



## **Funeral Cover – (underwritten by Safrican)**

In the event of the Principal member insured, or his/her dependant's natural or unnatural death he/she will be required to submit the following supporting documentation within **6 (six) months** from the date of death.

1. All required supporting documentation must be clearly certified by a Commissioner of Oaths or South African Police Station. 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.

• **Claim Form.**

A fully completed Claim Form signed by the Principal Member insured or his/her family, in respect of the deceased Principal member insured.

• **Proof of Death (Death Certificate).**

Original computerised or certified copy of the Death Certificate (BI-5)

/or original or certified copy of the Medical Certificate (BI-12) in respect of stillbirth only, signed by a Medical Practitioner or District Surgeon

/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:

a. Principal Member:

- Certified copy of Principal Member's ID or Passport
- Certified copy of Claimant's ID or Passport
- Certified 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 Principal member insured, his/her beneficiaries, family or Executor - where applicable)

b. Spouse: - the Principal Member can claim for his/her **first two** spouses.

- Certified copy of Deceased Spouse's ID or Passport
- Certified copy of Principal Member's ID or Passport
- Certified 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 Principal member insured, his/her beneficiaries, family or Executor - where applicable)
- 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
- Company Beneficiary Nomination Form
- Letter providing Custom Marriage and / or Common-Law Spouse from the Home Affairs
- Medical Aid card reflecting dependants

*c. Eligible Child: - the Principal Member can claim for his/her dependants of the **first two spouses.***

- 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
- Certified 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 Principal member insured, his/her beneficiaries, family or Executor - where applicable)

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
- Copy of IRP 2
- Marriage Certificate & Birth Registration in respect of stepchildren.
- Medical Aid card reflecting the child's name

*d. Stillbirth: - the member can claim for the **first two stillborns.***

Proof of existence must be submitted by way of:

- Notification / Register of Death / Stillbirth form (BI-1663) /or
- Clinical Records /or
- Medical / Antenatal Records /or
- Letter from the Medical Practitioner or Surgeon

*e. If over 21 not yet 26 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.

f. 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 application of Principal Member
- Medical Report

g. Extended Family: - please be advised that a **step-child** is only covered under the Principal Member's dependants if legally adopted and can **produce proof thereof.**

- 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 Extended Family policy application form (Must have been submitted to FMI at the inception of the Fund)
- Certified 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 Principal member insured, his/her beneficiaries, family or Executor - where applicable)

**NB:** In the event of a cause of death being due to unnatural causes FMI will require a copy of the police report.