



How to claim on a 1Life policy





Introduction

We understand that a death in the family is a challenging time for loved ones. Not only are you mourning your loss but there are also many arrangements that need to be made. We're committed to making a difficult time easier by ensuring that claiming on a 1Life Insurance policy is as convenient and quick as possible.

Contents



Your Complete Funeral Planning Guide

Download this guide for 1-to-1 advice on what to do when a family member passes away, from planning a beautiful send-off to finalising the estate.



01 Report the death

Find the Home Affairs office closest to you to report the death. They will help you complete the necessary forms and issue the certificate to you. Your undertaker might also be able to obtain a certificate for you.

02 Notify us of the claim

Choose from the options below to submit your claim. We will assign a dedicated claims consultant to you who will explain the claims process, including the documents you will need to submit your claim – see below for a [detailed list](#).



Submit your claim online

Go to the [claims page](#) on our website and click on the online claims submission tab. Complete the required fields and upload any documents you have to support your claim, for example a certified copy of the deceased's death certificate and for life insurance claims, a certified copy of the deceased's and the beneficiaries' ID documents.



Email us

Use one of the following email addresses to notify us via email of your claim. Please include your policy and ID number in the email. A claims consultant will respond to your request by email or call you within 48 business hours.

Send your funeral cover claims to claims@1lifefuneral.co.za

Send your life, dread, disability and expense protector claims to claims@1life.co.za.



Call us

Call us on the number below to start your claims process. Please remember to have your policy and ID number on hand. A claims consultant will explain the claims process to you and answer any questions you might have.

0860 10 51 96



Send a call me back

Go to our [claims page](#) and click on the call me back tab. Fill in the form and one of our claims consultants will respond to your request by email or call you within 48 business hours. Remember to have your ID and policy number on hand.

03 Find the required documents

Try to obtain as many of the following documents:



Funeral cover

- A certified copy of the death certificate of the deceased



Life, dread and disability insurance

- A certified copy of the death certificate of the deceased
- A certified copy of the deceased's and the beneficiaries' ID documents
- Medical reports, depending on the nature of the claim

You will also need to submit a completed claims form to us. Your assigned claims consultant will supply you with this form.

You may also be asked to provide 1Life Insurance with additional documents to assess the claim properly.

04 Timelines for valid claims

You can expect your valid claims to be paid out as follows:

- Funeral cover claims will be paid out in 24 business hours if all the correct documentation is submitted.
- Life insurance pay-outs may take longer, depending on the nature of the claim, but we will attempt to process the Pay now death benefit within 48 business hours.





05 Top tips for quick and easy claims

We've got the following advice for a smooth claims process:

- Make sure you understand the terms and conditions of your policy, including exclusions and waiting periods. You will find these terms and conditions in your [life](#) and [funeral cover](#) policy books and policy schedules.
- Gather all the required documentation as early as possible. This will help speed up the claims process
- Complete all the required forms as accurately and honestly as possible. This could help prevent delays in the processing of your claim.
- If submitting documents via WhatsApp, please ensure that the photograph is taken from directly overhead, and not at an angle. The entire document needs to be visible and clear.
- Follow up regularly. Stay in touch with us to address any issues promptly.
- Lodge disputes promptly.

If you are unhappy with a claim decision, you have 90 days to lodge a dispute with 1Life Insurance. If you're still unhappy with the response, you can contact the Ombudsman for Long-term Insurance within six months of their response to your dispute.

- Keep your contact information updated.
- Ensure that 1Life Insurance has the correct contact details for the life assured, beneficiary and policy members. This will allow them to contact the appropriate person for any outstanding documentation or information.

06 Common reasons claims are rejected

Claim may be rejected for the following reasons:



Waiting periods

Policies may have a waiting period during which a claim will not be paid. For example, funeral policies have a 6-month waiting period, from inception and first premium paid, for death due to natural causes.



Policy exclusions

If the assured was injured while committing a criminal act for example or had an accident while under the influence of alcohol, a claim might be rejected.



Claim time limits

Claims need to be submitted within certain time limits – such as from the date of the incident you have 6 months for life claims and 3 months for dread disease and disability claims.



Non-disclosure

If the life assured withheld information when he or she took out the policy, the claim might be rejected.

For full policy terms and conditions including waiting periods, exclusions and time limits please refer to the [life](#) and [funeral cover](#) policybooks as well as your policy schedule/s.

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Answers to your frequently asked questions

How long will it take for my claim to be paid?

You can expect your claims to be paid out as follows:

- Valid funeral cover claims will be paid out in 24 business hours if all the correct documentation is submitted.
- Life insurance pay-outs may take longer, depending on the nature of the claim, but we will attempt to process the Pay Now death benefit within 48 business hours.

What is the Pay Now death benefit?

1Life's Pure Life Cover Pay Now death benefit pays out R50 000 from your total sum assured within 48 business hours. These funds can be used to cover funeral and other immediate expenses for the life assured on valid life claims. The 1Life Priority Life Cover Pay now death benefit pays out R25 000.

Who can I speak to if I feel the claim is taking too long?

You can speak to a resolutions officer on 0860 10 54 31 or you can email us at complaints@1Life.co.za.

Do funeral cover pay-outs have to be used for funeral-related expenses?

No, they don't. Pay-outs can be used to cover outstanding debts, ensure monthly bills are paid or even to cover any outstanding medical expenses.

Is my life cover pay-out taxed?

No, you will not be taxed on your life cover policy pay-out.

What happens if a minor was nominated as a beneficiary on a policy?

If you nominate a minor beneficiary on your policy (under the age of 18 years) the claim will be paid into a trust, set up in the name of the minor beneficiary. The responsibility for setting up the trust lies with the family of the beneficiary. This process may take some time, thus it is advisable that the life assured sets up this trust when nominating minor beneficiaries. The trust will then specify how and when the money will be transferred to the beneficiary.

If a trust has not been set up, the unpaid benefits will be transferred to the Guardian's Fund. 1Life Insurance will always aim to act in the best interest of the minor beneficiary while staying true to the life assureds' request.

The Guardian's Fund is administered by the Master of the High Court. It holds and manages funds for minors, individuals incapable of managing their own affairs, unborn heirs, and others. The money in the fund is typically received from inheritances.





08 How to submit a complaint

We resolve to process all your claims as quickly and efficiently as possible. However, if you feel that your claim is not being resolved to your satisfaction, you can reach out to a resolutions officer on 0860 10 54 31 or you can email us at complaints@1Life.co.za.

Follow the link for our complete [complaints procedure](#).



1Life

Changing Lives