



OLDMUTUAL

# HOW TO SUBMIT A FUNERAL INSURANCE CLAIM



DO GREAT THINGS EVERY DAY

When someone you care about dies, you should not have to worry about how you will pay for their funeral and all the other expenses you and your family will need to cover during this difficult time. We understand that at a time like this, you need all the support possible to make it easy for all valid claims to be processed as quickly as possible.



## 01 REPORT THE DEATH

If the death has not been reported, please report the death as soon as possible to your nearest Home Affairs office and they will issue you with a death certificate.

- ▶ Phone Home Affairs on **0800 601 190**
- ▶ For information on how to obtain a death certificate visit:  
[www.dha.gov.za/index.php/civic-services/death-certificates](http://www.dha.gov.za/index.php/civic-services/death-certificates)



## 02 GATHER AND COMPLETE THE REQUIRED DOCUMENTS

- ▶ **Notify us of the death as soon as possible** and **make sure that we have your latest contact details** so we can be in touch with you during the claim process.
- ▶ Gather the required documents listed in the checklist included in this document

**To start off with your claim you will need to download and fill in the following forms:**

- Click [here](#) for an Old Mutual Death claim form.
- Click [here](#) for the Beneficiary claim form
- For unnatural causes of death click [here](#) for the Declaration by police form

For Retail Mass Market customers please refer to **section 3 and 4**



## 03 THIS IS WHERE YOU CAN SUBMIT YOUR CLAIMS

### OUR WEBSITE

1. Visit [www.oldmutual.co.za/claims](http://www.oldmutual.co.za/claims)
2. Follow the claim submission prompts

### VIA WHATSAPP

1. Save 0860 933 333 as a contact on your phone
2. Open WhatsApp, go to the Old Mutual contact and send "Hi" as a message
3. Choose your option then follow the instructions



Or scan the QR code to submit via WhatsApp in less than 5 minutes.



## 04 THIS IS WHERE YOU CAN SUBMIT YOUR CLAIMS

### VIA USSD

1. Dial **\*120\*6672#** for free
2. Select **"reply"**
3. Type **1** to submit a funeral claim and select **"reply"**
4. Enter your **SA ID number** and select **"reply"**
5. Then follow the instructions

### VIA EMAIL

Submit all the requirements via email to:

▶ [contactus@oldmutual.com](mailto:contactus@oldmutual.com)

### CALL US ON

▶ 0860 222 274



## CHECKLIST FOR FUNERAL CLAIMS

For any cover over R50 000 additional documentation may be requested.

### COMPULSORY REQUIREMENTS

- A fully completed Old Mutual **Death Claim Form**
- A **certified copy** of the death certificate
- Notification of Death Form** (DHA1663, formerly BI1663)
- Old Mutual **Beneficiary Form**
- Certified copies of the ID or passport** of the deceased and beneficiary(ies) or a copy of the birth certificate if younger than 18.
- Banking details** for the beneficiary(ies) or estate. We need a signed, dated and stamped letter from your bank that is not older than three months as your proof of banking details
- A Letter of Executorship/Authority** when the benefit is payable to the estate and proof of identity of the executor or appointed authorised person (in cases where there is no nominated beneficiary).

### WHAT TO PROVIDE IN CASES OF A STILLBIRTH OR CHILD DEATH

#### For stillbirth:

- Proof of stillbirth** - duration of pregnancy (Letter from doctor/hospital)
- Proof of parenthood** (e.g. sworn affidavit from the mother of the stillborn child)

#### For child death:

- Certified copy of unabridged birth certificate** (if biological child)
- Proof of marriage**, in respect of the parent (if stepchild)
- Proof of legal adoption** (if adopted child)
- Proof of studies** (if the child is between 21 and 25 years old and is a full time student)
- Proof of disability** (if the child is 21 years old or older and is disabled)

### ADDITIONAL DOCUMENTS FOR UNNATURAL CAUSES OF DEATH:

- A fully completed Old Mutual **Declaration by Police Form**.
- Copy of Road Traffic Accident Report** (if the cause of death was due to a motor vehicle accident)

**We will let you know if we need any additional forms or documents once all the requirements have been assessed**

# FREQUENTLY ASKED QUESTIONS

<b>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?</b>	No, you will need to open a bank account in your own name in order to be paid a benefit.
<b>What is a DHA1663/BI1663 form and where do I get one?</b>	It is an official notification of death form that you will get from the funeral parlour or the doctor who certified the death.
<b>How do I certify a document?</b>	Make a copy of the document. Take the copy and the original to your nearest commissioner of oaths to be certified. There are commissioners of oaths at police stations, legal offices, banks and Old Mutual branches.
<b>What must I do if no beneficiary was nominated or the deceased had no Will?</b>	<ul style="list-style-type: none"><li>• The family or interested parties must decide who to appoint as the executor.</li><li>• The appointed person has to collect the forms to apply for executorship from the Master of the High Court. For more information visit <a href="http://www.justice.gov.za/master/deceased-how.html">www.justice.gov.za/master/deceased-how.html</a></li><li>• When the Master issues a letter of executorship or a letter of Authority, the executor may complete the required forms and submit the claim documents.</li></ul>
<b>What is a Letter of Executorship and a Letter of Authority and where can I get one?</b>	<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>
<b>How do I obtain the banking details for the estate of the deceased?</b>	<p>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, a certified copy of the <b>death certificate, identity document of the deceased and the Letter of Executorship or Authority.</b></p> <p>The executor will then have signing powers for that bank account.</p>

## OUR PAYMENT PROMISE

Once we have received all the requirements for a valid claim and approve the claim, we aim to pay within 48 hours.

Should you have any questions or need further clarity on your claiming process please speak to your adviser today or contact us on 0860 222 274.

