



# WHAT DO I NEED FOR DISABILITY CLAIM APPROVAL?

We want to make your experience when submitting a claim as easy and quick as possible. To do this, here is some **important claim information**.

**1** We can only assess your claim when we receive all of the documents from the checklist on page 3 of the [Disability Application Form Pack](#)

**2** For a claim to be approved, we check that:

<b>1</b>	Your premiums are paid until the end of the waiting period*. * Waiting period: The minimum time that you need to be absent from work because of your medical condition before Old Mutual will consider your claim. This time is specific to your policy. Click <a href="#">here</a> for more information
<b>2</b>	You were under the ceasing age (the age at which your cover ends as stated in the policy) at the end of the waiting period.*
<b>3</b>	You are unable to work due to a medical condition or injury and you meet the definition of occupational disability.
<b>4</b>	You were insured with Old Mutual Group Assurance on the last day that you were able to work.
<b>5</b>	You were employed and unable to work for the full duration of the waiting period*.
<b>6</b>	All your claim documents from the checklist are submitted to Old Mutual within 12 months of when you were first absent from work due to your medical condition.
<b>7</b>	Your claim was not caused by a medical condition that existed before your policy began (i.e. a pre-existing medical condition). Click <a href="#">here</a> for more information.
<b>8</b>	You followed appropriate medical treatment as determined by Old Mutual, taking into account the advice of medical specialists.

Ask your employer for details about the specific policy that you are insured for. The policy contains the detailed information about each policy requirement listed above. You can also consult our [handy guide](#) for the steps to follow before you submit a claim.

For help submitting your claim, please call our **HR911** line on **021 509 3911**



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