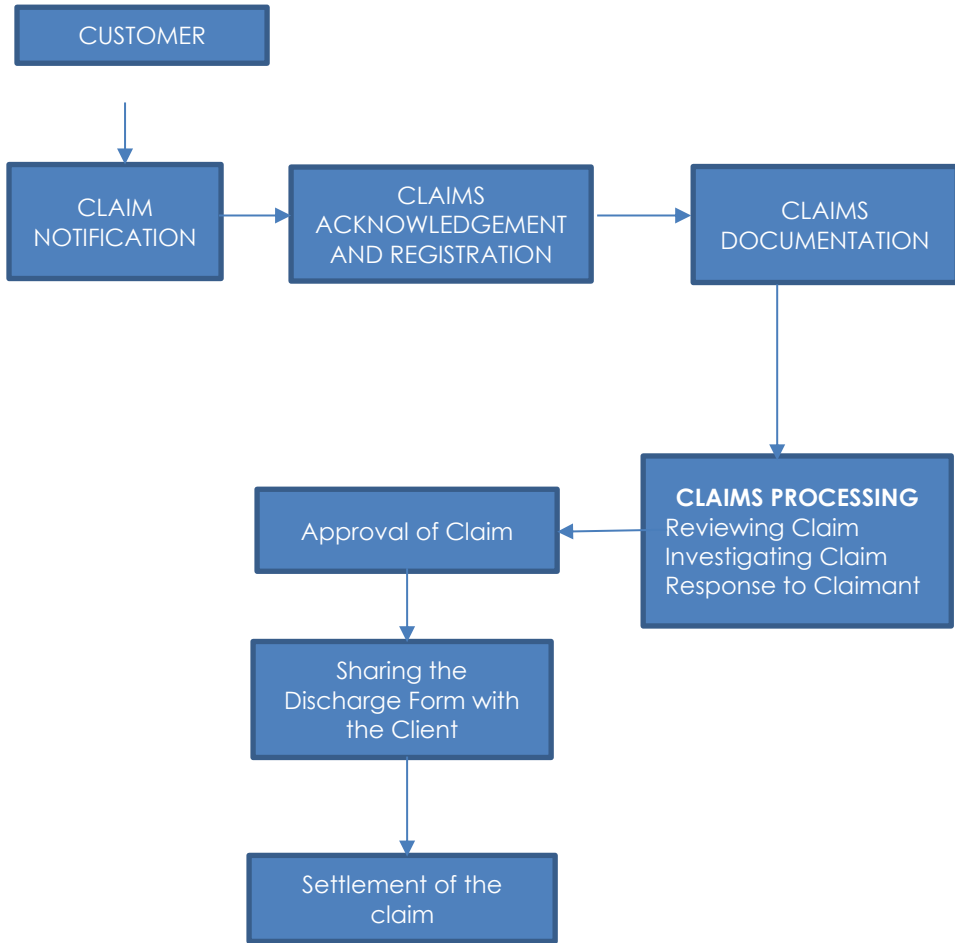




**CLAIMS PROCESS FLOW – UAP OLD MUTUAL LIFE ASSURANCE**



DOCUMENTS REQUIRED FROM THE CUSTOMER FOR CORPORATE CLAIMS		
✓	Claim Notification form.	all claims
✓	Identification (National id).	all claims
✓	Introduction Letter from Branch Manager/Head office.	all claims
✓	Letter of Undertaking	all claims
✓	Loan Amortization/ Repayment Schedule (statement).	all claims
✓	Loan application and agreement.	all claims
✓	Loan statement and account statement	all claims
✓	Offer Letter	all claims
✓	Updated medical report	Critical illness
✓	LC Letter from residential zone.	Death
✓	Verified death certificate (for death claims).	Death
✓	Letter of confirmation of death from employer (death claims).	Death under employment
✓	Police report (if death is accidental)/ Police postmortem report.	Death/accidental disability
✓	Proof of disability form (For permanent disability cases).	Disability
✓	Contract of employment	Retrenchment
✓	Call report (extent to which the bank contacted the customer to pay up their loan).	Retrenchment
✓	Termination Letter	Retrenchment

**DOCUMENTS REQUIRED FROM THE CUSTOMER FOR RETAIL CLAIMS**

**Maturities/Surrenders/Refunds**

- Policy document
- National ID/Passport
- Signed Claim Form

**Death Claims**

- Signed Claim Form
- National ID/Passport
- Death Certificate
- Deceased's ID
- Next of Kin ID
- Policy Document
- Police Report (Accident Claims)

**Policy Loans**

- Policy Document
- National ID/Passport
- Signed Claim Form
- Loan Application Forms

**Overpayment Refunds**

- Signed Claim Form
- National ID/Passport

**Accidental Disability**

- Policy Document
- National ID/Passport
- Signed Claim Form
- Doctor's Report
- Police Report
- Invoice

**Permanent Disability**

- Policy Document
- National ID/Passport
- Signed Claim Form
- Doctor's Report
- Police Report
- Proof of Disability Form

**DOCUMENTS REQUIRED FROM THE INSURER**

- Acknowledgement Slip/Email.
- Discharge Form

Step No.	Activity	Indicative Timelines
1.	Claim Notification	As per policy conditions.
2.	Claim acknowledgement and acquisition of documents/contact with the claimant	Within 3 days of Claim Notification
3.	Appointment of investigator if need be.	<ul style="list-style-type: none"> <li>• Within 5 working days from Claim Notification.</li> </ul>
4.	Making settlement offer or Communicating repudiation of claim.	<ul style="list-style-type: none"> <li>• 5 working days from receipt of investigation report or where no investigation is required, date of receiving the final supporting documents.</li> <li>• Discharge voucher to be submitted for payable claims.</li> </ul>
5.	Settling claim	Within 3 working days upon receipt of the signed discharge form.