



HOW TO SUBMIT A DEATH CLAIM

OLDMUTUAL

DO GREAT THINGS EVERY DAY

For all GREENLIGHT (Death and Final Expenses Benefits), Flexi Life Cover and Terminal Illness claims.

Please email the completed claim forms and documents to : claims@oldmutual.com.

STEPS TO FOLLOW WHEN CLAIMING FROM YOUR BENEFIT:

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.

STEP 2: GATHER AND COMPLETE THE REQUIRED DOCUMENTS

TWO COMPULSORY FORMS

- Old Mutual death claim form
- Old Mutual beneficiary claim form

COMPULSORY DOCUMENTS

- Certified copy of death certificate.
- Notification of death form DHA 1663, (formerly BI 1663).
- Copies of ID or passport for the deceased.
- Proof of banking details (signed, dated and stamped bank statement not older than three months) for all beneficiaries/estate.
- A letter of executorship if the benefit is payable to the estate (in cases where there is no nominated beneficiary).

If the beneficiary is a minor:

- A copy of the birth certificate (reflecting parents names) or a letter of guardianship.
- Bank details in the name of the child.

ADDITIONAL FORMS

UNNATURAL DEATH

This is needed if the cause of death was **unnatural** (excluding Final Expenses, Final Expenses Family Benefits).

- Old Mutual declaration by police

TERMINAL ILLNESS

If the life covered is diagnosed with a medical condition which, according to Old Mutual's Medical Officer, will result in death within 12 months, the contracting party may request the payment of a Terminal Illness Benefit.

- Old Mutual terminal illness form

STEP 3: SEND THE DOCUMENTS TO OLD MUTUAL

Email the fully completed forms and all documents to: claims@oldmutual.com

We'll let you know if we need any additional forms or documents.

CONTACT DETAILS:

CLAIMS SERVICE CENTRE

E-MAIL: claims@oldmutual.com
TELEPHONE NUMBER RSA: 0860 10 22 74
INTERNATIONAL: +27 21 503 1802
weekdays between 08:00 - 18:00
OR
FAX NUMBER: 0860 60 45 02
OR
POST: PO Box 202,
Mutualpark
7451
South Africa

HOME AFFAIRS

TELEPHONE NUMBER RSA: 0860 600 1190
WEB: www.home-affairs.gov.za

Funeral support – transportation of the body

On the death of a life covered:

- at least 50 kilometers from the place of burial in South Africa or
 - in Botswana, Lesotho, Mozambique (south of the 22-degree parallel), Namibia, Swaziland or Zimbabwe,
- you or a beneficiary may claim for the body of the deceased to be brought to a funeral home nearest to the place of burial in South Africa. Old Mutual and its service provider will arrange for the transportation of the deceased and one accompanying relative. If necessary, overnight accommodation will be arranged for the accompanying relative.

This service will be provided to you until the contract has been cancelled. You may not choose to receive cash instead of this service. Call 0860 61 62 63 to claim this benefit and make sure that you have the following ready when you call:

- contract number and ID number of the contracting party,
- names, surnames and dates of birth of the claimant and life covered and
- cellphone number of the claimant

We would like you to get the right advice about investing your benefit payout and encourage you to speak to your financial adviser about your investment options.

If you don't have a financial adviser please send an email to advice@oldmutual.com or call 0860 947366.

FREQUENTLY ASKED QUESTIONS

<p>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?</p>	<p>No, you will need to open a bank account in your own name in order to receive payment.</p>
<p>If a beneficiary lives outside of South Africa, how will funds be paid?</p>	<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 Reserve Bank, the funds will be paid to you.</p>
<p>What is a DHA1663/BI1663 form and where do I get one?</p>	<p>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.</p>
<p>How do I certify a document?</p>	<p>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.</p>
<p>What must I do if no beneficiary was nominated or the deceased had no will?</p>	<ul style="list-style-type: none"> • The family or interested parties must decide whom to appoint as the executor. • The appointed person has to collect the forms to apply for executorship from the Master of the High Court. • 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>	<ul style="list-style-type: none"> • 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. • A letter of executorship or authority enables the executor to act on behalf of the estate. • It can take four to six weeks for the Master of the High Court to issue the letter. • A letter of executorship is needed if the value of the estate is more than R250 000. • A letter of authority is needed if the value of the estate is less than R250 000. • The letter of authority must reflect the Old Mutual policy number and the value of the claim.
<p>How do I obtain the bank details for the estate of the deceased?</p>	<ul style="list-style-type: none"> • 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 and the letter of executorship or authority. • The executor will then have signing powers for that bank account.
<p>There is a security cession on my policy or benefit, but the outstanding loan/bond has been settled. Do I need to include the canceled cession to ensure any benefit is paid to the estate?</p>	<ul style="list-style-type: none"> • When the loan/bond was settled, the bank should have informed Old Mutual and the cession should have been removed. Please confirm with the bank. • All documents must reflect the security cession code.
<p>Must all estates be registered with the Master of the High Court?</p>	<p>Yes. For more information or to find your nearest office, go to www.justice.gov.za or phone +27 12 315 1111.</p>
<p>What is the difference between natural and unnatural death?</p>	<p>A natural death is primarily as a result of an illness or an internal malfunction of the body not directly influenced by external forces.</p> <p>An unnatural death includes events such as accidents, drug abuse, execution or suicide.</p>