



## CLAIM PROCEDURE FACT SHEET

### Description:

**BEST INSURE** must be informed immediately upon the death of any life insured under a **BEST INSURE** Funeral Benefit Plan. A **Death Claim Notification Form, together with all the necessary supporting documents substantiating the claim, must be submitted to BEST INSURE within 6 (six) months from the date of death. Failure to do so will result in the benefit being forfeited.**

As it is **BEST INSURE's** policy to settle claims promptly, we request the claimant's co-operation in forwarding the correct and relevant documents timeously to prevent any unnecessary delays in the processing of the claim.

### *Documents must be clearly certified by the police or a commissioner of oaths*

address and telephone number of the Commissioner of Oaths on the documents.

### Documentation

**Claims will only be considered upon receipt of all the necessary documents substantiating the claim, satisfactory to BEST INSURE's requirements.**

Documents to be submitted:

- **Claim Notification Form**

A fully completed Claim Notification Form, providing the correct policy number and name of the Principal Member and of the Deceased. This must be **stamped and signed by the Policyholder (where applicable).**

- **Proof of Death**

Original computer produced or faxed certified copy of the Death Certificate (BI – 5).

or

Original or faxed certified copy of an Unabridged Death Certificate (BI – 18).

or

Original or faxed certified copy of Abridged Death Certificate (BI – 20) in respect of **stillborn**, together with supporting medical documents.  
and

A copy of the Notification of death (BI-1663)

In the case where the cause of death has been reflected as Unnatural Causes on the Proof of Death, a Police Report must be submitted together with the claim documentation in order for **BEST INSURE** to assess the nature of the incident.

Email copies of Proofs of Death **must** be clearly certified. Documents certified by a Commissioner of Oaths must **clearly** reflect the name, signature, organisation, date,

### **Affidavits are not acceptable.**

In addition to the Claim Notification Form and Proof of Death, the following supporting documents must be presented:

#### **(i) Death of a Principal Member**

- Certified copy of Principal Member's Identity Document if a South African citizen, or certified copy of Principal Member's Passport if a foreign national
- Copy of the beneficiary's bank statement reflecting Bank name, account number and account holder's details

#### **(ii) Death of a Spouse**

- Certified copy of deceased's Identity Document if a South African citizen, or certified copy of deceased's Passport if a foreign national.
- Certified copy of Principal Member's Identity Document if a South African citizen, or certified copy of Principal Member's Passport if a foreign national
- **Copy** of the beneficiary's bank statement reflecting Bank name, account number and account holders details.
- Certified copy of Marriage Certificate.

Copy of any **2 (two) or more** of the following documents in cases where there is no Marriage Certificate or in the case

Underwritten By:

where the surname of the Spouse differs from that of the Principal Member:

- Marriage Certificate (for cases of surname difference).
- Letter from Tribal Chief, signed and stamped.
- Letter proving customary and/or common law marriage from the Department of Home Affairs (not an affidavit).
- Medical Aid card reflecting dependents details.
- Any legal policy document where the Spouse has been nominated at least 6 (six) months prior to death.

**(iii) Death of a Eligible Child:**

- Certified copy of deceased's Identity Document if a South African citizen, or certified copy of deceased's Passport if a foreign national.
- Certified copy of Principal Member's Identity Document if a South African citizen, or certified copy of Principal Member's Passport if a foreign national.
- Copy of the beneficiary's bank statement reflecting Bank name, account number and account holders details.

In addition, where the surname of the Eligible Child differs from that of the Principal Member, 2 (two) of the following documents will be required:

- Full Birth Certificate reflecting both parent's details ( BI-19).
- Adoption papers.
- Baptismal Certificate reflecting both parents' details (for Eligible Children age 5 years and younger).
- Marriage Certificate and Birth Registration in respect of stepchildren.
- Medical Aid Membership card reflecting the Eligible Child's details.

In addition:

If the child has attained age 22 (twenty two) years but has not yet attained age 26 (twenty six) years and is a **FULL-TIME** student, the following must be submitted:

- Confirmation satisfactory to **BEST INSURE** (e.g. last academic report), from a recognised educational institution, to confirm full-time study at the time the death occurred. Part-time and correspondence students are not covered.

If the child is mentally retarded or totally and permanently disabled (as determined by **BEST INSURE**), before age 22 years, and is unable to care for themselves, any 1 (one) of the following must be submitted:

- Confirmation satisfactory to **BEST INSURE** of State Disability Grant.
- Medical Aid application of Principal Member.

- Medical Report.

**(iv) Death of a Stillborn Child:**

Proof of existence must be submitted by way of any 1 (one) of the following:

- Clinical records (Road to Health Chart)
- Medical records
- Antenatal records

Proof of relationship of the Stillborn Child to the Principal Member must be submitted by way of any 1 (one) of the following:

- Certified copies of Identity Documents of both parents if South African citizens, or certified copy of Passports of both parents if foreign nationals
- Medical Aid card of the Principal Member.
- Affidavits from both parents with certified copies of their ID documentation (only in case of stillbirths where no Home Affairs documentation is available).
- Copy of the beneficiary's bank statement reflecting Bank name, account number and account holders details.

**(v) Death of Extended Family:**

- Certified copy of Principal Member's Identity Document if a South African citizen or certified copy of Principal Member's Passport if a foreign national.
- Certified copy of deceased's Identity Document if a South African citizen, or certified copy of deceased's Passport if a foreign national.
- Copy of Principal Member's Application Form.
- Copy of the beneficiary's bank statement reflecting Bank name, account number and account holders details.

**IMPORTANT:**

**Insurable Interest**

Please note that all persons insured under the policy must be related to the principal member and/or policy payer, and the principal member and/or policy payer must have an insurable interest in all insured persons under the policy.

**Procedure**

**Substantiating a Claim**

Once all the documents have been received, claims procedures are followed whereby **BEST INSURE** confirms the validity of the claim:

- All the terms and conditions relating to the Plan must have been met.
- All required documents must have been received by **BEST INSURE** within the **6 (six) month period from the date of death.**

Provided ALL the necessary documentation and information pertaining to the claim have been submitted and the premiums are up to date, BEST INSURE will endeavor to settle such claims within 48 (forty eight) hours of receipt of ALL of the claim and supporting documents.

**Pending Claims**

On receipt of a claim, a checklist procedure is followed. If relevant information or any document is found to be outstanding, a 'Pending' status will only apply until the 6 (six) month notification period has elapsed. This status and outstanding requirements will be communicated to the claimant in writing. It is important that the outstanding documents be furnished **within 6 (six) months from the date of death** in order to enable processing of the claim. Delay or failure to comply with these requirements will result in the benefit being forfeited.

**Settlement of Claims**

To facilitate the settlement of a claim, it is important to confirm the payment details

- **Electronic Funds Transfer (EFT):**  
If by way of EFT directly into the Policyholder or beneficiary's bank account, the following information must be provided:
  - Certified copy of beneficiary's Identity Document if a South African citizen, or certified copy of beneficiary's Passport if a foreign national
  - Name of Bank
  - Branch Code
  - Name of account holder
  - Bank account number.

**Benefits are payable directly to the Policyholder / Principal Member of the Plan or his/her beneficiary as instructed on the Claim Notification Form.**

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**Memorial Benefit (if applicable)**

On the first anniversary date of the death of a Principal Member or Spouse, the Memorial Benefit becomes payable.

The Benefit only payable to the **deceased's next of kin** who must be able to provide proof of their relation to the Principal Member or Spouse.

It is important that when the Death Claim is submitted, that the settlement details are correct and will have been given to the beneficiary to present on due date as reflected on the Memorial Certificate.

If this Benefit is not claimed within **3 (three) months of the anniversary of the date of death**, as reflected on the Memorial Certificate, the Benefit will be forfeited.

**Accidental Death Benefit (if applicable)**

In respect of an Accidental Death Benefit claim, together with the documentation as required for the category of a Principal Member and/or Spouse, a medical report from a medical specialist and/or a police report must be submitted to **BEST INSURE**. The report must clearly indicate how, when and where the bodily injury was sustained.

**BEST INSURE reserves the right to request further documentation or information as it may deem necessary to accurately assess the claims**



**BEST INSURE**  
WELL INSURED. WELL LIVED