



TALKING POINTS

BE SURE TO SUBMIT DEATH AND DISABILITY CLAIMS ON TIME

Most* of Old Mutual Group Assurance death or disability policies have a submission period of 12 months - this means that you need to submit a claim within 12 months of the date on which an employee was first absent from work due to disability or because they passed away. (*Check your policy contract for the submission period relevant to your contract)

To avoid having a claim rejected, you need to submit your full claims pack on time (for details on what a full claims pack is, visit our website). Even if you don't have all the required documents, it's better to submit what you have than to wait. Old Mutual will try to help you gather any outstanding documents to complete the claim.



Submitting death claims soon after the date of death ensures that beneficiaries get the benefit when they need it the most.



Submitting disability claims quickly means the claimant can get help soon, which could result in an early recovery:

- Disability policies may include helpful return-to-work benefits like recovery programmes and case management services.
- By submitting claims early, you are making sure that your employee doesn't miss out on these benefits at a time when they need them most.



A NOTE ON DISABILITY CLAIMS

- Phone our HR911 line on **021 509 3911** if you need any help with submitting a claim.
- To get more information about claim submission, visit our **website**.
- Don't wait too long for a medical report or other document before you submit a claim. Submit the information you have before the end of the 12-month submission deadline.
- Our team of assessors will decide what the employee's last day at work is. Don't try to make that decision yourself.



CORPORATE GROUP ASSURANCE

DO GREAT THINGS EVERY DAY

Old Mutual Life Assurance Company (SA) Limited is a licensed FSP and Life Insurer.