



Death Claim Guide

To help you claim after a client has died

In this guide you will find an explanation of how to claim when a client has died. It will tell you what information you need to provide us with so we can give you the benefits you might be entitled to.

How to claim: Step by step

Making a claim doesn't have to be complicated.

This guide is designed to help you every step of the way. Whether you're the next of kin, family member, or the person who is responsible for claiming and distributing the client's assets, we are here to help you through the process. The guide covers the following steps:

What the claimant does	Steps to follow
✓	Step 1: Where to start
✓	Step 2: Obtain documents and complete the forms
✓	Step 3: Send us the documents or contact us
	Step 4: Sanlam considers the claim
	Step 5: Sanlam requires more information
	Step 6: Sanlam finalises the claim
✓	Step 7: You can dispute the decision

Other sources of information and advice

DEPARTMENT OF HOME AFFAIRS

The death must be reported to your nearest Home Affairs office. When reporting the death at Home Affairs they will provide you with the official death certificate. To find your nearest home affairs office, or online information about the Department of Home Affairs.

- Web <http://www.home-affairs.gov.za>
- Tel 0800 60 11 90
- E-mail csc@dha.gov.za

MASTER OF THE HIGH COURT

All estates must be registered at the Master of the High Court. For more information about the process or to find the nearest office:

- Web www.justice.gov.za
- Tel (012) 315 1111

SANLAM TRUST : ESTATE ADMINISTRATION SERVICES

Estate administration can be a complicated and lengthy process if not approached with the help of a professional. **Sanlam Trust**, a fully-fledged **trust company**, offers expert administration of solvent deceased estates countrywide and will be able to assist you with the administration of an estate where the deceased did not leave a Will or where the Will nominates a family member or surviving spouse as executor.

Contact Sanlam Trust for a quote at:



www.sanlam.co.za



Bellville (021) 947-4401 Pretoria (012) 470-0020

Durban (031) 300 0844 National (021) 947-6392



SanlamTrust@sanlam.co.za

Step 1 Where to start

To start the process for death benefits, you can:



Ask your Sanlam adviser or broker to assist you.



Visit your nearest Sanlam office.



Call us on 021 9163456. Our Death Claims Call Centre is available weekdays from 8:00 am to 4:15 pm.



Contact the estate administrator to help you through the process.



Visit our Claims web page at www.sanlam.co.za.
You can submit and track a claim via the web.

The relevant forms to be completed can be obtained from these sources.

Step 2 Obtain documents and complete the forms

Sanlam needs a certified copy of the official death certificate for all claims.

This is the most important document to start the claim process.

If the death was due to unnatural causes

There is a Police report available from Sanlam that you must give to the South African Police Services (SAPS) official, to whom the death was reported, to complete.

Different products require different documents

Depending on the product the client had with Sanlam, additional documents may be required. Contact our Death Claims Call Centre if you are uncertain about which product or benefits the client had.

Funeral benefit (FSC2) as well as Funeral and other immediate expenses benefit (DSF1/5) on Matrix Risk policies

Additional to the death certificate and Police statement (if the cause of death is unnatural) we require the *Notification of death* (BI-1663) completed by the doctor who certified the death. Sanlam also reserves the right to request a medical certificate from the family doctor.

Funeral Transport Benefit and other immediate expenses benefit (DSF1/5) and Funeral benefit (FSC2)

At the death of the life insured on the above mentioned benefit, FMS Marketing Solutions (FMS) will arrange for the transportation of the deceased to a South African funeral parlour nearest to the place of burial, as long as the place of death is in the Republic of South Africa, Namibia, Zimbabwe, Botswana, Swaziland, Lesotho or Mozambique, south of the 22-degree parallel. One relative may accompany the deceased and, if necessary, overnight accommodation will be arranged by FMS. If their normal requirements are met, FMS will provide the service free of charge.

To make use of this service, contact FMS at telephone 0860 004 072.

Clients with a retirement annuity policy

If the member of a retirement annuity dies, the distribution of the death benefit is subject to section 37C of the Pension Funds Act. The Board of Trustees of the fund is bound by legislation to determine all the client's potential dependants. Therefore Sanlam require these additional documents:

- Form for details of dependants (retirement funds).
- Last will and testament of the client.
- If there is no will, we require an affidavit stating this.
- Personal income tax number of deceased.

Without this information the processing of the claim will be delayed.

How to certify a document

Make a copy of the document. Take the copy and the original to your nearest Commissioner of Oaths (for example police station) to be certified. The commissioner will stamp and sign the copy of the document.

What to do when the deceased did not set-up a last will and testament?

The next of kin must obtain the *Next of Kin Affidavit* (form number J192) at the Magistrate or Master of the High Court. The form must be completed by the person who will administer the estate of the deceased. The completed form must be handed in at the Master of the High Court.

What is a Letter of Executorship/Authorisation letter and where do I get it?

The Master of the High Court issues a letter of Executorship/Authorisation letter to appoint a person (next of kin, attorney or estate administrator) to act on behalf of the estate.

Sanlam requires the letter of Executorship/Authorisation letter and the bank details of the estate if money is payable to the estate.

Complete the forms

You need to complete the **Death Claim form – Application for a death claim**. If the deceased had a funeral policy, you must also complete the **Funeral Claim form**.

Identifying the correct forms

Each Sanlam form has a number on the top right of each page. The form number of the forms are as follows:

- *Death Claim form – Application for a death claim* (SLDC001E)
- *Funeral Claim form* (SLFC001E)
- *Details of dependants – Retirement Funds* (SLDC004E)
- *Police report* (SLDC002E)

Step 3 Send us the documents or contact us

Once you have completed the form(s) and obtained the documents explained in step 2, send it back to us.

To ensure that you have all the right documentation, you can use the checklist at the back of the guide.

You can send the information back to us by:



Fax – Our fax number is 021 947 3989.



Hand in at the nearest Sanlam office.



E-mail us at deathclaims@sanlam.co.za.



Write to us at Policy Death Claims, PO Box 1, Sanlamhof, 7532.



Asking your Sanlam adviser or broker to assist you to complete the forms and send it to us.



You can submit and track the claim via our web page - www.sanlam.co.za.

Step 4 Sanlam considers the claim

Sanlam prides itself in a fair claim consideration process. We will consider the claim based on the information that you gave us.

Once we have all the information that we need, we will inform you of the outcome of the claim within 10 to 15 working days. We cannot process your claim unless we have received all outstanding documents.

For Funeral and other immediate expenses benefit (DSF1) and Funeral benefit (FSC2) we strive to consider the claim within 48 hours on receipt of all required documents.

If you are unhappy with the outcome of the claim, you can send an appeal to us in writing. We will reconsider a claim based on the information you provide. (The contact details are mentioned at Step 7.)

Possible reason why a claim can be declined

- The client left out important information or provided inaccurate information when applying for the product.
- The cause of death does not entitle the client to receive the benefits.
- The person responsible for the premium payments did not pay the premiums regularly.
- There were periods when the policy did not provide cover.
- Suicide within 24 months from cover start date.
- Exclusion clauses
- Waiting periods have not expired

Reasons why no money is payable on a policy

- The client was only the premium payer on the policy. We will arrange for new debit order or stop order details.
- The client was only the owner or cession-owner on the policy and the policy therefore needs to continue. The policy then forms an asset in the estate. The executor of the estate must complete a notice of cession form to appoint a new owner.
- The client was one of the lives insured on the policy and the policy only pays at the death of the last surviving insured.
- The client received an income on the policy and the income is only payable until death.

Step 5 Sanlam makes a decision

As soon as the claim is received we will determine if the claim can either be admitted or declined and if more information is required. We will inform you by:

- phone,
- e-mail,
- fax, or
- letter.

We will inform you of our decision within 10 to 15 working days after the additional information was received.

Step 6 Sanlam finalises the claim

Additional payment information for policies that are not retirement annuities and other retirement fund benefits

We will pay the money directly to the appointed beneficiary as soon as the claim has been finalised. If no beneficiary is appointed the money is payable to the estate.

If a policy has been ceded to an individual or institution as collateral security (known as a cession), we have to pay the proceeds to the cessionary to settle the outstanding debt. This cessionary has to pay the balance, if any, to the beneficiary or estate.

If the policy has been ceded by way of an outright cession, the policy belongs to the individual or institution to which it was ceded. The life insured is not allowed to appoint any beneficiary. Only the cessionary may deal with the policy.

Payment of a claim for Retirement Annuities and other retirement fund benefits

The Board of Trustees is responsible to decide who should receive the money. They take into consideration all dependants before they make a decision. The client, who died may have appointed a nominee. The Board of Trustees will take the nominees (if any) in consideration when identifying the dependants.

When making decisions the Board of Trustees will take several factors in consideration, including but not limited to:

- The wishes of the deceased.
- The age of the dependants and nominees.
- The extent of the dependency of a dependant upon the deceased.
- The relationship of the dependants and nominees with the member.
- The financial position of the dependants and nominees.
- Any future earning potential and prospect of the dependants and nominees.

Therefore depending on the client's personal circumstances (married, divorced, etc.) further documents must be provided as mentioned in the *Form for details of dependants (retirement funds)*.

Retirement fund benefits do however not form part of the estate and therefore it cannot be left to someone in a will.

If the client did not have any dependants or did not appoint any nominees at the time of death, the proceeds will be paid to the estate 12 months after date of death, in terms of the Pension Funds Act.

All retirement benefit funds are taxable.

Step 7: You can submit a dispute about the decision

Step 1: Contact the claims department

Your dispute must be in writing stating clearly why you do not agree with our decision and can be sent via:



E-mail: deathclaims.complaints@sanlam.co.za



Fax: (021) 957 3348



Sanlam Death Claims
PO Box 1
Sanlamhof
7532

Step 2: Contact the Sanlam Arbitrator

If your dispute is not resolved to your satisfaction, you may submit a dispute to the Sanlam Arbitrator via:

E-mail: arbitrator@sanlam.co.za

Fax: (021) 957 1786

Sanlam Arbitrator
PO Box 1
Sanlamhof
7532



Claim check list



Call us on 021 916 3456.
Our client Death Claims Call Centre is available weekdays from 8:00 am to 4:15 pm.

Sanlam policy holder information

Client's policy number(s)

Client's identity number

Client's tax number

What reference number did Sanlam give you?

Step 1: Where to start

The name of the Sanlam adviser or broker

Telephone number of adviser or broker

Step 2: Obtain documents and complete forms

Death certificate

Notice of death (BI1663) (for FSC2 and DSF1)

Will of deceased

List of potential dependants

Divorce order and settlement (*if applicable*)

Letter of Executorship

Other forms

The forms are completed

The date the forms were completed

Step 3: Send us the documents or contact us

The documents were sent to Sanlam

The date the documents were sent

Step 4: Sanlam considers the claim

General comments

Step 5: Sanlam requires more information

The documents were sent to Sanlam

The date the documents were sent to Sanlam

Step 6: Sanlam pays the claim

The date the payment was made
