



TALKING POINTS

# WHEN AN EMPLOYEE RECEIVING DISABILITY INCOME PROTECTION BENEFITS DIES

**In the unfortunate event that an employee who is receiving an income protection benefit passes away, these are actions that an employer must take:**

1. The income protection benefit needs to stop at the end of the month in which the employee has passed away. Please inform us of their death by sending the death certificate to [gapdisabilityassessments@oldmutual.com](mailto:gapdisabilityassessments@oldmutual.com).
2. If the employee is covered for death or funeral benefits with Group Assurance Products, we will initiate a death claim once we have received the death certificate. Please visit our website for the documents you need to submit in order for us to process these claims, and send them to [gapdeathclaims@oldmutual.com](mailto:gapdeathclaims@oldmutual.com).
3. We will process the Cash4♥Ones benefit. Please make sure that Old Mutual has the completed nomination form and the beneficiary's identity document.
4. If the employee is covered for death benefits with another insurer, please submit a separate claim to the relevant insurer to access these benefits.
5. Inform the relevant retirement fund of the death, if the employee belongs to one.



Contact your HR Department for any assistance, as they have access to the necessary forms and know what process to follow.



Are you using the most up-to-date forms? Did you know there is a helpful checklist to help you submit all of the documents required? [Click this link to find out more.](#)



For help with completing application forms and compiling claim documents call our Helpline on 021 509 4351.

“ We encourage you to submit death and funeral claims to us as soon as possible. This will ensure that the claim is not declined – remember that a claim submitted after 12 months from the date of death will be declined. ”



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