



OLDMUTUAL

HOW TO SUBMIT A LIFE INSURANCE CLAIM



DO GREAT THINGS EVERY DAY

We understand that at a time like this, you need all the support possible to make it easy for your valid claim to be processed as quickly as possible. We've put together a step by step guide on how to best submit your claim.



01 REPORT THE DEATH

If the death has not been reported, please report it 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



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
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 DOCUMENT AND CLAIM SUBMISSION OPTIONS ALSO INCLUDE:

EMAIL

▶ contactus@oldmutual.com

CALL US ON

▶ 0860 222 274

POST THEM TO

▶ Mutualpark, Jan Smuts Drive, Pinelands 7405, South Africa. PO Box 4512, Mutualpark 7451, South Africa



CHECKLIST OF COMPULSORY REQUIREMENTS FOR LIFE INSURANCE CLAIMS

- A fully completed Old Mutual **Death Claim Form**
- Notification of Death Form** (DHA1663, formerly BI1663)
- Certified copies of the ID documents or passport** of the deceased and beneficiary(ies) or a copy of the birth certificate if younger than 18.
- A **certified copy** of the death certificate
- Old Mutual **Beneficiary Form**
- 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).

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

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?	No, you will need to open a bank account in your own name in order to be paid a benefit.
If a beneficiary lives outside of South Africa (whether immigrated or not), how will the funds be paid?	We will pay the funds into the beneficiary's rand blocked account. If you do not have a rand blocked account, Old Mutual will provide additional requirements to have funds transferred to your non resident account
If a beneficiary is a non South African resident, how will the funds be paid?	<p>Once the beneficiary confirms that they were never a South African citizen and the name of the country that they are living in, the following requirements need to be requested:</p> <ul style="list-style-type: none"> • Copy of the beneficiary's passport (which indicates the country of birth) • beneficiary's bank statement or bank confirmation letter not older than 3 months (also supply IBAN/SWIFT/SORT code) • beneficiary's certificate of residency (issued by Foreign Tax Authority) or utility bill as proof of address
What is a DHA1663/BI1663 form and where do I get one?	It is an official notification of death form that you will get from the funeral parlour or the doctor who certified the death.
How do I certify a document?	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.
What must I do if no beneficiary was nominated or the deceased had no Will?	<ul style="list-style-type: none"> • The family or interested parties must decide who to appoint as the executor. • The appointed person has to collect the forms to apply for executorship from the Master of the High Court. For more information visit www.justice.gov.za/master/deceased-how.html • 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.
What is a Letter of Executorship and a Letter of Authority and where can I get one?	<p>The person who has been nominated 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>
How do I obtain the banking details for the estate of the deceased?	<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 death certificate, identity document of the deceased and the Letter of Executorship or Authority.</p> <p>The executor will then have signing powers for that bank account.</p>

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.

