



Life Cover – (underwritten by Medscheme Life)

In the event of the Principal member insured's natural or un-natural death his/her family 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 his/her Beneficiary/ies or Executor.

- **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:

- Certified copy of Principal Member's ID or Passport
- Certified copy of Beneficiary / Beneficiaries ID's or Passports
- Certified 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 copy of FMI nomination form (In the absence of a nomination form, we require an Original certified copy of the Letter of Authority [J170], from the Master Supreme Court)

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

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

b. In the event of a Beneficiary being a Minor (under the age of 21 years), Medscheme Life will require the following:

- Original certified copy of the minor's Birth certificate /or ID
- Certified copy of Trust Fund /or Investment account bank statement (contact us to find out what investment facilities we offer for minor beneficiaries with FedTrust).

c. In the event that the Principal Member passed away due to Natural Causes, within two years of their Policy commencement date, Medscheme Life 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 deceased Principal Member's sick notes, from the employer.
- Copy of Letter confirming work attendance, from Principal Member's Employer (in the event that there is no medical history).