

HOW TO SUBMIT A DEATH CLAIM



FOLLOW THE STEPS BELOW for all Flexi and GREENLIGHT risk benefits. If you are not sure which benefit you have, please contact the Claims Service Centre on 061 223 189, weekdays between 08:00 and 18:00.

We understand that at a time like this, you need all the support possible to make it easy for all claims to be processed as quickly as possible. Please follow the STEPS below so that we can process your claim smoothly.

We'd also like you to get the right advice about investing any benefit payout and encourage you to speak to one of our accredited financial advisers or brokers about your investment options. If you don't have a financial adviser or broker, you can call 061 299 3485, weekdays between 08:30 and 17:00.

STEP 1: REPORT THE DEATH

- If the death has not been reported by the executor, bank, trust company, funeral parlour, etc. Please report the death to your nearest Home Affairs office who will also provide you with the official death certificate.
Ministry of Home Affairs and Immigration
Tel: + 264 61 292 2111
Fax: + 264 61 292 2165

STEP 2: GATHER AND COMPLETE THE REQUIRED DOCUMENTS

- You must submit the documents listed in the checklist on the following page for the policy or benefit you are claiming.
- Notify us as soon as possible of the death and **make sure that we have your latest contact details** so we can be in touch with you during the claim process.
- Where to get Old Mutual death claim forms:
 - Call the Claims Service Centre at 061 223 189, weekdays between 08:00 and 18:00; or
 - Email Namibia@oldmutual.com; or
 - Speak to your Old Mutual financial adviser or broker; or
 - Visit your nearest Old Mutual branch.

OUR PAYMENT PROMISE

Once we have received all the requirements for a valid claim and approve the claim, we aim to pay:

- Final expenses death benefits within **48 hours**
- All other death claims within **15 working days**

CLAIMS SERVICE CENTRE 061 223 189

DO GREAT THINGS



OLDMUTUAL

CHECKLIST FOR DEATH CLAIMS: COMPULSORY requirements

- Old Mutual Death Claim form.
- Certified copy of the death certificate.
- Notification of a death form (9-1/0170 or DHA 1663, formerly BI 1663).
- Copies of the ID documents or passports of the deceased and each beneficiary or a copy of the birth certificate if the deceased was younger than 18.
- Old Mutual Beneficiary form (one for each beneficiary).
- Proof of banking details for each beneficiary or the estate.
(We need a signed, dated and stamped statement from your bank that is not older than three months.)
- A letter of executorship or authority when the benefit is payable to the estate (in cases where there is no nominated beneficiary).

Additional documents for unnatural cause of death (excluding Final expenses and Final expenses Family Benefit)

- Old Mutual Declaration by police form.

STEP 3: SEND THE DOCUMENTS TO OLD MUTUAL

Email: Namibia@oldmutual.com
Fax: 061 225 261
Post: Death Claims Department, PO Box 165, Windhoek, Namibia

- We'll let you know if we need any additional forms or documents.
- If you have any questions, please call 061 223 189, weekdays between 08:00 and 18:00.

FREQUENTLY ASKED QUESTIONS

Can I get a cash payout if I don't have a bank account or can I nominate a third party's bank account to receive the funds?	No, you will need to open a bank account in your own name in order to be paid a benefit.
If a beneficiary lives outside of Namibia, how will funds be paid?	<p>We will pay the funds into the beneficiary's blocked or non-resident account. If you don't have a blocked account, please contact your bank and apply for permission from the Exchange Control Authorities.</p> <p>When you have written permission from your bank, please submit a copy of the bank's permission as well as the following documents to Old Mutual:</p> <ul style="list-style-type: none"> • Fully completed Foreign Exchange Control questionnaire • Copy of your passport • Recent bank statement with an IBAN, SWIFT or SORT code <p>Once we receive permission from the Bank of Namibia, the funds will be paid to you.</p>
What is a 9-1/0170/ DHA 1663/BI 1663 form and where do I get one?	It is an official notification of death form that you will get from the funeral parlour or the doctor who certified the customer as deceased.
How do I certify a document?	Make a copy of the document. Take the copy and the original to your nearest commissioner of oaths (there are commissioners of oaths at police stations, legal offices, banks and Old Mutual branches) to be certified. The commissioner will stamp, date and sign the copy of the document.
What must I do if no beneficiary was nominated or the deceased had no will?	<p>The family or interested parties must decide whom to appoint as the executor.</p> <p>The appointed person has to collect the forms to apply for executorship from the Master of the High Court.</p> <p>When the court issues a letter of executorship, the executor can complete the required forms and submit the claim documents.</p>
What is a letter of executorship and a letter of authority and where can I get one?	<p>The person who has been appointed as the executor must take the death certificate to the Master of the High Court and apply for a letter of executorship or a letter of authority, depending on the size of the estate.</p> <p>A letter of executorship or authority enables the executor to act on behalf of the estate.</p> <p>It can take weeks for the Master of the High Court to issue the letter.</p> <ul style="list-style-type: none"> • A letter of executorship is needed if the value of the estate is more than N\$125 000. • A letter of authority is needed if the value of the estate is less than N\$125 000.
How do I obtain the bank details for the estate of the deceased?	Once the letter of executorship or the letter of authority has been issued, the executor must go to a bank of his or her choice to open a bank account in the name of the estate. The executor will need to take along the death certificate, identity document of the deceased and a certified copy of the letter of executorship or authority. The executor will then have signing powers for that bank account.
There is a security cession on my policy or benefit, but the outstanding loan or bond has been settled. Do I need to include the cancelled cession to ensure any benefit is paid to the estate?	When the loan or bond was settled, the bank should have informed Old Mutual and the cession should have been removed. Please confirm with the bank.
Must all estates be registered with the Master of the High Court?	Yes. For more information or to find your nearest office, go to http://www.superiorcourts.org.na or call Tel: +264 61 292 11 1.

CALL 061 223 189, WEEKDAYS BETWEEN 08:00 AND 18:00 FOR ALL CLAIMS QUERIES.