



OLDMUTUAL

HOW TO BE CLAIM SAVVY

PRACTICAL TIPS TO HELP YOU SUBMIT A VALID CLAIM.



When meeting with your adviser, always be transparent about your needs and goals. Make sure you disclose all your necessary medical (full and accurate health record), financial, lifestyle (including any risky activities or sports you take part in) and occupational information.

Once your application has been approved and you've received cover, ensure that you check your documents and the summary of the information you provided. If there are any errors or omissions, make sure to correct them with your financial adviser.

Make sure you also read and understand the details and terms and conditions of your policy.



It's important to provide full and accurate information at application stage.

The information you provide when you apply for cover will be used to determine your premium, cover amount and the terms and conditions of your policy.

Review your cover regularly with your financial adviser to ensure it remains in line with your evolving needs and lifestyle.

5 When claiming, remember to submit all the required documents to Old Mutual or speak to your financial adviser to assist. Old Mutual will then validate your policy and assess your claim.

**If your claim is approved, you will receive a payout.
If your claim is declined, we will explain the reason why your claim is not valid, which may be one of the following:**

Reasons for decline	What it means	Claim savvy tips
Benefit definition not met	Failure to meet the criteria of the illness or injury that you are claiming for, as stated in the terms and conditions of your policy.	Make sure you claim for events that your policy covers you for. Remember, the terms and conditions of each policy are unique. If unsure, speak to your financial adviser about what you are covered for.
Non-disclosure	Misrepresentation of, or failure to disclose important information that is requested when you apply for cover.	Always be fully transparent when providing the required information at both application and claim stage.
Underwriting exclusion	When you are not covered for illnesses and/or injuries due to information we discovered about your medical history during the underwriting stage.	We will notify you of the illnesses and/or injuries which are specifically excluded from your policy when we issue it. If unsure, speak to your financial adviser.
General exclusion	Some claims will not be paid if they are a direct or indirect result of events, activities and conditions that are generally excluded.	Make sure you are aware of the general exclusions stated in your policy. If unsure, speak to your financial adviser.
Suicide exclusion	Death, as a result of suicide, within a certain period of time as stated in your policy.	Make sure you are aware of any suicide exclusion periods stated in your policy. If unsure, speak to your financial adviser.
Fraud	If information in support of a claim is found to be manufactured or inauthentic.	Always be honest when submitting your claim and when providing the supporting information required.

For more information, speak to your financial adviser, call 0860 60 60 60 or visit www.omclaimstool.co.za to see what people like you claimed for.

