun kikal sungin, a kilaihna mun a Zomi Innkuan kipawlna Makaipite leh Genvai Tanu tawh kizom in kilaihna bawl ding a, Genvai Donkik Sumbulpi (Periodic Premium) donkikna pen akilaihna mun a Zomi Innkuan kipawlna tungtawn in ZIUSA Genvai Tanupi tungah Genvai sum leh paai, thu leh late puak ding hi.

THUMEILET X: ZOMI INNKUAN USA GENVAI TUNG-AH MAWHPUAKNA POLICY X: RESPONSIBILITIES OVER ZOMI COMMUNITY USA GENVAI

1. ZIUSA Genvai tawh kisai thu leh la khempeuh, maban, vaihawmna khempeuh ah ZIUSA kipawlna, Board of Directors in ZIUSA Kipawlna Kumcin Khawmpi khitchiang in, ZIUSA Kipawlna Thukhunpi leh Ngeina Dante zui-in mawhpuak a sang pen nei ding hi.

2. ZIUSA Genvai tawh kisai thu leh la khempeuh, maban, vaihawmna khempeuh ah Board of Directors thupiakna zui-in Executive Director in mawhpuak nei thei ding hi.
3. ZIUSA Genvai tawh kisai thu leh la khempeuh, maban, vaihawmna khempeuh ah Executive Director thupiakna zui-in ZIUSA Genvai Tanupi leh Tualsung Genvai Tanute in mawhpuak nei thei ding hi.
4. ZIUSA Genvai tawh kisai thu leh la khempeuh, maban, vaihawmna khempeuh ah ZIUSA Genvai Tanupi thupiakna zui-in ZIUSA Kipawlina ah pawllut Zomi Innkuan kipawlina khatpeuh in amun, akhua zui-a kiseh ZIUSA Genvai Tanute in amun a om Zomi Innkuan kipawlina Makaipi theihpihna tawh, mawhpuak nei thei ding hi.
5. ZIUSA Genvai Tanupi leh tualsung genvai tanute in sihna a tuak Thumeilette a pom Pawlmi khatpeuh tawh kisai in a thu a late ZIUSA Genvai Thumeilette tawh kituak leh kituaklo kan thei, sittel thei ding a, a kism bangin Executive Director tungah thu puak ding hi.

THUMEILET XI: GENVAI TANUPI, TUALSUNG GENVAI TANUTE
POLICY XI: SECRETARY OF GENVAI AND LOCAL GENVAI SECRETARIES

Khen (A): ZIUSA Genvai Tanupi
Section (A): ZIUSA Secretary of Genvai

1. A kisehsa Genvai Pawlmi Maithak minkhum hun ciangin tangkona, Genvai Sum kaihkhopna bawl ding a, Pawlmi Maithak Minkhumna limtak in sittel in, a kism thu leh late, a munmun a om Genvai tanute tung leh Genvai thunei mite tungah zasak ding hi.
2. Genvai Sumbulpi (Premium) leh Genvai Donkik Sumbulpi (Periodic Premium) don hun tangko ding a, Genvai Sum kaihkhopna leh Pawlmi Minkhumna teng khempeuh Executive Director tungah zasak ding hi.
3. ZIUSA Board of Directors in a piak hamphatna leh thuneihnate ngah thei ding hi.

Khen (B): Tualsung Genvai Tanute
Section (B): Local Genvai Secretary(s)

1. ZIUSA Genvai Tanupi in Genvai Thumetlette apom Pawlmi Maithak sanna leh Genvai Donkik Sumbulpi (Periodic Premium) don hun ding a tangkona ciangin, ZIUSA Kipawlina pawllut Zomi Innkuan kipawlina tuamtuum sung a tualsung Genvai Tanute in, a tualsung ciat a Zomi Innkuan kipawlina Pawlmitte sung pan Genvai Thumeilette a pom nuam Pawlmi Maithak sanna leh Genvai Sum kaihkhopna nei ding hi.
2. Tualsung Genvai Tanute in ZIUSA Genvai Thumeilette a pom Pawlmitte Minkhumna leh Genvai Sum Ciaptehna (Sazian) kician takin bawl ding a, tualsung Zomi Innkuan kipawlina Makaipi (President/Chairman) theihpihna tawh, ciangtan hun alap in ZIUSA Genvai Tanupi tung ah puak hamtang ding hi.

3. ZIUSA Genvai Tanupi in Genvai Thumeilette apom Pawlmi Minkhumna akipsak hun leh a tangko hun lap a min leh sum bulpi kipuaklo mi khatpeuh in sihna atuahleh tualsung Zomi Innkuan kipawlna leh tualsung Genvai Tanute in mawhpukna la ding a, ZIUSA Genvai pan in Luangphamna Sum kipialo ding hi.

THUMEILET XII: PUAHPHATNA, BEHLAPNA LEH PHIATNA
POLICY VII: POLICY AMENDMENTS

Hih ZIUSA Genvai tawh kisai Genvai Thumeilette sung a om Thumeilette leh Thukhun khempeuh, Thumeilette apom Pawlmitte thukimpihna leh theihpihna omlo in, a kispna zui-in ZIUSA Kipawlna, Thukhunpi leh Ngeina Dante tawh kituak in, Board of Directors in puahphatna, behlapna, phiatna neithei ding hi.



Pu Lian Thawng
Board Secretary (2023-2025)

Kammalte Leh Acihnopnate Tawh Kisai Hilhcianna (Glossary)

ZIUSA Genvai Thumeilette sunga kammal-te, anuai-a bangin a cihnopna in kizang hi.

1. Amun, akhua zui-a ZIUSA Genvai Tanute:
ZIUSA Kipawlna pawllut Zomi Innkuan kipawlna khatpeuh pan in ZIUSA Genvai tawh kisai in ZIUSA Genvai Tanupi tawh ma pangkhawm ding in akiseh, akiteel Tanute
2. Dinmun kilaihna:
Zi/Pasal neih thakna; Zi/Pasal US leitang hong tun thakna; ta neih thakna; Zi/Pasal/Ta khatpeuh sihna cih bangte hang in innkuansung mi phazah kibehlapna; kiam-na
3. Hong nusia pa/nu i nu leh pa:
Zo-ngeina bangin innkuan lutangpipa i nu leh pa; ahieh keileh Executive Director leh ZIUSA Genvai Tanupi khensatna bangbang
4. Hong nusia pa/nu i pianpih sanggamte:
Hong sihsan Thumeilette apom i pianpih sanggamte; ahieh keileh Executive Director leh ZIUSA Genvai Tanupi khensatna bangbang
5. Innkuan:
Zi leh Pasal; Zi leh Pasal leh Ta/Ta-te; Ta/Ta-te leh Nu/Pa. US ki-ukna zui-a Zi, Pasal, Nu, Pa dinmun a hih te; Kum (21) leh a nuaisiah a pha ta/ta-te.
6. Khatguak:
Zi/Pasalneinailo-te; Zi/Pasaltawhakikhen-a ta neilo-te; Zi/Pasalsi-a ta neilo- te; Zi/Pasal US leitang ah aom lo-te
7. Khatveipiak:
Akizom paisuak a Thumeilette apom khat in khatveibek a piak ding
8. Mimal sungthu-te:
Thumeilette apom khat in apiak thu-te: min, phone number, email address, address cih bang mimal tawh kisai-te
9. Min dang:
US ki-ukna dan tawh kituak-a aneih min (Legal name) ahi lo min khat peuhpeuh (Nu leh Pa phuahsa min, UNHCR tungtawn aa azat min zong hithei
10. Piaklohna a hang sanzawh ding dinmun:
Thumeilette apomkhatin apiak ding ahunhun a Genvai Donkik Sumbulpi (Periodic Premium) apiaklohna ahangin Thumeilette apom lampan ol-mawh lohna, piak noplohna hilo in, aa ma lampan mawhpauk ahi theilo (khual gamla zinna; sumkhakna tunlohna; sumpiak ding vai zaksakna ngahlohna) thu leh la khat peuhpeuh hang aa piaklohna
11. Ta/Tate:
USA gam aa ki-ukna lam thuneihte in abawl ahunbei (Expired) nailo Identity Card (ID) khatpeuh zui-in Kum (21) leh a nuaisiah apha Zomi khat i ta/tate, Zomi khat in a ta ding in a laak ta/tate
12. Thumeilette huamna mun ahi lo mundang, gamdangte ah azinpak Thumeilette apom:
USA States (50), Washington D.C., US territories sung ahi lo mundang, gamdang khat

peuhpeuh ah azinpak, Kumpi sawlna ahih kei leh kipawlna khatpeuh i sawlna tawh hun tomno sung om pakna, sangkah in om pakna anei ZIUSA Genvai tawh kisai Thumeilette zui-a Genvai sum apia Pawlmi khat

13. Thumeilette apom:

ZIUSA Genvai tawh kisai zuihdng Thumeilette tawh kizui-a, Luangphamna Sum (Death Benefit) a ngah thei ding dinmun nei Pawlmi khat

14. US Ki-ukna Dan tawh kituak-a a neih min (Legal Name):

USA gam aa ki-ukna lamthuneihthe in abawl ahunbei (Expired) nailo Identity Card (ID) khat peuh tung-a min; ahunbei nailo US Government Issued ID- Driver License, Social Security Card, Passport- tunga min

15. USA gam leitang tung a om Zomi khat:

USA States (50), Washington D.C., US territories sunga om, US gammi, US gammi ahilo, US gam aa sangkahpak, US gam aa zinpak, cihbanga USA neihsa leitang tunga om Zomi khat peuhpeuh

16. USA leitang aa tawmvei aom pak Thumeilette apom khat:

US gam aa sangkahpak, US gam aa zinpak, cihbanga hun tomno sung US gam aom pak, ZIUSA Genvai Thumeilette zui-a Genvai Sumbulpi, Genvai Donkik Sumbulpi apia Pawlmi khat

17. ZIUSA Genvai Tanupi:

ZIUSA Kipawlna Board of Directors pawlin acial, ZIUSA Genvai Tanupi panmunlen makai

18. ZIUSA Genvai Tanupi Pawl:

ZIUSA Genvai maban ah Genvai Tanupi tawh ma apangkawm dingin, ZIUSA Kipawlna Executive Director in, Board of Directors pawl theihpihna tawh asehtuam ZIUSA Genvai Tanupi Pawl (Genvai Sub-Committee)

19. ZIUSA Kipawlna ah mimal dinmun tawh pawllutmi:

USA gamsung ZIUSA Kipawlna pawllut Zomi Innkuan kipawlna khatpeuh a om lohna mun leh khuate panin Thumeilette leh Ngeina Dante tawh kituak in ZIUSA Kipawlna ah Pawlmi (Member) khat in ngetna anei, ZIUSA Kipawlna in mimal dinmun tawh Pawlmi khat in a sangsa mi

20. ZIUSA Kipawlna ah pawllut Zomi Innkuan kipawlna khatpeuh i pawllutmi:

ZIUSA Kipawlna tawh akizom pawllut Zomi Innkuan kipawlna khatpeuh in amau kipawlna Ngeina leh Dan tawh kizui-a pawlmi khat hi ci-a asang mi

21. Zomi:

ZIUSA kipawlna in Zomi khat ci-a a theihpih mi; Zomi khat i Zi/Pasal; Zomi khat i ta; Zomi khat in a ta ding in alaak mi.

22. Asuaktung Naungeek-te:

Ahingsa-a asuakkhia naungeek-te, Sihna ah Luangphamna Sum ngah theihna dingin, hanmual ah ngeina cing-a a kivui ding hi ding hi.

LAMLAHNA

ZOMI INNKUAN USA GENVAI ZUMVAI KALSUANZIA LEH KIVAIPUAKZIA ZOMI COMMUNITY USA GENVAI OFFICE PROCEDURES AND ADMINISTRATIVE MANAGEMENT

Hih ZIUSA Genvai Zumvai Kalsuan Zia (Genvai Office Management and Procedure) pen ZIUSA Genvai Thumeilette sung a Genvai Mabante kalsuan zia ding lamlahna ahi hi. Genvai Maban kalsuanna ah ZIUSA Kipawlina Thukhunpi leh Ngeina Dante tawh kituak thu leh la vaihawm in, kimakaih theihna dingin lunggulhna ahi hi.

Hih ZIUSA Genvai Zumvai Kalsuanzia leh Kivaipuakzia (ZIUSA Genvai Office Procedure and Administrative Management) pen Executive Director in Genvai Tanupi tawh kikum in, Board of Directors pawl thukimpihna tawh akhun zia leh tongte ahi hi. Thumeilette khat, Thukhun khat hilo hi.

1. ZIUSA Genvai Tanupi Pawl in Thumeilette apom khempeuh Genvai Pawlmi Kisimna GV# (Personal No./ Account No.) neisak ding hi.
2. ZIUSA Genvai tawh kisai thu kizakna ding, Group Email khat nei in, tua Group sung ah, ZIUSA Kipawlina Executive Director leh Accountant panmunlente, ZIUSA Kipawlina pawllut Zomi Innkuan kipawlinate pan President leh Secretary panmunlente, amun akhua zui-a ZIUSA Genvai Tanute kihel ding hi. Group Email ban ah ahun zui in thu kizak, kizopna (Official Communication) ding in ZIUSA Kipawlina Executive Director in kithuzak, kizopna dingin ateel kizopdan khatpeuh kizang thei ding hi.
3. ZIUSA Genvai Bank Account atuam in khat kinei ding hi. A omsa ZIUSA Kipawlina Bank Account sung pan ameng Account, ahih keileh atuam vilvel Bank Account khat hithei ding hi.
4. ZIUSA Genvai tawh kisai in Check gelh ding a om leh ZIUSA Kipawlina Executive Director leh Genvai Tanupi in theihpihna nei masa ding hi. ZIUSA Executive Director thupiakna tawh Check tung ah ZIUSA Treasurer in suaikai in Luangphamna Sum piakna nei ding hi.
5. ZIUSA Genvai tawh kisai thute, ZIUSA Genvai Tanupi in Executive Director theihpihna tawh Genvai Thumeilette apom Pawlmitte tung leh mipi tungah akisam bangin, ahun zui in Thu Pulaakna (Press Release) neizel ding hi.
6. ZIUSA Genvai Tanu Pawl in ZIUSA Genvai tawh kisai Form khat peuhpeuh ahi zong, ZIUSA Letterhead aa kipan zumvai Official Documents-te zatnopna aom hun ah ZIUSA Kipawlina Executive Director phalna la masa ding hi.
7. ZIUSA ngeina paidan (Bylaw) Article X.C(2) na zui in pawllut Zomi Innkuan khempeuh in a mau pawluham sung a genvai a lut mite tung pan sum don sim in sumdon vekpi i (5%) khenkhia in, a mau kipawlina pawl sumpi dingin zang thei ding hi.