

## Group Risk: Claims Procedure guide

We acknowledge the difficult time our clients experience in the unfortunate event of claiming for a deceased love one, or when experiencing an illness or injury.

### Death-related Claims:

#### When should a claim be submitted?

In terms of the policy, Sanlam must be notified of any potential claims **within 6 months** from the date of event. The notification should include the member's details i.e. name, surname, date of birth and the last date of active service. Kindly please submit the claim and supporting claim documentation to the listed e-mail address.

#### What claim documents are required?

All of Sanlam's **death-related claims** are available on the Sanlam webpage – please [click here](#).

Each of the claim forms indicate which **supporting documents** should accompany the claim form. The onus lies upon the employee/employer to provide the respective information in order for Sanlam to process the claim.

#### *Please note:*

- In the case of the death of the insured, the payment will only be made into the bank account of the beneficiary(ies) indicated, according to the fund rules OR according to the valid beneficiary nomination form: Sanlam must pay the benefit to the beneficiary(ies) indicated by the Fund in case of approved life insurance, and strictly according to a valid beneficiary nomination form in respect of unapproved life insurance benefits. In the absence of a valid nomination form, the benefit will be paid to the deceased insured's estate.
- In the case of the death of the spouse, the benefit will be paid into the bank account of the insured.
- In the case of funeral insurance, please also submit the nomination of beneficiary form completed by the insured, indicating to whom the funeral benefit must be paid.

#### How long does it take to finalise the claim?

On receipt of the full claims package, the standard turn-around-time within which the assessment will be finalised is as follows:

#### Death Claims

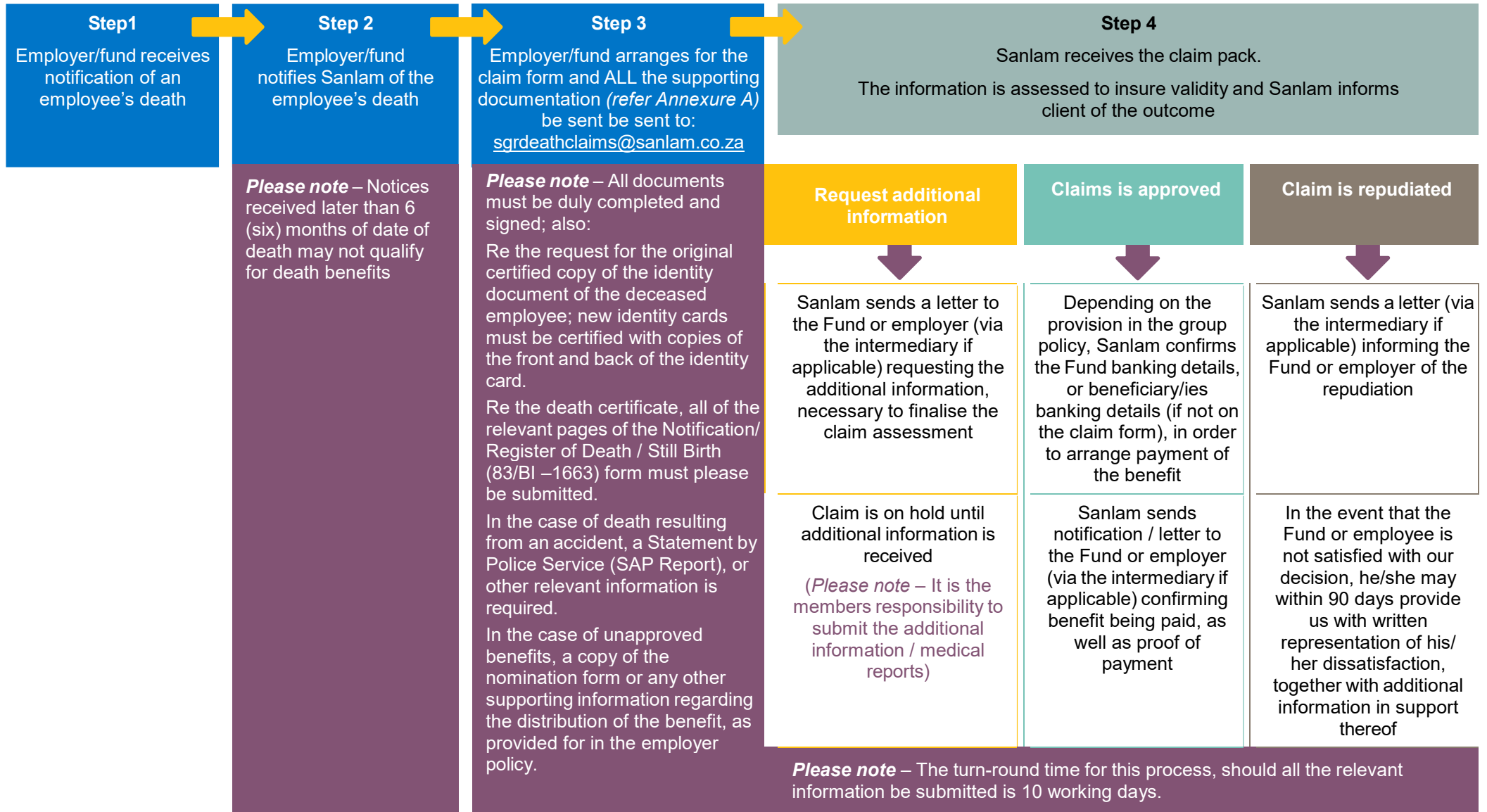
Please e-mail to: [sgrdeathclaims@sanlam.co.za](mailto:sgrdeathclaims@sanlam.co.za)

- |   |  |
|---|--|
| • Lump sum death benefit (employee) <a href="#">claim</a>   | within 10 working days                               |
| • Lump sum death benefit for spouse <a href="#">claim</a>   | within 10 working days                               |
| • Accident benefit <a href="#">claim</a>  | within 10 working days                               |
| • Universal Education Protector <a href="#">claim/s</a><br>(please remember an individual form per child) | within 10 working days<br>(once death claim is paid) |
| • Funeral insurance <a href="#">claim</a>   | within 48 hours *                                    |

*Please note however that the funds may take up to three (3) business days to reflect in the beneficiary's banking account, depending on the bank institution.*

**Please note:** No documents should be forwarded to a personal inbox, or to that of any other individuals. This procedure ensures that the Administration & Claims Departments keep proper track of every document received.

**Process that follows the death of an employee:**





## Claim Appeal and/or Complaint process

In the case of a 'declined' assessment finding, the insured can dispute our decision.

The terms and conditions of the specific policy contract will prevail in the event of disputes.

In the event that the employee, employer, or a beneficiary of the employee, is not satisfied with our decision, he/she may within 90 days provide us with written representations of his/her dissatisfaction, together with medical reports in support thereof.

### Step 1: Contact the claims department

The insured/employer/beneficiary(s) can forward representations to:

*For death-related claims:*

- **E-mail address:** [sgrdeathclaims@sanlam.co.za](mailto:sgrdeathclaims@sanlam.co.za)
- **Fax number:** (021) 957-3788
- **Postal address:** Sanlam Group Risk: Death Claims, P.O. Box 1, Sanlamhof, 7532

*For disability-related claims:*

- **E-mail address:** [sgrdisabilityclaims@sanlam.co.za](mailto:sgrdisabilityclaims@sanlam.co.za)
- **Fax number:** (021) 947-3207
- **Postal address:** Sanlam Group Risk: Disability Claims, P.O. Box 1, Sanlamhof, 7532

### Step 2: Contact the Sanlam Arbitrator

If the dispute is not resolved to the insured's satisfaction, he/she may submit his/her dispute to the Sanlam Arbitrator:

- **E-mail address:** [arbitrator@sanlam.co.za](mailto:arbitrator@sanlam.co.za)
- **Fax number:** (021) 957-1786
- **Postal address:** Sanlam Arbitrator, P.O. Box 1, Sanlamhof, 7532

### Step 3: Contact the Ombudsman for Long-term Insurance

Should the insured not be satisfied with the determination given by Sanlam's Arbitrator he/she may submit a complaint to the Ombudsman for Long-term Insurance:

- **E-mail address:** [info@ombud.co.za](mailto:info@ombud.co.za)
- **Fax number:** (021) 674-0951
- **Postal address:** Ombudsman for Long-term Insurance, Private Bag X45, Claremont, 7735

Please note that any claim against the policy will prescribe 3 years after expiry of the 90-day period referred to here above, should legal action not be instituted within this 3-year period.