



CORPORATE

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Dear Client

IMPORTANT INFORMATION FOR DISABILITY CLAIMS

Old Mutual is committed to offering you dependable disability cover that you can trust. A big part of this is ensuring that we pay claims as quickly and reliably as possible. To do this, we need you to partner with us and make sure you know the various requirements for an efficient claims process.

This letter outlines some important claims requirements and processes that you need to be aware of. Please read through this carefully and make sure you understand the contents.

1. Maximum time to submit a claim

Most Old Mutual disability policies allow you up to 12 months to submit a claim after you become disabled (that is, from your date of absence). The earlier you submit the claim however, the more we can assist with your return to work.

The 12 month period means that you have plenty of time to get all the documentation you need to support your claim. However, if Old Mutual does not receive the whole claim package (see details in 3 below) within 12 months from the date of your disability, your claim will be declined.

Important note: *If Old Mutual has to ask for additional information to support your claim, we need to get this within the 12-month claim period as well, so you should submit your claim well before the 12-month cut-off date.*

2. Which disability claim form to use?

Our disability claim form was enhanced during 2018 to enable us to do everything we can to help claimants get back to work. From 1 February 2019, you must submit any disability claims on the new claim forms. You can download this form [here](#) or get it from your HR department. After 1 February 2019, if we receive a claim on an old form, it will be returned and you will need to resubmit it on the new form.

3. What you MUST include in your claims package

When you submit a disability claim, there is a package of documents that Old Mutual needs to receive in order to process your claim. This is the fully completed and signed claim pack, which must include:

- a) The **employer statement** completed and signed by an authorised signatory at the employer.
- b) The **employee statement** by completed and signed by the claimant.
- c) A certified copy of a valid **ID document** (Green ID book or ID card).
- d) The **Medical questionnaire** completed by the treating medical practitioner.
- e) Your **payslip** as at the date you first stopped going to work.



Important note: Old Mutual has to receive ALL of these documents before we will look at your claim or give you feedback about it. If any documents are missing, or if we need more information, we will let you know what else you need to provide within 2 to 5 working days from when we receive your claim. We will not follow up again on this request. It will be up to you to provide us with the documents before we can assess your claim.

4. The importance of paying your premiums

Premiums on your Old Mutual policy must be fully paid and up to date before we will consider a claim. If premiums have not been received, we will inform you. If there is a waiting period for your claim to be paid, premiums must be paid during this period.

5. Requests for additional information

Once we have received your claim, we may need to ask for further information, such as a second opinion from a doctor; more detailed test results or details of your productivity from your employer. If that's the case, you will have 8 weeks to provide this information to us. Please note that once we have asked for this information, we will not follow up with you. If we don't receive the information in 8 weeks from when we ask for it the claim will be closed.

6. Make sure we have the right contact information

While we are assessing or processing your claim, we may need to contact you. If we cannot reach you the claims process could be slowed down. It is very important that you make sure Old Mutual has up-to-date contact information. At the very least, we need to have a current, working telephone number where we can reach you. If any of your contact details change during the claims process, please let us know right away by sending an email to gapdisabilityassessments@oldmutual.com.

Thank you for taking note of all these important details about the disability claims process.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Urvashi Ramjee'.

Urvashi Ramjee
Head of Claims Management
Group Assurance Products
Email: Uramjee@oldmutual.com