

Purpose of this guide

This guide provides you with step-by-step guidance on the process of claiming for a death benefit

At Sanlam we are in the business of paying valid claims, and nothing will give us more satisfaction than to do that at this difficult time. We understand that filling out forms is the last thing on your mind. We are here to help make the administration and paperwork easier, so that you can spend your time and energy on what matters most.

This claim guide explains everything you need to know about claiming for a death benefit

It sets out the claim process step by step, explaining:

- ⦿ What you need to do
- ⦿ What you can expect from us
- ⦿ What the process involves

If you have any questions about this guide or the claim process, please contact us

Our death claims call centre is available weekdays from 8:00 until 16:15 on 021 916 3456.

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Overview of the claim process

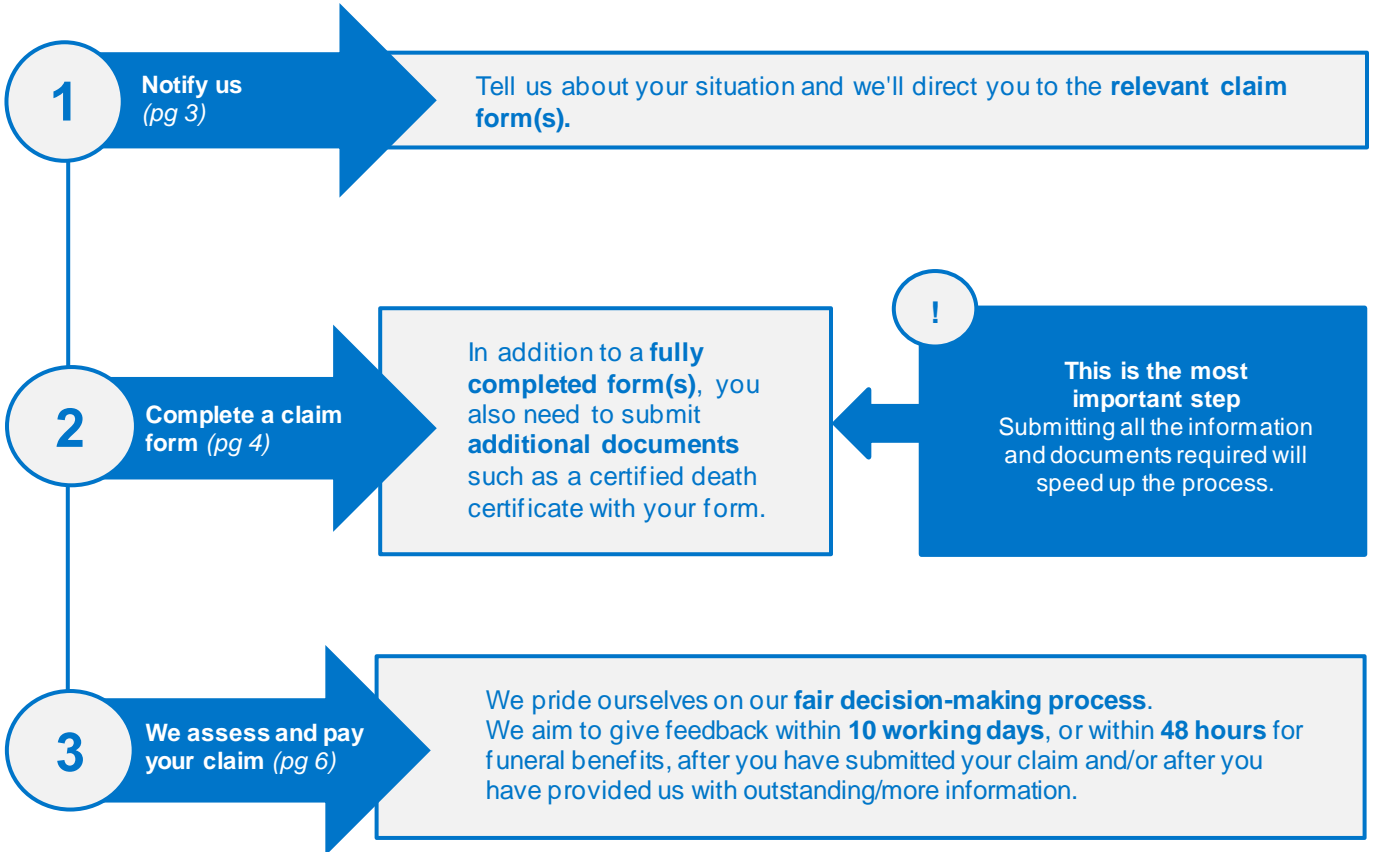
Below is a high-level summary of the claim process

To see what a specific step involves in more detail, simply look at the relevant number, e.g. **2** or go to the relevant page.

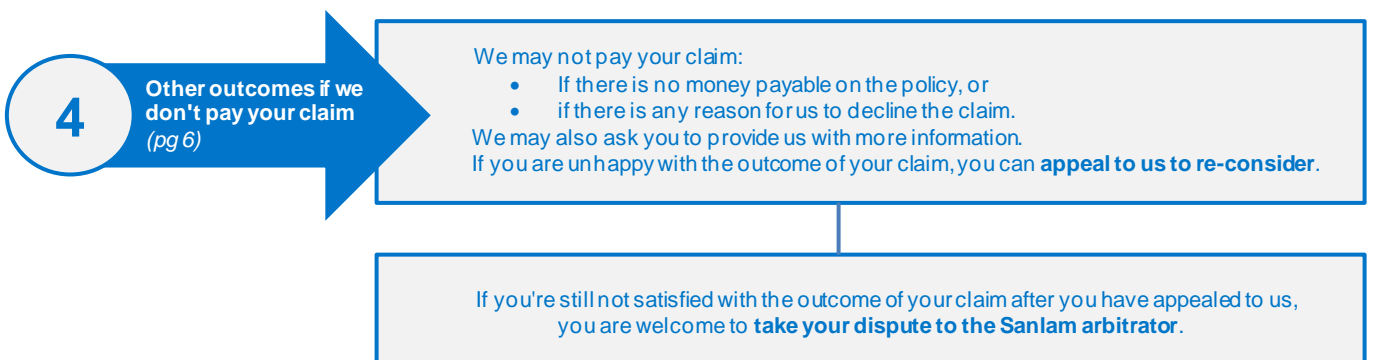
We explain what each step involves in more detail in the rest of the guide.

Submitting a claim

What to do and what to expect



We pride ourselves on paying claims – however, there are other possible outcomes





Step 1: Notify us

Tell us about your situation and we will help direct you to the relevant claim form

You can contact us in any of the ways listed below.



We recommend either contacting the deceased's intermediary or emailing us directly

This will ensure you receive feedback in the shortest amount of time.

	Contact the deceased's intermediary
	Visit the 'Death claims' page on our website Simply click on the following link: https://www.sanlam.co.za/claims/Pages/death-claims.aspx
	Email us at deathclaims@sanlam.co.za
	Call us on 021 916 3456 Our death claims call centre is available weekdays from 8:00 until 16:15.
	Write to us at our postal address Our postal address is: Policy Death Claims, PO Box 1, Sanlamhof, 7532 Please note: If you communicate with us via post, we encourage you to use a courier service to speed up the process.

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Step 2: Complete a claim form

The claim form and its supporting documents is the most important part of the claim process

An accurately completed form and providing all the supporting documents will help speed up the process.

2.1. Obtain and certify the death certificate

A certified copy of the official death certificate is the most important document to start the claim process. The Home Affairs office where you report the death will issue you with the official death certificate.



How to certify the death certificate or any other required documents

The funeral parlour that is handling the funeral arrangements can certify the death certificate. Alternatively, you can make a copy of the document and take the copy and the original to your nearest commissioner of oaths, e.g. a police officer, chartered accountant or lawyer, who will stamp and sign the copy of the document.

2.2. Get the right form

The relevant form(s) you need to complete depends on which Sanlam products the deceased had.

Form name	Form number	When to complete this form
Death Claim Form – Application for a death claim	SLDC001E	Always required
Funeral Claim Form	SLFC001E	If the deceased had a funeral policy with Sanlam
Details of Dependants – retirement/pension funds	SLDC004E	If the deceased had a retirement annuity with Sanlam

Where to find the right form

- ⦿ You can download the forms from our website at <https://www.sanlam.co.za/claims/Pages/death-claims.aspx>
- ⦿ If you contacted the deceased's intermediary or us under **step 1**, you will receive the relevant form to complete.

2.3. Gather the required supporting documents

The range of supporting documents required will also depend on the product and benefits that the deceased had.



Please see the relevant form for the full list of documents

The table on the following page highlights some of the documents that may be required and that are relevant for particular circumstances, but it's not comprehensive. You may also need to submit other documents, such as a certified copy of the deceased's ID and beneficiaries' bank details, or a marriage certificate or divorce order in the case of retirement fund benefits. Make sure you check the relevant form for the full list of required documents.



When you would need this document	Form name/document	Form number (if applicable)
If the deceased didn't appoint any beneficiaries	Letter of Executorship/Authorisation letter, issued by the Master of the High Court The purpose of the letter is to appoint a next of kin, attorney or estate administrator to act on behalf of the estate	
If the deceased died from unnatural causes	SAPS statement To be completed by the SAPS official to whom the death was reported	SLDC002E
If the deceased had any of the following benefits on a Matrix Risk policy: <ul style="list-style-type: none"> ⦿ Funeral benefit (FSC2/3) ⦿ Funeral and other immediate expenses benefit (DSF1/3/5) 	Notification of Death/Still birth, obtainable from the Department of Home Affairs To be completed by the doctor who certified the death (We may also request a medical certificate from the family doctor)	DHA 1663
If the deceased had a retirement annuity with Sanlam and left a will (in addition to the 'Details of Dependants' form mentioned under point 2.2 above)	<ul style="list-style-type: none"> ⦿ Last will and testament of the deceased ⦿ Personal income tax number of the deceased ⦿ Divorce order and agreement (if the deceased was divorced during their lifetime) ⦿ Marriage certificate (if applicable) 	
If the deceased had a retirement annuity with Sanlam but left no will	Next of Kin Affidavit form, obtainable from the Magistrate or Master of the High Court The form must be completed by the person who will administer the estate of the deceased and handed in at the Master of the High Court	J192

Once you have completed the claim form and collected all the required documents, send these to us

You can send the form and documents back to us in any of the following ways:

	Ask the intermediary to send the documents to us
	Submit and track the claim online at: https://www.sanlam.co.za/claims/Pages/death-claims.aspx
	Email us at deathclaims@sanlam.co.za
	Write to us at our postal address Our postal address is: Policy Death Claims, PO Box 1, Sanlamhof, 7532 Please note: If you communicate with us via post, we encourage you to use a courier service to speed up the process.

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Step 3: We assess and pay your claim

We pride ourselves on our fair decision-making process and will consider all the information you provided

We usually provide feedback within 10 working days from when we receive your claim or from when we receive further information if we require this. For the funeral benefit and the funeral and other immediate expenses benefit we aim to evaluate the claim within 48 hours.



If we need more information from you to make a decision, we will let you know in writing.

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Step 4: Other outcomes if we don't pay your claim

We pride ourselves on paying claims, but there are other possible outcomes

- ⦿ There may be no money payable on the policy.
- ⦿ We may decline the claim.

If you aren't satisfied with the outcome of the claim, you can appeal to us to reconsider

We will reconsider a claim if you provide us with new information. You can send an appeal to us in writing in any of the following ways:

	Email us at _deathclaims.complaints@sanlam.co.za
	Write to us at our postal address Our postal address is: Policy Death Claims, PO Box 1, Sanlamhof, 7532

If you are still not happy with the outcome following your appeal, you can submit a further dispute

Submit your dispute to the Sanlam Arbitrator in writing.

	Email: arbitrator@sanlam.co.za
	Postal address: The Sanlam Arbitrator, PO Box 1, Sanlamhof, 7532

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Helpful information

Reporting the death

The death must be reported to your nearest Home Affairs office. They will provide you with the official death certificate. To find your nearest Home Affairs office or for more information about the Department of Home Affairs:

- 📍 Web: <http://www.dha.gov.za/>
- 📞 Tel: 0800 60 11 90
- ✉ Email: hacc@dha.gov.za

Registering an estate

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: <https://icmsweb.justice.gov.za/mastersinformation/MastersOfficeWebPortal/DeceasedSearch>
- 📞 Tel: 012 315 1111

Estate administration support

Sanlam Trust, a fully fledged trust company, offers expert estate administration services. They can 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.

- 📍 Web: <https://www.sanlam.co.za/personal/financialplanning/willstrustsestates/Pages/default.aspx>
- 📞 Tel:
 - Port Elizabeth: 041 392 5474
 - Bellville: 021 947 6399
 - Pretoria: 012 470 0111
 - Durban: 031 300 0844
- ✉ Email: SanlamTrust@sanlam.co.za

Funeral transport benefits

If the deceased had a funeral benefit (FSC2) or a funeral transport and other immediate expenses benefit (DSF1/5), FMS Marketing Solutions will arrange for the deceased to be transported to a South African funeral parlour nearest to the place of burial, as long as the place of death is in 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 the basic requirements are met, FMS will provide the service free of charge.

- 📞 To make use of this service, contact FMS on 0860 004 072.

Appendix: Claim checklist

Use this checklist to keep track of your claim for easy reference.

Sanlam policyholder information (Deceased)

Policy number(s) _____

Identity number _____ (13 digits)

Tax number _____

Reference number from Sanlam _____

Step 1: Contact us

Name of the Sanlam intermediary _____

Intermediary telephone number _____

Step 2: Complete a claim form

Complete the relevant form(s)

Collate the required supporting documents

Send the forms and documents to Sanlam Date (ddmmccyy) _____

Step 3: Sanlam assesses the claim

Sanlam requires more information Yes No

Send the forms and documents to Sanlam Date (ddmmccyy) _____

Claim paid Date (ddmmccyy) _____

Step 4: Appeals and disputes (if claim was declined)

Appeal submitted to the claims team Date (ddmmccyy) _____

Claim paid Date (ddmmccyy) _____

Appeal submitted to the arbitrator Date (ddmmccyy) _____

Claim paid Date (ddmmccyy) _____