

# ZOMI INNKUAN USA

*(Zomi Community USA)*



## ZOMI INNKUAN USA GENVAI THUKHUN

*(Zomi Community USA Genvai Policy)*

**Pa Go Sawm Khup**  
President, Zomi Innkuan USA, Inc.  
918-5764-174  
gskhup@aol.com

**Pa Do Khan Khup**  
General Secretary, Zomi Innkuan USA, Inc.  
347-968-9166  
dkkhup@gmail.com

**Pa Tual Sawm Lian**  
Secretary of Genvai, Zomi Innkuan USA, Inc.  
716-228-5071  
sawmlian73@gmail.com

Asung-a Om Thu-te (Contents):

Thukhun -I- : Zomi Innkuan USA Genvai Hilhcianna  
(Policy - I: Definition of Zomi Community USA Genvai)

Thukhun -II- : Zomi Innkuan USA Genvai Thuneihna  
(Policy - II: The Power/Rights of Zomi Community USA Genvai)

Thukhun -III- : Zomi Innkuan USA Genvai Thukhun Apom Khat Hih Theihna Ding  
(Policy - III: Qualifications of Zomi Community USA Genvai Policy Holder)

Thukhun -IV- : Zomi Innkuan USA Genvai Sumbulpi  
(Policy - IV -: Zomi Community USA Genvai Deposit)

Thukhun -V- : Piakkholh Kivuina Sum  
(Policy - V -: Premium)

Thukhun -VI- : Zomi Innkuan USA Genvai tawh Kivuina Sum  
(Policy - VI -: Death Benefit)

Thukhun -VII- : Kivuina Sum A Ngah Ding Mite  
(Policy - V II -: Beneficiaries)

Thukhun -VIII- : Atuam Vilvel Dinmun  
(Policy - VIII -: Special Situation)

Thukhun -IX- : Thukhun Apom Khat In Ciapteh Ni leh Hun  
(Policy - IX -: Effective Date and Time of Coverage as a Policy Holder)

Thukhun -X- : Sum Ngahna Ciapteh Ni leh Hun  
(Policy - X -: Effective Date and Time of Payment/Receipt)

Thukhun -XI- : Thukhun Apom Khat Dikmah Ci-a Akisang Lahtheihna-te  
(Policy - XI -: Accepted Documents for Proof of a Policy Holder)

Thukhun -XII- : Asikuan Natnalian nei-te leh Asuaktung Naungeek-te  
(Policy - XII -: People At The End Of Life And Newborn Babies)

Thukhun -XIII- : Adang Thukhun Tuamtuam-te  
(Policy - XIII -: Other Policies)

Thukhun -XIV- : Genvai Tawh Kisai Tavuan/Mawhpauk Neihna  
(Policy - XIV -: Responsibilities over Genvai)

Thukhun -XV- : Thukhun Tungah Phuahphatna, Behlapna Leh Phiatna  
(Policy - XV -: Policy Amendments)

Kammal-te Leh Acihnopna-te Tawh Kisai Hilhcianna (Glossary)  
ZIUSA Genvai Zumvai Kalsuan Zia Ding (Office/Management)

**Thukhun -I- : Zomi Innkuan USA Genvai Hilhcianna**  
**(Policy - I-: Definition of Zomi Community USA Genvai)**

Zomi Innkuan USA Genvai in:

- Zomi Innkuan USA (ZIUSA) kipawlna in sihna tungtang ah luang kiphaamna ding in a vaihawmna ahi hi.
- Zomi Innkuan USA Genvai Thukhun apom Zomi khatpeuh in sihna atuah leh, Zomi Innkuan USA kipawlna min tawh a luang akipham theihna ding, ahihkei leh, a luang a kivuipih zawhna dingin kipanpihna ahi hi.
- Zomi Innkuan USA kipawlna in a neihsa, Zomi Innkuan USA kipawlna sung a kihuaaina ahi hi.

**Thukhun -II- : Zomi Innkuan USA Genvai Thuneihna**  
**(Policy - II-: The Power/Rights of Zomi Community USA Genvai)**

1. Zomi Innkuan USA Genvai leh Zomi Innkuan USA Genvai tawh kisai thu leh la, sum leh paai khempueh pen Zomi Innkuan USA kipawlna' maban, thuneihna leh neihsa hi tawntung ding hi.
2. Zomi Innkuan USA Genvai leh Zomi Innkuan USA Genvai tawh kisai thu leh la khempueh ah Zomi Innkuan USA kipawlna Thukhunpi leh Ngeina Dante tawh kituak in, Board of Directors pawlin thuneihna asang pen nei ding hi.
3. Zomi Innkuan USA Genvai Thukhun sung a om thute pen Executive Committee' hilhcianna bangin kizui ding a, thu kicianlo, thu haksa a om a leh Board of Directors pawl in a khensatna bangin kizui ding hi.

**Thukhun -III- : Zomi Innkuan USA Genvai Thukhun Apom Khat Hih Theihna Ding**  
**(Policy - III-: Qualifications of Zomi Community USA Genvai 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 khat hi ding hi.
4. Zomi Innkuan USA Genvai Thukhun pomin a zui ding mi hi ding hi.
5. Anuai-a bangin khatvei bek piak ding Sumbulpi (Deposit) leh Piakkhohh Kivuina Sum (Premium) don khat akigawm in, Thukhunpom asuah zawh ni (30) sungin a khia ding mi hi ding hi.
  - a. Khatguak (Single) Zomi khat in \$20 khia ding hi.
  - b. Nupa kopkhat (Couple) ahi Zomi innkuan khat in \$30 khia ding hi.
  - c. Ta nih (Two Children) ciang anei Zomi innkuan (Family) khat in \$30 khia ding hi.
  - d. Ta thum (Three Children) leh atamzaw anei Zomi innkuan khat in \$40 khia ding hi.

**Thukhun -IV- : Zomi Innkuan USA Genvai Sumbulpi**  
**(Policy - IV -: Zomi Community USA Genvai Deposit)**

1. Zomi Innkuan USA Genvai tawh kisai vaihawmna ah, akikawm thei sumtawphah dingin Zomi Innkuan USA Genvai Sumbulpi ki nei ding hi.

2. Anuai-a bangin Zomi Innkuan USA Genvai Thukhun apom Zomi-te in Thukhunpom asuah zawh uh ni (30) sung in Sumbulpi khatvei khia ding a, Thukhun apom khat a hih sung teng in Sumbulpi ding khia kik nawn lo ding hi.
  - (a) Khatguak (Single) Zomi khat in \$10 khia ding hi.
  - (b) Nupa kopkhat (Couple) ahi Zomi innkuan khat in \$15 khia ding hi.
  - (c) Ta nih (Two Children) ciang anei Zomi innkuan (Family) khat in \$15 khia ding hi.
  - (d) Ta thum (Three Children) leh atamzaw anei Zomi innkuan khat in \$20 khia ding hi.

**Thukhun -V- : Piakholh Kivuina Sum**  
**(Policy - V -: Premium)**

1. Zomi Innkuan USA Genvai Thukhun apom Zomi khatpeuh in sihna atuahciang in, akipia ding Kivuina Sum ding in Piakholh Kivuina Sum (Premium) donna kinei ding hi.
2. Anuai a bangin Piakholh Kivuina Sum kipia ding hi.
  - (a) Khatguak (Single) Zomi khat in \$10 pia ding hi.
  - (b) Nupa kopkhat (Couple) ahi Zomi innkuan khat in \$15 pia ding hi.
  - (c) Ta nih (Two Children) ciang anei Zomi innkuan (Family) khat in \$15 pia ding hi.
  - (d) Ta thum (Three Children) leh atamzaw anei Zomi innkuan khat in \$20 pia ding hi.
3. Zomi Innkuan USA Genvai Thukhun apom Zomi khatpeuh in, Thukhunpom asuah zawh ni (30) sung in Piakholh Kivuina Sum khat vei khia ding a, tua banah Thukhun apom Zomi khatpeuh in sihna atuah leh atuah zawh ni (30) sungin, adam lai Thukhun apom Zomi khempeuh in Piakholh Kivuina Sum khia kik ding hi.

**Thukhun -VI- : Zomi Innkuan USA Genvai tawh Kivuina Sum**  
**(Policy - VI -: Death Benefit)**

1. Zomi Innkuan USA Genvai Thukhun apom Zomi khat in sihna atuah leh, sihna atuah hun in Thukhun apom Zomi-te in akhiatsa uh Piakholh Kivuina Sum teng tawh a kituak sum leh paai tawh luang kipham, ahihkei leh, kivui ding hi.
2. Ahi zong in, aki kaikhawmsa Piakholh Kivuina Sum \$10,000 (Tul Sawm) aval a leh, a val sum teng Sumbulpi sung ah kikhoh ding a, \$ 10,000 tawh a kituak sum leh paai tawh luang kipham, ahihkei leh, kivui ding hi.
3. Kivuina Sum pen silvuina a ki neihma in a ngah dingte in a ngah theih ding in ki hanciam den ding hi.

**Thukhun -VII- : Kivuina Sum A Ngah Ding Mite**  
**(Policy - VII -: Beneficiaries)**

1. Zomi Innkuan USA Genvai Thukhun apom Zomi khat in sihna atuah leh a Kivuina 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 inntek thu vaihawmte,
  - (c) Ahong nusia pa/nu omna mun, khua leh gam a om Zomi Innkuan USA kipawlna pawlut Zomi Innkuan kipawlna makaite,
  - (d) Zomi Innkuan USA Genvai Tanupi Pawl

2. Zomi Innkuan USA Genvai kihuaina tawh Kivuina Sum a cianlai a om leh, ahihkei leh Kivuina tungtang ah Kivuina Sum a kizatkei leh, Kivuina Sum a ngah ding mite tung ah, anuai a kigual dinmun/hihna zui-in, kipiakhia ding hi. Kivuina 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, Zomi Innkuan USA Genvai Thukhun pom in, Zomi Innkuan USA Genvai Tanupi Pawl tawh abawl thukimna laipi sung ah, ama'n sihna atuah leh Kivuina Sum angah ding in, a khum, 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) Zomi Innkuan USA kipawlna Executive Committee in a khensatna bangin kipia ding hi.

**Thukhun -VIII - : Atuam Vilvel Dinmun**  
**(Policy - VIII - : Special Situation)**

1. Kaihkhop zawhzah hun ciangtanna (Collectable Period) khatsung (Ni 30) in Thukhun apom mi (2) sihna aom leh asi masa i Kivuina Sum(Death Benefit) a kipia zahzah, Thukhun apom asi nunung zong akibangin kipia ding hi.
2. Kaihkhop zawhzah hun ciangtanna khat sung ah mi (3) leh atanzaw sihna leh kham zawhloh, nang zawhloh kiim leh paam thupieng siatnalianpi hanga mitampi sihna (Death from disaster) aom hun ah Kivuina Sum piak ding vai tawh kisai in Zomi Innkuan USA Genvai ah thuneihna lianpen anei Zomi Innkuan USA kipawlna, Board of Directors in a vaihawn, a khensat bangbang hi ding hi.

**Thukhun -IX - : Thukhun Apom Khat In Ciapteh Ni leh Hun**  
**(Policy - IX - : Effective Date and Time of Coverage as a Policy Holder)**

1. Hun leh Ni ciangtan om lo-in Thukhun apom khat hih ding in ngetna kisang ding hi.
2. Zomi Innkuan USA pawllut Zomi Innkuan kipawlna khatpeuh pan amun, akhua zui-a Zomi Innkuan USA Genvai makai khat peuh in Zomi Innkuan USA Genvai thu kizaksakna Groupmail tungtawn in Zomi Innkuan USA Genvai Tanupi leh Tanupi Pawl tungah Thukhun apom Zomi khat in sanna zaksakna aneih Ni leh Hun in Thukhun apom khat in ki ciamteh ding hi.
3. Zomi Innkuan USA Genvai Tanupi, ahih kei leh akiseh Tanu khat peuh in Zomi Innkuan USA Genvai thu kizaksakna Groupmail tungtawn in Thukhun apom khat in zaksakna aneih Ni leh Hun in Thukhun apom khat in ki ciamteh ding hi.
4. Hun Ciangtanna (Standard Time) pen thu a zacak-te omna hun(time) bangbang hi ding hi.

**Thukhun -X - : Sum Ngahna Ciapteh Ni leh Hun**  
**(Policy - X - : Effective Date and Time of Payment/Receipt)**

1. Zomi Innkuan USA Genvai Thukhun pom khatpeuh, Zomi Innkuan USA kipawlna ah pawllut Zomi Innkuan kipawlna khatpeuh pan amun, akhua zui-a Zomi Innkuan USA Genvai makai khatpeuh in Zomi Innkuan USA Genvai tawh kisai sum leh paai kholna, Bank Account ah sum aa lutsakna (deposit) alut Ni leh Hun in sumngah in ki ciamteh ding hi.

2. Zomi Innkuan USA Genvai Tanupi, ahieh kei leh akiseh Tanu khat peuh in Zomi Innkuan USA Genvai thu kizaksakna Groupmail tungtawn in Thukhun apom khat i sumpiak sum ngahna zaksakna aneih Ni leh Hun in sum aki ngah in ki ciamteh ding hi.
3. Hun Ciangtanna (Standard Time) pen thu a zasak-te omna hun (time) leh sum lutsakna bank omna mun hun bangbang hi ding hi.

**Thukhun -XI- : Thukhun Apom Khat Dikmah Ci-a Akisang Lahtheihna-te:**

**(Policy - XI -: Accepted Documents for Proof of a Policy Holder)**

1. Ciangtan hun-a Sumbulpi leh Piakkkholh Kivuina Sum apia Thukhun apom khat dikmah ci-a lahtheihna in anuai-a te bek kisang ding hi.
  - (a) Zomi Innkuan USA Genvai Tanupi Pawl in a hun zui-a a hawmkhiat, Zomi Innkuan USA Genvai Thukhun apom Zomi khempueuh Ciaptehna (Sazian) Pulaakna
  - (b) Zomi Innkuan USA Genvai Tanupi, a kiseh Tanu khatpeuh, Zomi Innkuan USA kipawlina pawllut Zomi Innkuan khat peuh pan amun, akhua zui-a Zomi Innkuan USA Genvai makai khatpeuh in Thukhun apom Zomi khat hi ci-a Zomi Innkuan USA Genvai tawh kisai kithuzakna Groupmail sungah khahna Email

**Thukhun -XII- : Asikuan Natnalian nei-te leh Asuaktung Naungeek-te:**

**(Policy - XII -: People At The End Of Life And Newborn Babies)**

1. **Asikuan Natnalian nei-te (People at the end of life ):**
  - a. Zomi Innkuan USA Genvai Thukhun akikhung zawh Ni (90) pan kipan in, Thukhun apom hihding ngetna a ngen asikuan natnalian neisa khatpeuh Thukhun apom khat in kisang thei ding a, ahi zong in Kivuina Sum(Death Benefit) a kiciangtansa piakzah ding Kivuina Sum i a lang (50%) bek ngah thei ding hi.
  - b. Piakkkholh Kivuina Sum anuai-a bangin kidong kik ding hi.
    - i. Khatguak (Single) Zomi khat in \$ 5 pia ding hi.
    - ii. Nupa kopkhat (Couple) ahi Zomi innkuan khat in \$ 8 pia ding hi.
    - iii. Ta nih (Two Children) ciang anei Zomi innkuan (Family) khat in \$ 8 pia ding hi.
    - iv. Ta thum (Three Children) leh atamzaw anei Zomi innkuan khat in \$ 10 pia ding hi.
2. **Asuaktung Naungeek-te (Newborn Babies):**
  - a. Zomi Innkuan USA Genvai Thukhun apom khat i sungpan aa suak naungeek khat asuahzawh ni (30) sungin sihna aneih leh Kivuina Sum(Death Benefit) a kiciangtansa piakzah ding Kivuina Sum i alang ( 50%) bek ngah thei ding hi.
  - b. Piakkkholh Kivuina Sum anuai-a bangin kidong kik ding hi.
    - i. Khatguak (Single) Zomi khat in \$ 5 pia ding hi.
    - ii. Nupa kopkhat (Couple) ahi Zomi innkuan khat in \$ 8 pia ding hi.
    - iii. Ta nih (Two Children) ciang anei Zomi innkuan (Family) khat in \$ 8 pia ding hi.
    - iv. Ta thum (Three Children) leh atamzaw anei Zomi innkuan khat in \$ 10 pia ding hi.
  - c. Naungeek Nu leh Pa te-in naungeek asuahzawh ni (30) sungin amun, akhua zui-a Zomi Innkuan USA Genvai makaite, ahieh kei leh Zomi Innkuan USA Genvai Tanupi Pawl tungah innkuan kibehlapna thu zasak a, akisam thu-te leh sum leh paai piakding aom te pia ding hi.

**Thukhun -XIII - : Adang Thukhun Tuamtuum-te**  
**(Policy - XIII - : Other Policies)**

1. **Thukhun Huamna Mun (Geographic Area of Coverage):**
  - (a) Thukhun huamna mun in USA leitang USA States (50), Washington D.C., USA gamke-te (USA Territories) hi ding hi.
  - (b) Thukhun huamna mun ahi lo mundang, gamdangte ah azinpak laitak Thukhun apom khat peuh in sihna atuak leh Kivuina Sum(Death Benefit) ciangtanna zah akim mah in kipia ding hi.
  - (c) USA leitang aa tawmvei aom pak Thukhun apom khat in USA leitang pan in apusuak, aciahkikzawh ni (90) acin ciang, ahih kei leh Piakkhohh Kivuina Sum (Premium) a piakding apiakloh ni a kipan, amasa zawzaw, Thukhun apom khat hihna pan in kikhawlsak ding a, Kivuina Sum ngah nawnlo ding hi.
2. **Hehpihna Hun (Grace Period):**
  - Thukhun apom khat i sihna atuak ni a kipan a kidong ding Piakkhohh Kivuina Sum(Premium) pen ni (30) sungin Thukhun apom khempeuh in pia ding a, ni (30) sung a a pia lo Thukhun apom khat peuh apiak lohna thu kikan ding aa, piaklohna ahang sanzawh ding dinmun ahih leh hehpihna hun ni (30) kipia ding aa, tua ni (30) hun sungin Piakkhohh Kivuina Sumpia ding hi.
3. **Thukhun Apom Khat Hihna Pan Khawl Theihna (Cancellation as a Policy Holder):**
  - (a) Zomi Innkuan USA Genvai Thukhun apom khat in Thukhun apom khat hihna pan in mimal ut thu in a ut hunhun in khawl thei ding hi.
  - (b) Zomi Innkuan USA Genvai Thukhun apom khat hihna pan in a ut thu in a khawl khat Thukhun apom hih ding hong nget kik leh Thukhun apom ahi ngei nailo khat mah bangin Thukhun apom hih theih nang thukhun om bangin kipan kik ding hi.
4. **Thukhun apom Khat Hihna Pan Ki Khawlsakna (Termination as a Policy Holder):**
  - (a) Zomi Innkuan USA Genvai Thukhun apom khat in Zomi Innkuan USA Genvai Thukhun om bangin zuihlohna a neih leh Thukhun apom khat hihna pan in kikhawlsak ding hi.
  - (b) Zomi Innkuan USA Genvai Thukhun apom khat hihna pan in a kikhawlsak khat Thukhun apom khat hih ding hong nget kik leh Thukhun apom ahi ngei nailo khat mah bangin Thukhun apom hih theih nang thukhun om bangin kipan kik ding hi.
  - (c) Zomi Innkuan USA Genvai Thukhun apom khat a sih leh a ngah ding Kivuina Sum a ngah khit ciangin Thukhun apom hihna pan in a khawl in kiciamteh pah ding hi.
5. **Sum Piaksa, Kipia Kik Lo Ding (No Refund):**
  - Thukhun apom khat in Zomi Innkuan USA Genvai Thukhun zui-a apiaksa Sum, Thukhun apom khat hihna pan in a ut thu-in khawlna, kikhawlsakna a hi zong, thudang hang khatpeuh ahi zong, banghang banghun cih om lo in, piaksa sum kipia kik lo ding hi.
6. **Piaksa Tungah Summet Neilo ( No Interest):**
  - Thukhun apom khat in Zomi Innkuan USA Genvai Thukhun zui-a apiaksa Sumbulpi, Piakkhohh Kivuina Sum tungah summet nei lo, ngah lo ding hi.

**7. Summet Bawlna Hi-lo ( Not-for-Profit):**

- (a) Zomi Innkuan USA kipawlna in, Zomi Innkuan USA Genvai, summet bawlna in aneih hi lo hi.
- (b) Zomi Innkuan USA Genvai mapang khat peuhpeuh in, Zomi Innkuan USA Genvai, mimal aituam summet bawlna in zang thei lo ding hi.

**8. Suankhiat Theihna Omlo (No Transferable):**

- Thukhun apom khat in, Thukhun apom khat ahihna banghang banghun cih om lo in midang khatpeuh tungah suankhia thei lo ding hi.

**9. Piak Ding Thu-te ( Information To Be Provided):**

- (a) Thukhun apom khat hihding ngetna aneipeuh in US ki-ukna dan tawh kituak-a a neih min (Legal name) pia ding hi. Min dang anei peuh in apiak nop leh min dang aneih piakbeh thei ding-a, mipi tawh kizopna, tang kona khatpeuh aom hun ah zat ding adeihzawk min Zomi Innkuan USA Genvai Tanupi Pawl tungah theisak ding hi.
- (b) Thukhun apom khat hihding ngetna aneihpeuh in Kawlgam, gamdang khat peuh a, a lamkiatna khuamin, a khankhiatna khuamin, ahih kei leh a nu, a pa khatpeuh lamkiatna khuamin pia ding hi.
- (c) Thukhun apom khat hihding ngetna aneipeuh in Zomi Innkuan USA Genvai kizopna ding in aa phone number, email address, home address/ mailing address te pia ding hi.
- (d) Thukhun apom khat hihding ngetna aneipeuh in Zomi Innkuan USA Genvai Tanupi Pawl in zum vai tawh a kispna zui-in a nget thu khat peuhpeuh leh ngetna lai (Form) khatpeuh tungah akisam thu te pia ding hi.

**10. Min Laihna leh Dinmun Kilaihna (Change of Name and Status):**

- (a) Thukhun apom khat in US ki-ukna dan tawh kituak-a aneih min, laihna aneih hun ah Zomi Innkuan USA Genvai Tanupi Pawl tungah aminthak pia ding hi.
- (b) Thukhun apom khat in a dinmun kilaihna khatpeuh aom hun ah Zomi Innkuan USA Genvai Tanupi Pawl tungah thei sak ding a, thukhun zui-in piak ding sum a om leh pia ding hi.

**11. Thukhun Apom Khat Mawhpauk Neihna, Tavuan Neihna-te (Responsibilities ):**

- (a) Thukhun apom khat in Zomi Innkuan USA Genvai Tanupi Pawl tungah a piakding thu-te, minlaihna a neih hun ah a minthak piakding, a dinmun a kilaih hun ah aa dinmun kilaihna theihsak ding cih thute Thukhun apom khat ciat i mawhpauk hi ding hi. Mawhpauk bangin seplohna aomna hangin thu leh la khatpeuh tawh akizom te ah Zomi Innkuan USA Genvai Tanupi Pawl ahi zong, Zomi Innkuan USA Genvai mapang khat peuhpeuh tungah ahi zong mawhpauk suan theilo ding hi.
- (b) Thukhun apom khat in thukhun zui-in apiak ding sumbulpi, piakkholh kivuina sum te Zomi Innkuan USA Genvai Tanupi Pawl tungah tung leh tung lo cihte, apiak thute akikumna ah man leh man lo cih te sit-telna leh kispakna lak ding mawhpauk nei ding hi. Mawhpauk bangin seplohna aomna hangin thu leh la khatpeuh tawh akizom te ah Zomi Innkuan USA Genvai Tanupi Pawl ahi zong, Zomi Innkuan USA Genvai mapan khat peuhpeuh tungah ahi zong mawhpauk suan theilo ding hi.
- (c) Thukhun apom khat pen Thukhun apom khat hih ding ngetna aneih hun in Zomi Innkuan USA Genvai Thukhun asim khin, ahih kei leh a thei khin in ki ngaihsun ding hi. Thukhun zuih lohna, theihloh man in thu leh la khatpeuh tawh akizom te ah Zomi Innkuan USA Genvai Tanupi Pawl ahi zong, Zomi Innkuan USA Genvai mapan khat peuhpeuh tungah ahi zong mawhpauk suan theilo ding hi.



**12. Mimal Neihsa-te Tuamkoih Theihna (Privacy Rights):**

- (a) Thukhun apom khat in a piak thu-te ahi mimal neihsa-te tuamkoih theihna nei thei ding hi. Ahi zong in Zomi Innkuan USA Genvai Tanupi Pawl tungah mimal neihsa-te tuamkoih ding te theisak hamtang masa ding hi.

**Thukhun -XIV - : Genvai Tawh Kisai Tavuan/Mawhpuak Neihna**  
**(Policy - XIV -: Responsibilities over Genvai)**

1. Zomi Innkuan USA Genvai tawh kisai thu leh la khempeuh, maban, vaihawmna khempeuh ah Zomi Innkuan USA kipawlna, Board of Directors in Zomi Innkuan USA Khawmpi khitciang in, Zomi Innkuan USA kipawlna Thukhunpi leh Ngeina Dante zui-in mawhpuak asang pen nei ding hi.
2. Zomi Innkuan USA Genvai tawh kisai thu leh la khempeuh, maban, vaihawmna khempeuh ah Board of Directors thupiakna zui-in Executive Committee in mawhpuak nei thei ding hi.
3. Zomi Innkuan USA Genvai tawh kisai thu leh la khempeuh, maban, vaihawmna khempeuh ah Executive Committee thupiakna zui-in Zomi Innkuan USA Genvai Tanupi Pawl in mawhpuak nei thei ding hi.
4. Zomi Innkuan USA Genvai tawh kisai thu leh la khempeuh, maban, vaihawmna khempeuh ah Zomi Innkuan USA Genvai Tanupi Pawl thupiakna zui-in Zomi Innkuan USA kipawlna ah pawllut Zomi Innkuan khatpeuh in aseh amun, akhua zui-a Zomi Innkuan USA Genvai makaite in mawhpuak nei thei ding hi.
5. Zomi Innkuan USA Genvai Tanupi Pawl in sihna a tuak Thukhun apom khat tawh kisai in a thu a la Zomi Innkuan USA Genvai tawh kisai Thukhun tawh kituak leh kituaklo kan thei, sit-tel thei ding a, a kism bangin Executive Committee tungah thu puak thei ding hi.

**Thukhun -XV- : Thukhun Tungah Phuahphatna, Behlapna Leh Phiatna**  
**(Policy - XV -: Policy Amendments)**

1. Hih Zomi Innkuan USA Genvai tawh kisai Genvai Thukhun sung aa om thukhun khempeuh, Thukhun apom Zomi-te thukimpihna leh theihpihna omlo in, a kispna zui-in Zomi Innkuan USA kipawlna, Thukhunpi leh Ngeina Dante tawh kituak in, Board of Directors in puahphatna, behlapna, phiatna nei thei ding hi.



**Kammal-te Leh Acihnopna-te Tawh Kisai Hilhcianna ( Glossary)**

Zomi Innkuan USA Genvai Thukhun sunga om anuai-a kammal-te, anuai-a bangin a cihnopna in kizang ding hi.

1. **Amun, akhua zui-a Zomi Innkuan USA Genvai makaite:** Zomi Innkuan USA kipawlna pawllut Zomi Innkuan kipawlna khatpeuh pan in Zomi Innkuan USA Genvai tawh kisai in Zomi Innkuan USA Genvai Tanupi Pawl tawh mapangkawm ding in aseh, ateel uh makaite
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; ahilh kei leh Zomi Innkuan USA Genvai Tanupi Pawl khensatna bangbang
4. **Hong nusia pa/nu i pianpih sanggamte:** Hong sihsan Thukhun apom i pianpih sanggamte; ahilh kei leh Zomi Innkuan USA Genvai Tanupi Pawl khensatna bangbang
5. **Innkuan:** Zi leh Pasal; Zi leh Pasal leh Ta/Ta-te; Ta/Ta-te leh Nu/Pa
6. **Kaihhop zawhzah hun ciangtanna:** Thukhun apom khat a sihni akipan akisim ni (30) sung
7. **Kham zawhloh, nang zawhloh kiim leh paam thupiang siatnalianpi hanga mitampi sihna:** sih khat in Thukhun apom (3) leh atamzaw sihna; mihonpi sihna
8. **Khatguak:** Zi/Pasal nei nailo-te; Zi/Pasal tawh akikhen-a ta neilo-te; Zi/Pasal si-a ta neilo-te; Zi/Pasal US leitang ah aom lo-te
9. **Khatveipiak:** Akizom paisuak a Thukhun apom khat in khatvei bek a piak ding
10. **Mimal neihsa-te:** Thukhun apom khat in apiak thu-te: min, phone number, email address, address cih bang mimal tawh kisai-te
11. **Min dang:** US ki-ukna dan tawh kituak-a aneih min (Legal name) ahi lo min khat peuhpeuh ( Nu leh Pa phuahsa min, UN tungtawn aa a zat min zong hi thei)
12. **Asikuan Natnalian nei-te:** Sivuan khatpeuh in kha(6)/ni (180) leh atawmzaw hunsungin sihdang ci-a ciaptehnalai aneih, apiakte; hun tomno sungin sih ding cih kiciantak in genkholh theihna a kinei thei mi-te
13. **Piaklohna ahang sanzawh ding dinmun:** Thukhun apom khatin apiak ding ahunhun a sumpiak (Premium) apiaklohna ahangin Thukhun apom lampan ol-mawh lohna, piak nop lohna hi lo in, aa ma lampan mawhpauk ahi thei lo ( khual gamla zinna; sumkhakna tun lohna; sumpiak ding vai zaksakna ngah lohna) thu leh la khat peuhpeuh hang aa piaklohna
14. **Ta/ta-te:** 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/ta-te
15. **Thukhun huamna mun ahi lo mundang, gamdangte ah azinpak Thukhun apom:** USA States (50), Washington D.C., US territories sung ahi lo mundang, gamdang khat peuhpeuh ah azinpak, Kumpi sawlna ahilh kei leh kipawlna khatpeuh i sawlna tawh hun tomno sung om pakna, sangkah in om pakna anei Zomi Innkuan USA Genvai tawh kisai Thukhun zui-a sumpia khat
16. **Thukhun apom:** Zomi Innkuan USA Genvai tawh kisai zuihdang Thukhun tawh kizui-a, Kivuina Sum(Death Benefit) a ngah thei ding dinmun nei khat
17. **US ki-ukna dan tawh kituak-a a neih min (Legal name):** USA gam aa ki-ukna lam thuneihte 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
18. **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
19. **USA leitang aa tawmvei aom pak Thukhun apom khat :** US gam aa sangkahpak, US gam aa zinpak, cihbanga hun tomno sung US gam aom pak, Zomi Innkuan USA Genvai Thukhun zui-a Sumbulpi, Piakkholh Kivuina Sum apia khat
20. **Zomi Innkuan USA Genvai Tanupi:** Zomi Innkuan USA kipawlna Executive Committee in aseh Zomi Innkuan USA Genvai Tanupi Pawl Makaipi
21. **Zomi Innkuan USA Genvai Tanupi Pawl:** Zomi Innkuan USA kipawlna, Executive Committee in aseh Zomi Innkuan USA Genvai Tanupi Pawl (Committee)
22. **Zomi Innkuan USA kipawlna ah mimal dinmun tawh pawllutmi:** USA gamsung Zomi Innkuan USA kipawlna pawllut Zomi Innkuan kipawlna khatpeuh aom lohna mun leh khua te pan in Thukhumpi leh Ngeina Dante tawh kituak in Zomi Innkuan USA kipawlna ah pawllut

(member) khat in ngetna anei, Zomi Innkuan USA kipawlina in mimal dinmun tawh pawllutmi khat in a sangsa mi

- 23. **Zomi Innkuan USA kipawlina ah pawllut Zomi Innkuan kipawlina khatpeuh i pawllutmi:** Zomi Innkuan USA kipawlina tawh akizom pawllut Zomi Innkuan kipawlina khat peuh in amau kipawlina ngeina leh dan tawh kizui-a pawlmi khat hi ci-a asang mi
- 24. **Zomi:** Zomi Innkuan USA kipawlina 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;

\*\*\*\*\*

**ZIUSA Genvai Zumvai Kalsuan Zia Ding**

- 1. Zomi Innkuan USA Genvai Thukhun apom hih ding ngetna, application form ki nei ding hi.
- 2. Zomi Innkuan USA Genvai Tanupi Pawl leh amun, akhua zui-a Zomi Innkuan USA Genvai makaite in, akisam bangin email pan in a hi zong, mimal tungah ahi zong Sum ngahna Receipt Thukhun apom te tungah kikhak, kipia ding hi.
- 3. Zomi Innkuan USA Genvai Tanupi Pawl in Thukhun apom khempeuh personal no./ account no. nei sak ding hi.
- 4. Thukhun apom khempeuh tawh kisai laite, Zomi Innkuan USA Genvai Tanupi Pawl, ahilh kei leh amun, akhua zui-a Zomi Innkuan USA Genvai makaite in kem ding hi.
- 5. Zomi Innkuan USA Genvai tawh kisai thu kizakna ding, Group Email khat nei in, tua group sung ah, Zomi Innkuan USA kipawlina Executive Committee panmunlente, Zomi Innkuan USA kipawlina pawllut Zomi Innkuan kipawlinate pan President leh Secretary panmunlente, Zomi Innkuan USA Genvai Tanupi Pawl, amun, akhua zui-a Zomi Innkuan USA Genvai makaite kihel ding hi.
- 6. Zomi Innkuan USA Genvai bank account atuam in khat kinei ding hi. A omsa Zomi Innkuan USA kipawlina Bank Account sung pan ameng account, ahilh kei leh atuam vilvel Bank Account khat hi thei ding hi.
- 7. Zomi Innkuan USA Genvai tawh kisai in Check gelh ding a om leh Zomi Innkuan USA kipawlina President, General Secretary, Genvai Tanupi, adang akiseh Genvai makai teng in theih pih ham tang ding ban ah, athu tawh lai piak nang mun ah, hih makaipi teng in suaikai ding hi. Check tung ah President leh Zomi Innkuan USA Genvai Tanupi in suaikai ding uh hi.
- 8. Zomi Innkuan USA Genvai tawh kisai pen Zomi Innkuan USA Genvai Tanupi Pawl pan in mawhpuaq nei nu/pa in official report pen kha (2) khat vei, kumkhat in (6) vei, Executive Committee members leh Board of Directors pawl panmunlente theih ding in, tangkona hong nei ding hi. Tualo aki kal ah, amau ki zendandan in, groupmail pan hongkhah thei uh hi. Executive Committee thupiakna leh akisapna zui-in Zomi Innkuan USA kipawln in a neihsa ahilo groupmail dang te ah Genvai Pulaakna(Press Release) nei thei ding hi.
- 9. Zomi Innkuan USA Genvai tawh kisai forms khat peuhpeuh ahi zong, letterhead aa kipan zumvai official documents-te Zomi Innkuan USA kipawlina Executive Committee phalna la masa ding hi.

.....  
BEITA!!!  
.....