

# CLAIM PROCEDURE FACT SHEET

Effective 1 December 2009



## Description:

On the death of any life insured under a Safrican Funeral Benefit Plan, Safrican must be informed immediately. A Death Claim Notification Form together with all the necessary supporting documents substantiating the claim must be submitted to Safrican within **6** (six) months from the date of death. Failure to do so will result in the benefit being forfeited.

As it is Safrican's policy to settle claims promptly, we request the claimant's co-operation in forwarding the correct and relevant documents timeously to prevent any unnecessary delays in the processing of the claim.

***All documents must be clearly certified by the police or a commissioner of oaths***

## Documentation

Claims will only be considered upon receipt of all the necessary documents substantiating the claim, satisfactory to Safrican's requirements.

Documents to be submitted:

- **Claim Notification Form.**

A fully completed Claim Notification Form, providing the correct policy number and name of the Principal Member and of the deceased. This must be **stamped and signed by the Policyholder.**

Instructions for payment to the beneficiary must be clearly shown.

The undertaker's details must be completed.

- **Proof of Death**

Original computer produced or faxed certified copy of the Death Certificate (BI – 5) for all people with a valid South African Identification Document or who are registered on the South African population register

or

Original or faxed certified copy of unabridged Death Certificate (BI-18)

or

Original or faxed certified copy of Abridged Death Certificate (BI – 20) in respect of stillborn, together with supporting medical documents, or in respect of all people not registered on the South African population register

and

A copy of the Notification of death (BI-1663)

In the case where the cause of death has been reflected as Unnatural Causes, a Police report must be submitted together with the claim documentation in order for Safrican to assess the nature of the incident.

Faxed copies of Death Notices **must** be clearly certified. Documents certified by a Commissioner of Oaths must

clearly reflect the name, signature, organisation, date, address and telephone number of the Commissioner of Oaths on the documents.

Documentation submitted, other than those requested on the Claim Procedure Fact Sheet or requested by Safrican, will not be accepted. Driving Licence Cards are not acceptable as proofs of identity.

**Affidavits are not acceptable.**

***In addition to the Claim Notification Form and Proof of Death, the following supporting documents must be presented:***

### **(i) Principal Member**

Certified copy of Identity Document for South African citizens

Certified copy of Passport for foreign nationals

Copy of payslip for the month in which the death occurred (Employer Plans only)

Copy of Principal Member's application form

Copy of the beneficiary's bank statement reflecting bank name, account number and account holders details

### **(ii) Spouse**

Certified copy of deceased's Identity Document for South African citizens

Certified copy of deceased's Passport for foreign nationals

Certified copy of Principal Member's Identity Document

Certified copy of Principal Member's Passport for foreign nationals

Copy of Principal Member's payslip for the month in which the death occurred (Employer Plans only)

Principal Member's application form

Copy of the beneficiary's bank statement reflecting bank name, account number and account holder's details

Certified copy of Marriage Certificate

Copy of any 2 (two) or more of the following documents in cases where there is no marriage certificate or in the case where the surname of the Spouse differs from that of the Principal Member.

- Letter from Tribal Chief, signed and stamped
- Company Beneficiary Nomination Form. The document must have been completed at least six months prior to death (Employer Plans only)

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- Letter providing customary and/or common law marriage from the Department of Home Affairs (not an affidavit)
- Medical Aid card reflecting dependants details
- Any legal policy document where the spouse has been nominated at least 6 (six) months prior to death

### (iii) Eligible Child:

Certified copy of Principal Member's Identity Document for South African citizens

Certified copy of Principal Member's Passport for foreign nationals

Copy of Principal Member's payslip for the month in which the death occurred (Employer Plans only)

Copy of Principal Member's Application Form

Copy of the beneficiary's bank statement reflecting bank name, account number and account holder's details

In addition, where the surname of the Eligible Child differs from that of the Principal Member, 2 (two) of the following documents will be required:

- Full Birth Certificate reflecting both parent's details ( BI-19)
- Adoption papers
- Baptismal Certificate reflecting both parent details
- Marriage Certificate and Birth Registration in respect of stepchildren
- Medical Aid Membership card reflecting the Eligible Child's details

In addition:

If the child has attained age 22 (twenty two) but has not yet attained age 26 (twenty six) and is a FULL-TIME student, the following must be submitted:

- Confirmation satisfactory to Safrican, from a recognised educational institution, to confirm full-time study at the time the death occurred. Part-time and correspondence students are not covered
- Last academic report from a recognised educational institution

Children who are mentally retarded or totally and permanently disabled (as determined by Safrican), before age 21 (twenty one) years, who are unable to care for themselves, any **one** of the following must be submitted:

- Confirmation, satisfactory to Safrican, of State Disability Grant
- Medical Aid application of Principal Member
- Medical Report

### (iv) Stillborn Child:

Proof of existence must be submitted by way of any 1 (one) of the following:

- Clinical records (Road to Health Chart)

- Medical records (BI-1663)
- Antenatal records

Proof of relationship of the Stillborn Child to the Principal Member must be submitted by way of:

- Certified copies of Identity Documents of both parents for South African citizens
- Certified copy of Passports of both parents for foreign nationals
- Medical Aid card of the Principal Member
- Company Beneficiary Nomination Form
- Affidavits from both parents with certified copies of their Identity Documents (only in case of stillbirth's where no Home Affairs documentation is available)

### (v) Extended Family:

Certified Copy of Principal Member's Identity Document for South African citizens

Certified copy of Principal Member's Passport for foreign nationals

Copy of Principal Member's payslip for the month in which the death occurred (Employer Plans only)

Certified Copy of deceased's Identity Document for South African citizens

Certified copy of deceased's Passport for foreign nationals

Certified Copy of Extended Family application form (must have been submitted to Safrican at inception of the policy or when the Principal Member joined the plan)

Copy of Principal Member's Application Form

Copy of the beneficiary's bank statement reflecting bank name, account number and account holder's details

### (vi) Domestic Assistant:

Certified Copy of Principal Member's Identity Document for South African citizens

Certified copy of Principal Member's Passport for foreign nationals

Certified copy of Principal Member's payslip for the month in which the death occurred (Employer Plans only)

Certified copy of deceased's Identity Document for South African citizens

Certified copy of deceased's Passport for foreign nationals

Certified Copy of Domestic Assistant's Application Form (must have been submitted to Safrican at inception of the policy or when the Principal Member joined the plan)

Copy of the beneficiary's bank statement reflecting bank name, account number and account holder's details

### IMPORTANT:

### Application Forms:

All Principal Members must submit Application Forms to Safrican for record purposes at inception of any policy or when joining a scheme. Extended Family Benefit Forms must be submitted where applicable. In the event that Application Forms were not submitted to Safrican, the benefit may be forfeited.

### **Paid-up Benefits for dependants (if applicable):**

A certified copy of the marriage certificate of the surviving Spouse, together with a certified copy of the birth certificates for the dependants, must be attached to the Claim Notification Form at claim stage.

### **Procedure**

#### **Substantiating a Claim**

Once all the documents have been received, claims procedures are followed whereby Safrican confirms the validity of the claim:

- Premiums must have been paid up to date.
- All the terms and conditions relating to the Plan must have been met
- Documents must have been received within the **6** (six) month period from date of death.

Provided all the necessary documentation and information pertaining to the claim have been submitted and the premiums are up to date, Safrican will endeavour to settle such claims within 48 (forty eight) hours of receipt of the claim and supporting documents.

#### **Pending Claims**

On receipt of a claim, a checklist procedure is followed. If relevant information or any document is found to be outstanding, a 'Pending' status will apply until such time as the necessary documentation or information is provided or until the 6 (six) month notification period has elapsed. This status and outstanding requirements will be communicated to the claimant in writing. It is important that the outstanding documents be furnished without delay in order to enable processing of the claim within the 6 (six) months from date of death. Delay or failure to comply with these requirements will result in the benefit being forfeited.

#### **Settlement of Claims**

To facilitate the settlement of a claim, it is important to indicate the preferred method of payment.

- **By Cheque:**  
Indicate on the Claim Notification Form to whom the cheque must be made payable, whether it is to be collected, and by whom.
- **Electronic Funds Transfer (EFT):**  
If by way of EFT directly into the Policyholder or beneficiary's bank account, the following information must be provided:
  - Certified copy of beneficiary's Identity Document for South African citizens
  - Certified copy of beneficiary's Passport for foreign nationals
  - Name of Bank
  - Branch Code
  - Name of Accountholder

- Bank account number.

Benefits are payable directly to the Policyholder / Principal Member of the Plan or his / her beneficiary as instructed on the Claim Notification Form.

***It is important that the Beneficiary presents their ID Document when collecting a cheque from any of the Safrican offices.***

### **Ancillary benefits**

#### **Paid-up Benefits (if applicable)**

In respect of a death claim for any person covered under a Paid-up Benefit/s, the Paid-up Certificate will be issued after all documentation has been submitted to Safrican. These must be received by Safrican within 6 (six) months for Paid-up Benefit on death and within three months for Benefit on death and within 3 (three) months for Paid-up Benefit on Disability or Retirement. The marriage certificate together with the birth certificates of the dependents must be attached.

#### **Memorial Benefit (if applicable)**

On the first anniversary date of the death of a Principal Member or Spouse, the Memorial Benefit becomes payable. The Benefit is only payable to the deceased's next of kin.

It is important that when the Death Claim is submitted, that the settlement details are correct and will have been issued and given to the beneficiary to present on due date as reflected on the Memorial Certificate.

If this Benefit is not claimed within 3 (three) months of the due date, as reflected on the Memorial Certificate, the Benefit will be forfeited.

#### **Retrenchment Benefit (if applicable)**

On Retrenchment, the Principal Member will be issued with a Retrenchment Benefit Certificate indicating period of cover.

In the event of a claim all the necessary documents as mentioned previously and the Retrenchment Certificate must be submitted. If the claim forms have not been submitted within 3 (three) months, the Benefit will be forfeited.

#### **Accidental Death Benefit (if applicable)**

In respect of an Accidental Death Benefit claim, together with the documentation as required for the category of a Principal Member and/or Spouse, the following information must be submitted to Safrican:

- A medical report from a medical specialist and/or a police report. The report must clearly indicate how, when and where the bodily injury was sustained.

#### **Incapacitation Benefit (if applicable)**

- A Claim Notification Form reflecting the claimants details, as well as, payment details must be submitted to Safrican within 6 (six) months of the occurrence of the event .
- A medical report from a medical specialist, Workman's Compensation Claim Assessment and/or a police report. The report must clearly indicate how, when and where the bodily injury was sustained.

### **Foreign Death Certificates**

Should the deceased be a South African Citizen (or possess a South African Identity number) and die in a foreign country, we would require a South African Death Certificate.

***Safrican reserves the right to request further documentation or information as it may deem necessary to accurately assess the claim.***

Safrican Insurance Company Limited ("Sfrican")  
 Reg No. 1935/007463/06  
 An authorised Financial Services Provider  
 FSP No. 15123  
[www.sfrican.co.za](http://www.sfrican.co.za)

Should you require additional assistance with claims, kindly contact a Safrican office on:

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 PO Box 616, Johannesburg 2000  
 Tel: (011) 727 5400 / Fax: (011) 727 5582 / 0866 773 224  
 e-mail: [claims@sfrican.co.za](mailto:claims@sfrican.co.za)

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 PO Box 5008, Durban 4000  
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