

## Essential Funeral Plan \_ Claims

# The Claims Submission Process

## CLAIMS SUBMISSIONS

### WHEN ARE CLAIMS PAID ?

**When death has occurred, the FSP or End Member are to immediately inform the following stakeholders:**

- The Regional Manager.
- Email the claim to the FMEFCClaims mailbox ( [FMEFCClaims@oldmutual.com](mailto:FMEFCClaims@oldmutual.com) ) or,
- Drop claims to the SFTP folder ( Secure File Transfer Protocol ) “ Dropbox” or,
- Hand deliver claims to the Sales Support Administrator ( SSA ) at your closest branch.

**NB: Ensure all Claim documentation is completed and meets all the relevant requirements.**

**Where hand delivered, ensure the front page of the claim form is signed and date stamped, by the SSA and the FSP.**


**The FSP may only claim for covered lives and a claim can be submitted where the following requirements are met:**

- The premium payment of the scheme must be up to date.
- The premium payment of the Deceased must be up to date ( end member reconciliation ) .
- The deceased must be included in the data file or bill schedule received from FSP and Old Mutual respectively on a monthly basis.

# CLAIMS REQUIREMENTS

## WHAT ARE THE REQUIRED DOCUMENTATION FOR SUBMITTING A CLAIM

The following requirements must be met upon submission of Claims:

- Completed and signed claim form including beneficiary consent ( **Mandatory** ) 
- Certified copies of Death certificate and registration of death (BI-1663)
- Certified copies of Identity Documents of:
  - Principle Member ( PM )
  - Deceased
  - Claimant - Only applicable if claimant is not a Principal Member
  - BI-1680 - Only applicable if death was not certified by a medical practitioner
- Proof of full-time study is required for children between ages of 21 – 26 years
  - A recent signed and stamped letter from the educational institutional ( not older than 3 months )
- Medical proof of disability is required for deceased individuals who were permanently or physically disabled and fully dependent on their parents
  - A recent signed and stamped letter from a registered medical practitioner is required ( not older than 3 months )
- In the case of unnatural causes of death ( incl suicide )the following is required
  - Police report
  - Medical report
  - Accident report

# CLAIMS REQUIREMENTS

## WHAT ARE THE REQUIRED DOCUMENTATION FOR SUBMITTING A CLAIM

### Additional requirements must be met upon submission of Claims:

- Sworn Affidavit – Only applicable if;
  - ID submitted at New Bus stage does not match the death certificate
  - ID of the deceased cannot be traced ( lost or stolen )
  - Change of surname
- Letter from Home Affairs – Only applicable if;
  - ID Number or Name/Surname differ to death certificate due to changes at Home Affairs
- Proof of Premium paid ( End Member to FSP ) - Only applicable at New Business stage.

### Exceptional Requirements

- Letter stating Services was rendered to the End Member - Only applicable where the beneficiary differs to what is on the claim form.
- Proof of claim payment in cash by FSP to the End Member – Only applicable where the beneficiary differs to what is on the claim form.
- A motivation letter from the FSP for any claim submitted older than 3 months i.e. where the death occurred more than 3 months prior to claims submission.

**NB: All documents must be clear and legible. Certification cannot be older than 3 months.**

# CLAIMS STATUSES

## WHAT IS DOES MY CLAIM STATUS MEAN ?

**Please take note of the following claims statuses as a guide on your claim submissions:**

STATUS	REASON
Paid	<ul style="list-style-type: none"><li>▪ All requirements are met.</li></ul>
Work in Progress ( WIP )	<ul style="list-style-type: none"><li>▪ Received, in assessment stage.</li></ul>
Claim was previously submitted	<ul style="list-style-type: none"><li>▪ The same claim was submitted more than once</li></ul>
Pending	<ul style="list-style-type: none"><li>▪ Required information not received.</li><li>▪ Documents received unclear/ Illegible or outstanding</li><li>▪ Beneficiary consent not completed on claim form.</li></ul>
Declined	<ul style="list-style-type: none"><li>▪ The deceased is not a member on your data provided.</li><li>▪ The deceased died within the waiting period of the policy.</li><li>▪ The premium for FSP has not been received.</li><li>▪ The deceased policy has lapsed due to no premium received.</li><li>▪ A letter will be sent to you with the reason for decline</li></ul>
Outstanding requirements not provided within SLA – Claim closed	<ul style="list-style-type: none"><li>▪ Claim was pended and outstanding requirements were requested, should you not send this within 15 days of request, the claim will be closed.</li></ul>

#### **VERY IMPORTANT additional information UPON and AFTER claim submissions :**

##### ■ Upon Claim Submissions

- A stillborn child had to be inside the womb for at least 182 days. ( **Limited TBC** )
- Claims are honoured within the grace period rule of the FSP , and no off setting of outstanding premiums is allowed.

##### ■ After Claim Submissions

- Where the deceased is the Principal Member, the FSP must submit a Principal Member replacement form with the claim to ensure there is continuation of Policy cover.

NB \* Where the replacement of principal member form is not submitted inline with the FSP rules, the policy will cease and relevant waiting periods will be applicable.

## CLAIMS CONTACT DETAILS

### WHO CAN I CONTACT REGARDING MY CLAIM?

CONTACT PERSON	TELEPHONE NUMBERS	EMAIL ADDRESS
The claims team	021 509 8631	FMEFCClaims@oldmutual.com
Enquiries	0860 331 444	gsfmqueries@oldmutual.com
Scheme Support	021 509 1708	FMEFCClaims@oldmutual.com