



OLD MUTUAL

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OLD MUTUAL GROUP ASSURANCE

FREQUENTLY ASKED QUESTIONS:

Death and Family Cover Claims



CORPORATE

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CLAIM DOCUMENTATION

WHAT DOCUMENTS ARE REQUIRED TO PROCESS MY CLAIM?	<p>The documents listed below are required for the specified claim types. Old Mutual may ask for further documents or information if required to substantiate the claim.</p> <p>Please ensure that all the documents are fully completed, signed and stamped by the relevant parties.</p>
CERTIFICATION OF DOCUMENTS	<p>All document copies should be certified by a Commissioner of Oaths or any other person authorised to certify documents, stating his/her full name, signature and designation. If the document is certified by SAPS, we require the Police Officer's full name, rank, force number, location and signature.</p> <p>Old Mutual may request original documentation if we are not satisfied with the quality of the copies provided.</p>
DOCUMENTS REQUIRED FOR ALL CLAIMS	<p>We always require the following documents for all death claims:</p> <ul style="list-style-type: none">• Death/Family Cover Claim form fully completed by the authorised representative of the employer (including a signature, date and company stamp).• A certified copy of the death certificate• Notice of death/stillbirth form (BI 1663 or DHA 1663).• Certified copy of employee's identity document• Employee's latest payslip.• Bank statement and certified copy of the beneficiary's identity document (only if the benefit is payable to the member/beneficiary).

<p>IN ADDITION, WE REQUIRE THE FOLLOWING DOCUMENTS FOR THE CLAIM TYPES / EVENTS LISTED HERE</p>	<p>If the deceased is the employee's spouse we require evidence, to Old Mutual's satisfaction, to confirm the spousal relationship. These include:</p> <ul style="list-style-type: none"> • A certified copy of the marriage certificate, OR • Customary marriages: 2 original sworn affidavits are required from a third party such as a parent of the deceased or a Minister of Religion; and a stamped and certified letter from a traditional authority, OR • Partnerships: 2 original sworn affidavits from third parties, and proof of residing together (e.g. lease agreements; utility bills), AND • Submit any employer records, for example, a Beneficiary Nomination Form or Medical Aid Nomination Form, in addition to the above, to substantiate the relationship. <p>If the deceased is the employee's child we require evidence, to Old Mutual's satisfaction, to confirm the relationship. These include:</p> <ul style="list-style-type: none"> • Certified copy of child's identity document or unabridged birth certificate, OR • If the above is not available, we require two original affidavits from the other parent and a third party (only if the above is not available) • For a stillborn child: a letter from the doctor or hospital confirming the gestational age of the deceased, OR • Children between the ages of 21 and 25: Proof, acceptable to Old Mutual, confirming that the child is registered for full-time studies as well as a copy of the child's most recent semester's results, OR • Children aged 25 or older: A letter from the attending doctor regarding the child's dependency/ disabilities OR a letter from SASSA confirming that the child receives a disability grant, AND • Please also submit any employer records, for example, a Beneficiary Nomination Form or Medical Aid Nomination Form in addition to the above to substantiate the relationship.
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<p>IN ADDITION, WE REQUIRE THE FOLLOWING DOCUMENTS</p>	<p>If the deceased is a non-South African citizen:</p> <ul style="list-style-type: none"> • All the pages of the employee's passport documents are required. • If the death is registered in the deceased's home country, a foreign death certificate is required (A civil registration of death completed by deceased's embassy). <p>Note: all foreign issued documents must have a translated version submitted if they are not in English.</p> <p>If the death certificate is handwritten</p> <p>If a handwritten death certificate was issued, a formal letter from the Department of Home Affairs must be included, stating the reason why a handwritten certificate was issued.</p> <p>If the employer has requested that we pay the beneficiary directly (and NOT pay the employer)</p> <ul style="list-style-type: none"> • If the claim is paid to a beneficiary (and not the employer) we require: <ul style="list-style-type: none"> - Certified copy of beneficiary's identity document. - A certified copy of the beneficiary's bank statement indicating: Name of the account, Name of Bank, Branch Name, Account Number and Branch code.
<p>IF OLD MUTUAL HAS ASKED FOR ADDITIONAL INFORMATION</p>	<p>Old Mutual may ask for further information on any aspect of the claim. For example, we may request a police report if the cause of death is unclear. These additional requirements should be submitted by the deadline stipulated by Old Mutual on our initial request. If the information is not received on this date, the claim will be declined.</p> <p>Note: Old Mutual will not follow up for any outstanding documentation.</p>



THE CLAIMS PROCESS

HOW LONG DOES IT TAKE TO PAY CLAIMS?	Upon receipt of all the required claim documentation, valid claims should usually be paid within two working days. For most banks, the funds will reflect in the payee's bank account in this period.
WHEN SHOULD I SUBMIT THESE CLAIMS?	Submit your claim as soon as possible. If a claim is received more than 52 weeks after the date of death, the claim will be declined.
HOW DOES OLD MUTUAL KNOW IF I AM INSURED?	We check the data and payment information received from the employer to see if premiums are paid up until the month prior to the death. If the deceased's name does not appear on the membership data, and/or proof of premiums has not been submitted, the claim will be declined.





SOME POLICY TERMS AND CONDITIONS

WHAT IS THE MAXIMUM COVER AGE?	The policy contract clearly stipulates the maximum age at which you or your dependant can claim. This may be the normal retirement age of the main member (even if the claim is for a family member).
WHAT IS NOT COVERED UNDER THE POLICY?	The policy may have a specific exclusion on claims which are submitted in the first 6 to 12 months of you becoming insured. Please discuss with your HR representative which exclusions which may be applicable to your policy.
WHAT IS A WAITING PERIOD?	A waiting period may apply to your claim which means that if you claim during this period, Old Mutual will not pay the claim. Please check your policy document for details on exclusions which may be applicable.





HOW DO WE PREVENT AND MANAGE FRAUDULENT CLAIMS

WHAT ARE SOME EXAMPLES OF FRAUDULENT CLAIMS?

- When you misrepresent the relationship between yourself and the deceased – e.g. claim that the deceased is your customary spouse.
- When you claim for a child that is not your biological child, step or legally adopted child.
- When you fail to indicate that you are divorced.
- When documents are forged or tampered with.
- When you claim that someone has died in a foreign country, and forge documents about this death.

WHAT FRAUD MEASURES ARE IN PLACE?

Unfortunately, we have received several fraudulent claims, in particular for family members and dependants of employees. It is for this reason that we have introduced several measures to reduce fraud and protect all the employees.

In particular, we insist on clear evidence to prove the relationship between the employee and the deceased, for example, a spouse.

We have also identified the following claims to be high risk in terms of fraud:

- Spouses claims where there are no marriage certificates.
- Deaths which have occurred outside the borders of the republic of South Africa and a South African death certificate is not available.

These claims undergo additional verification and may, at Old Mutual's sole discretion, be sent to our external claims verification service provider for validation.

Claims which undergo additional verification may take longer to process – Old Mutual will inform you if your claim has been sent for this validation, and the expected timelines for processing the claim, when we receive the claim.

WHAT WILL HAPPEN IF MY CLAIM UNDERGOES VERIFICATION?	The employer; family member and other parties related to the deceased may receive a phone call from one of our verification service providers to ask about the death, and the relationship with the deceased. Obtaining this information helps us verify the claims, and ensures that we pay valid claims only.
WHAT INFORMATION WILL YOU RECEIVE IF A CLAIM IS FOUND TO BE FRAUDULENT?	Old Mutual will send a letter to the employer indicating why the claim is not valid, and that it will not be paid.
WILL OLD MUTUAL LET ME KNOW IF A CLAIM IS GOING TO UNDERGO ADDITIONAL VERIFICATION?	Yes, we will inform you of this when the claim is submitted. Please do not hesitate to contact our offices on the contact details provided below if you want an update on the status or progress of your claim.
WHAT ACTION WILL BE TAKEN IF FRAUD IS IDENTIFIED?	We will institute legal processes to recover any money that may have been paid, and we will report the case to the South African Police Services to investigate. We will also review our claims processes to ensure that they remain robust and fair to all stakeholders.
WHAT IS THE IMPACT OF THE INVESTIGATIONS AND FRAUDULENT CLAIMS ON A SCHEME'S RATE?	By only paying valid claims, we are protecting all the employees who will enjoy the benefit of the correct premium for insurance cover, and not a premium that has been inappropriately inflated by the price of fraudulent claims. Stopping fraud from happening reduces the price of Group Risk cover. Old Mutual has an obligation to put the appropriate measures in place to prevent fraudulent claims from being paid.



PAYMENT INFORMATION

WHAT IS THE AMOUNT OF THE BENEFIT THAT IS PAYABLE?	Please ask your HR department for the benefit structure applicable to your scheme's policy.
WHO IS THE BENEFIT PAID TO?	<p>Benefit payments are made to:</p> <ul style="list-style-type: none">• The retirement fund, or• The employer, or to• The beneficiaries provided by the employer. <p>The bank account details provided for payment of the claim need to be validated on bank validation system.</p> <p>Note: Old Mutual is not responsible for any payments the employer may decide to advance to an employee, for example if the claim is declined.</p>



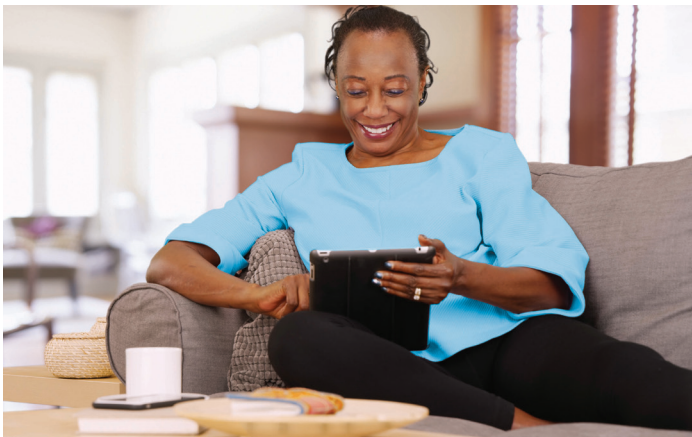
SUPPORT SERVICES

WHAT FUNERAL SUPPORT SERVICES ARE AVAILABLE	<p>You and your immediately family qualify for the funeral support service at no extra cost.</p> <p>Call 0860 000 500 to access this service which includes transportation of the deceased to the funeral home closest to the place of burial in South Africa or its neighbouring countries from anywhere in the world.</p> <p>Please see our website for more details on this service.</p>
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YOU NEED MORE INFORMATION ...

WHO DO I CONTACT FOR QUERIES?	Please see our website for our contact details.
WHAT IF I AM UNHAPPY WITH A CLAIMS DECISION?	Our website contains detailed information on some of the options that are available to you in this regard.
IS THERE A TIP-OFF LINE?	Yes, we encourage you to report any suspicious activity to our offices. Our website contains information on our confidential and anonymous tip-off line.
CAN I GET A COPY OF THE POLICY DOCUMENT?	Yes, please contact your employer for a copy of this document.



This document has been compiled for information purposes and to answer frequently asked questions. It does not contain all details contained in your policy document. Please consult the policy document relevant to your scheme for further detail. Whilst every effort has been made to ensure its accuracy, if a discrepancy exists between this document and the terms and conditions of the policy issued to the policyholder, the provisions of the policy will prevail.

