



**NEDBANK
INSURANCE**

HOW TO CLAIM UNDER YOUR FUNERAL POLICY



WE WANT TO MAKE IT EASY WHEN YOU NEED TO CLAIM

We all react differently to loss. But whether or not you have expected the loss of a loved one, there is one universal element of grief – it makes you feel numb and heartsore, and paperwork is the last thing on your mind. We get that, and we want to make the claims process as easy as possible.

STEP 01 Let us know

- You must notify us of the claim within 180 days of the date of death. If you don't, your claim might be rejected.
- To notify us you can:
 - call our Client Services Contact Centre on 0860 333 111 during office hours; or
 - write to us at clientservices@nedgrouplife.co.za.

We will ask for the policy details and information about the event that has led to the claim, and send you a claim form.

- We will also tell you if we need other information (for example medical records) to assess the claim.

Important note



The person lodging the claim, who can either be the nominated beneficiary of the policy or the executor of the estate, will be liable for any costs related to getting the relevant information to us, such as postage, courier or delivery costs.

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STEP 02

Get the documents ready

We need the following documents to assess a claim:

- A completed funeral claim form.
- A completed and certified Notification of Death form (BI-1663, DHA-1663, BI1680 – to be completed by a traditional leader).
You will complete this form when you report the death (at a police station, the Department of Home Affairs, the funeral undertaker, or, if the death occurred abroad, the South African mission or embassy).
- A certified copy of the funeral invoice.
- A certified copy of:
 - the death certificate;
 - the identity document of the person lodging the claim;
 - the identity document of the deceased (if the deceased is younger than 18, we will need a birth certificate); and
 - the nominated beneficiary's or policy holder's bank statement.

If we need more information, the person lodging the claim must give us permission to contact anyone who we think can give us the information (including any beneficiaries, a medical practitioner or hospital).

Depending on the claim, we may also need:

- Proof of the nature of the relationship between the deceased and the person lodging the claim.
- A police report, if the death is due to unnatural causes.



Important note

We only accept copies of original documents that are certified by a commissioner of oaths, such as a police officer, attorney or bank manager.

STEP 03

Submit the documents to us

You can:

- hand the documents in at your nearest Nedbank branch;
- post or courier them to us at Nedbank Park Square, 9 Park Avenue, Umhlanga, 4321; or
- email them to us at Funeralclaims@nedbankinsurance.co.za.

STEP 04

We assess the claim

- Once we have received all the documents, we will assess the claim and let you know if we need anything else.
- If the claim is valid, we will then process it.

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KEEP YOUR BENEFICIARIES UPDATED TO ENSURE THE CLAIM PAYOUT GOES TO THE RIGHT PERSON

Your funeral policy is all about giving you and your family financial peace of mind. It enables you to bury your loved ones with dignity and ensures your family doesn't suffer too much financial hardship if you pass on. This requires that the claim payout goes to the right person, which is why it is important to keep the beneficiaries on your policy up to date as your family circumstances change.

ADDING A BENEFICIARY TO YOUR FUNERAL POLICY

- **Who can add a beneficiary?** The policyholder, who is the owner of the policy.
- **Who can be added as a beneficiary?** Anyone who depends on your income such as your spouse, children or other family members, or who you wish to benefit from the proceeds of the policy.
- **Who receives the payout from a claim?** All the beneficiaries you have nominated, according to the percentage allocated to them (e.g. 50% to your spouse and 25% each to your two children). If no percentage has been given, each beneficiary will be paid an equal share, so remember to tell us what percentage each beneficiary should receive when you nominate a new beneficiary.

TIPS FOR ADDING BENEFICIARIES TO YOUR FUNERAL AND OTHER LIFE POLICIES



Review your beneficiaries regularly

You should review your beneficiaries at least once a year, or whenever there is a major change in your life, such as getting married or the birth of a child. Make sure you have the right people named with their current contact details. You can find the details of your beneficiaries in your policy schedule.



Tell your beneficiaries that you have nominated them

Tell your beneficiaries that you have included them on your policy and leave an instruction note on what to do in the event of your death so that they know how to claim.



Avoid naming your estate as a beneficiary on your policy

This can delay claim payments, since estates can take months or even years to settle. Payments to funeral policy beneficiaries are made in a few days, with the right documentation.



Set up a trust if your beneficiaries are minor children

If you are naming minor children as beneficiaries make sure you set up a trust to look after the money, otherwise it will be paid into the Guardians Fund, which limits the amounts payable to your children.

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