



smartcall
INSURANCE ADMINISTRATORS

Smartcall Insurance Administrators (PTY) Ltd
is an authorised Financial Services Provider (FSP No. 32 590)

Reg. No. 2002/029121/07
P.O.Box 412041, Craighall, 2024, South Africa
Eastwood Manor, 15 Eastwood Road, Dunkeld, Johannesburg
Tel: +27 11 507 4779, Fax: 086 674 6793

CLAIMS PROCEDURE FOR DISTRIBUTORS USING THE SMARTCALL FUNERAL PLAN PRODUCT

**Claims Call Centre: 082 241 4949 (Toll-free from a Vodacom phone) or 011 507 4789,
Fax: 086 670 2654 / 011 507 4700**

The following is a list of the documents needed for the claims procedure. **ALL** documents below are needed before a claim can be processed.

1. MOST COMMON CLAIM DOCUMENTS:

- 1.1. A fully completed claim form;
- 1.2. A certified copy of the Identity Document of the deceased Assured Person;
- 1.3. A certified copy of the Death Certificate of the deceased Assured Person;
- 1.4. A certified copy of the Identity Document of the Claimant (If not Company);
- 1.5. A copy of the form BI 1663;
- 1.6. Original Policy document or application form signed by the MAIN MEMBER (preferably the first month of sign up) – please note, if the main member has not signed the document, the policy is not valid and no claim will be paid.
- 1.7. If the claim payout is being made to a funeral home in order for them to render funeral services, then a detailed invoice or quotation for these services must be submitted.
- 1.8. A copy of the form BI 14 (Burial Order) when requested by SIA or when the funeral home/undertakers details are not the same as the distributors details on the BI-1663 (the funeral is being performed by someone else on behalf of the distributor);

2. OTHER DOCUMENTS REQUIRED DEPENDING ON SITUATION

- 2.1. If a stillborn child, a letter from the doctor confirming the length of pregnancy;
- 2.2. Every accidental death claim will require a police report;
- 2.3. In the case of a Spouse, marriage certificate or an affidavit satisfactory to Insurer;
- 2.4. In the case of a legitimate biological child, a certified copy of the Participant's or Spouses Identity Document and marriage certificate and child's birth certificate;
- 2.5. In the case of a stepchild, a certified copy of the relevant marriage certificate and the Child's birth certificate;
- 2.6. In the case of an illegitimate or adopted child, a copy of the adoption certificate, and affidavit or any other documentary proof satisfactory to the Insurer;
- 2.7. In the case of the main member using a passport or refugee number instead of a South African ID number on the system, the claim will only be processed if the identical Passport or Refugee number appears on the certified death certificate of the deceased, and a Residence permit for the main member will be requested.
- 2.8. Any documentation required by the Insurer or Administrator as proof of the beneficiaries relationship to the Principal Insured;
- 2.9. Any other documents requested from the Insurer or Administrator.

All copies shall be certified by a Commissioner of Oaths and originally certified copies to be sent to the Insurer.

PROCEDURE TO BE FOLLOWED:

All the documentation above will need to be faxed to the SIA Claims Call Centre at **011 507 4700 / 086 670 2654**. A courier service will only be sent by SIA to obtain the original documentation from the client only once ALL the faxed documentation has been received and SIA are satisfied that all documentation is adequate and all documents can be clearly read.

Incomplete details may cause delays and documents may be requested again later.

Approved claims will be paid out within 48 hours of SIA receiving the ORIGINAL documentation from the client via the courier, unless there is a problem with the original documentation.

Upon receipt of original documentation, SIA will send the documentation to an outsourced claims administrator. If further documents are required or the processing will take more than 48 hours, this will be advised to the client.

Original documents mean the actual signed document from the beneficiary and/or the actual document that was commissioned (ie. Signed and stamped by a Commissioner of Oaths).