

HOW TO SUBMIT A DISABILITY BENEFIT CLAIM



For all GREENLIGHT and Flexi claims.

We understand that at a time like this, you need all the support you can get. That's why we aim to process all valid claims as quickly as possible.

THESE ARE THE STEPS to follow when claiming on your benefit.

STEP 1: MAKE SURE YOUR CONDITION IS IN LINE WITH WHAT YOUR BENEFIT COVERS.

Disability benefits pay out a lump sum and/or income if your condition meets the terms and conditions as set out in your contract. Review your policy contract to make sure that your condition is covered by your benefit.

STEP 2: GATHER AND COMPLETE THE REQUIRED DOCUMENTS.

COMPLETE THE FORMS LISTED BELOW

Make sure that the correct forms are used for your specific benefit.

Click on each line to get the form:

Extensive Disability (Own) Benefit

Extensive Disability Benefit

Comprehensive Disability (Own) Benefit

Comprehensive Disability Benefit

Business Comprehensive Disability (Own) Benefit

Business Comprehensive Disability Benefit

- GREENLIGHT Functional and Physical Impairment claim form by medical specialist.
- GREENLIGHT Disability Claim Form by life covered.
- GREENLIGHT Disability Claim Form by medical specialist.
- GREENLIGHT Disability Claim Form by employer.

CONTACT DETAILS:

CLAIMS SERVICE CENTRE

0860 10 2274 OR
+27 (0)21 503 1802

FINANCIAL ADVISERS

0860 947 366
weekdays between 08:30 - 17:00

GREENLIGHT Care4U

GREENLIGHT Care4U offers you a network of assistance in this time of need at no additional cost.

Call **0860 61 62 63** to access any of the following services:

- Information on medical experts who can give a second opinion on your condition.
- Information on where you can get treatment.
- Information and advice on how to best manage your disability.

GREENLIGHT CARE 4U is only a phone call away.

DO GREAT THINGS



OLDMUTUAL

For Child Impairment and Congenital Birth Defects benefit claims only

- GREENLIGHT Child Impairment and Congenital Birth Defects Benefit claim form by contracting party
- GREENLIGHT Child Impairment and Congenital Birth Defects Benefit claim form by medical specialis
- **New:** Unabridged birth certificate

Functional or Physical Impairment Benefit

Functional Impairment Income Benefit

- GREENLIGHT Functional and Physical Impairment claim form by contracting party
- GREENLIGHT Functional and Physical Impairment claim form by medical specialist
- Proof of personal income, i.e. salary slips, tax returns

Accidental Disability

Occupational disability due to an accident

Premium Protection Disability Benefit

- GREENLIGHT Disability Claim Form by Life Covered
- GREENLIGHT Disability Claim Form by medical practitioner
- GREENLIGHT Disability Claim Form by employer (not if self employed)

Disability Income Benefit

Temporary Income Benefit

Business Overheads Replacer Benefit

FULL SET OF REQUIREMENTS - Long term claims:

- GREENLIGHT Disability benefit claim form statement by claimant
- GREENLIGHT Disability benefit claim form statement by Medical Attendant
- If the Life Covered is not self-employed – GREENLIGHT Disability Benefit
- Claim Form statement by employer
- GREENLIGHT Functional and Physical Impairment claim form by medical specialist
- GREENLIGHT Business Overheads Replacer benefit claim form (where applicable)

REDUCED SET OF REQUIREMENTS - Short term claims:

- GREENLIGHT 7-day Waiting Period Disability Benefit claim form statement by claimant
- Doctor's medical certificate (sick note) booking the life covered off work
- GREENLIGHT Functional and Physical Impairment claim form by medical specialist
- GREENLIGHT Business Overheads Replacer Benefit claim form (where applicable)

Retrenchment Benefit

- GREENLIGHT Retrenchment claim form by Life Covered
- GREENLIGHT Retrenchment claim form by Employer

Maternity Benefit

- GREENLIGHT Maternity Benefit claim form



Capital Provider

Capital Provider (Cover Preserver)

Professional Capital Provider

Professional Capital Provider (Cover Preserver)

Three-in-One

- Statement by medical specialist - Form A
- Statement by claimant - Form B
- Statement by employer if not self employed - Form E

Compulsary requirements

- Copy of the life covered, beneficiary, or contracting party's ID or passport.
- Proof of banking details of the beneficiary.
We need a signed, dated and stamped statement from your bank that is not older than three months.

STEP 3: SEND REQUIRED DOCUMENTATION TO OLD MUTUAL

Email service@oldmutual.com
Fax +27 (0)21 509 2579
Post PO Box 1759, Cape Town 8000, South Africa

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

Once we have received all the requirements for a valid claim and approve the claim, we aim to pay within **15 working days**.



FREQUENTLY ASKED QUESTIONS

What is the difference between temporary disability and permanent disability?

Permanent disability offers you long-term protection to help alleviate the financial impact of a permanent disability.

Temporary disability gives you an income and gap cover while you are off from work due to temporary disability.

What is a 14-day survival period?

In the event of an injury or illness, you will need to live for 14 days in order to claim for a lump sum disability benefit. This is to set disability claims apart from death claims.

When will the income benefit stop paying an income?

If you have a temporary disability, Old Mutual will pay an income until you go back to work. If you are permanently disabled, we will pay an income until the age of 65. If you are functionally impaired at the age of 65, we will continue to pay an income.

What is the meaning of functional impairment?

Functional impairment is a health condition in which the normal function of a part of the body is less than full capacity. The types of impairments that may be sustained range from mild situations that involve only a slight loss in function to total impairment that is often considered a full disability be it physical or mental.

Who will be responsible for the cost of the report by a medical doctor or specialist

You or the person who will receive the benefit must pay the cost for the initial report.

Old Mutual will consider covering costs of any independent specialists' or doctors' report if we ask for these.

When will you receive your income benefit?

On the first working day of every month.

What is the meaning of occupational disability?

Occupational disability is if you are not able; due to illness or injury; to perform the material and substantial duties of your own occupation.

