



Funeral Cover

In the event of the natural or unnatural death of the Principal Member or his/her dependant, the claimant will be required to submit the following supporting documentation within **6 (six) months** from the date of death:

a. Claim Form

A fully completed Claim Form signed by the claimant.

b. Proof of Death (Death Certificate)

- Original computerised or certified copy of the Death Certificate (BI-5) **or**;
- Original or certified copy of Abridged Death Certificate (BI-20) with Home Affairs stamp and number in black in respect of infants only.

In addition to the Claim Form and Proof of Death, the following supporting documents must be presented for a claim in the event of death of:

i. Principal Member:

- Certified copy of Principal Member's ID or Passport
- Certified copy of Beneficiary's ID or Passport
- Copy of Bank Statement of claimant
- Proof of advance payment (Should an employer advance funds or directly pay for funeral costs, the employer may be reimbursed, providing FMI have signed permission from the claimant, the nominated beneficiaries or family or Executor (where applicable))

ii. Spouse:

- Certified copy of Deceased Spouse's ID or Passport
- Certified copy of Principal Member's ID or Passport
- Copy of Bank Statement of Principal Member.
- Proof of advance payment (Should an employer advance funds or directly pay for funeral costs, the employer may be reimbursed, providing FMI have signed permission from the Principal Member)
- Certified copy of Marriage Certificate

In the absence of a marriage certificate or in the event of a surname difference from that of the Principal Member, any **two or more of these documents will be required:**

- Letter from Tribal Chief
- Letter providing Custom Marriage and / or Common-Law Spouse from the Home Affairs
- Medical Aid card reflecting dependants and participation status

iii. Eligible Child:

- Certified copy of Abridged /or Computerised Death Certificate. (Depending on the child's age)
- Certified copy of Deceased Child's Birth Certificate /or ID /or Passport (Depending on the child's age)
- Certified copy of Principal Member's ID or Passport
- Copy of Bank Statement of Principal Member
- Proof of advance payment (Should an employer advance funds or directly pay for funeral costs, the employer may be reimbursed, providing FMI have signed permission from the Principal Member)

In the event of a surname difference from that of the Principal Member, any **two** of the following documents will be required:

- Registration / Birth Certificate reflecting both parent details (BI-24 / BI25)
- Baptismal Certificate reflecting both parent details
- Adoption papers
- Marriage Certificate & Birth Registration in respect of stepchildren.
- Medical Aid card reflecting the child's name

iv. Stillbirth: A maximum of 2 stillbirths will be paid on a policy

- Notification / Register of Death / Stillbirth form (BI-1663) /or
- Clinical Records /or
- Medical / Antenatal Records /or
- Letter from the Medical Practitioner or Surgeon
- Original or certified copy of the Medical Certificate (BI-12) in respect of stillbirth only, signed by a Medical Practitioner or District Surgeon

v. Child: Over 21 not yet 25 and a **FULL-TIME** student, in addition:

- Confirmation satisfactory to FMI, from a recognised educational institution to confirm full-time study at the time the death occurred. Part-time and correspondence students are not covered

vi. Child: If over 21 and mentally handicapped or totally and permanently disabled, in addition any ONE of the following must be submitted:

- Confirmation satisfactory to FMI of Disability Grant
- Medical Aid card reflecting the child's name
- Medical Report

vii. Extended Family:

- Certified copy of Computerised Death Certificate
- Certified copy of Deceased's ID or Passport
- Certified copy of Principal Member's ID or Passport
- Copy of Bank Statement of Principal Member
- Proof of advance payment (Should an employer advance funds or directly pay for funeral costs, the employer may be reimbursed, providing FMI have signed permission from the Principal member)

NB: In the event of death due to unnatural causes for all Life Insureds, FMI will require a copy of the police report.

Please note:

1. All required supporting documentation must be clearly certified by a Commissioner of Oaths. The Commissioner's stamp must clearly reflect his/her name, signature, organisation, date, address and telephone number. **The stamp must state "Commissioner of Oaths"**.
2. Documentation submitted, other than those requested will not be accepted. **Affidavits are not acceptable.**
3. FMI will endeavour to settle a claim within 48 hours provided, all the claim procedure criteria are met, and premiums are paid to date.

Underwritten by:

