



Life Cover & Accidental Death

In the event of the Life Insured's death 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)

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

- Certified copy of Principal Member's ID or Passport
- Certified copy of Beneficiary / Beneficiaries ID's or Passports
- Copy of Bank Statement of claimant
- Copy of Principal Member's last pay slip (As proof of employment)
- Copy of Notification / Register of Death / Stillbirth form (BI-1663)
- Original FMI nomination form (In the absence of a nomination form, we require an original or certified copy of the Letter of Authority [J170], from the Master Supreme Court)

In the event of a Principal Member having a last Will and Testament, FMI will require the following:

- Original or certified copy of the Letter of Executorship
- Certified copy of Executor's ID
- Copy of Estate Late bank statement.

In the event of a Beneficiary being a Minor (under the age of 18 years), FMI will require the following:

- Original or certified copy of the minor's Birth certificate /or ID
- Certified copy of Trust Fund /or Investment account bank statement

In the event of death of the Principal Member due to natural causes, within the period stated in the pre-existing condition, FMI will require the following:

- Copy of Clinical/Medical records, dating from two years prior to the policy commencement date to the last consultation date, from the Principal Member's:
 - Regular Doctor (GP)
 - Hospital (where the member was consulted on a regular basis)
 - Clinic (where the member was consulted on a regular basis).
- Copy of all Principal Member's medical certificates submitted to the employer.

- Copy of letter confirming work attendance, from Principal Member's Employer (in the event that there is no medical history).

In the event of death due to unnatural causes the following documentation will be required:

- Copy of post-mortem report
- Copy of pathology report
- Copy of "Declaration by 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:

