



# Beneficiary instruction sheet

If you are the beneficiary of a 1Life policy read the instructions below for information on how to claim as well as answers to commonly asked questions about the claims process.

## Understanding the cover

**Life insurance** pays out a lump sum in the event of the death of the insured (policy owner) to the policy's beneficiaries. The amount that will be paid out and the names of the nominated beneficiaries will be listed in the policy document.

**Funeral insurance** is paid out to the policy owner and/or beneficiaries to cover the funeral expenses of the deceased. As with life cover, the amount that will be paid and the names of the nominated beneficiaries will be listed in the policy document.

## How to claim

1. You will need the ID number and/or 1Life policy number of the deceased
2. Contact the 1Life Claims department on 0860 10 51 96
3. Submit the necessary documents via e-mail to [claims@1life.co.za](mailto:claims@1life.co.za) or [claims@1lifefuneral.co.za](mailto:claims@1lifefuneral.co.za)
4. Some of the documents that will be needed:
  - A completed claim form
  - A certified copy of the death certificate of the deceased (for a life insurance or funeral cover claim)
  - A certified copy of the deceased's and the beneficiaries' ID documents (for a life insurance claim)
  - Medical reports (depending on the nature of the claim)

Please refer to the claims form for a comprehensive list of requirements.

## Waiting for payment

Funeral cover claims will be paid out within 24 business hours, only if all the correct documents are received. Life insurance claims can take longer to finalise, depending on the nature of the claim. Although dependent on the life policy you have with 1Life you could have access up to R50 000 Pay now death benefit\*

## Why are claims rejected

**Waiting periods:** in some cases, waiting periods may apply to a policy. For example, natural death is only covered after a 6-month waiting period on funeral cover policies. If the deceased dies of natural causes within 6 months after the policy was purchased, the claim will not be paid.

**Non-payment:** if policy premiums are not paid up, the claim might be rejected.

**Non-disclosure:** if the life assured withheld information when he or she bought the policy, the claim might be rejected. For example, if the life assured did not tell 1Life that they smoked and then died of a smoking-related illness. This highlights the importance of being honest with a provider when you take out any form of cover. You should also read your policy documents carefully and notify your provider if any details are incorrect.



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## How we handle your enquiry or complaint

### Step 1 – Contact the client services department

Should you have any complaints regarding the following, you may be requested to submit your complaint in writing together with any supporting documentation:

1. The administration of your policy, for example problems with your debit order, incorrect information on your policy schedule or complaints against the consultant that sold you the policy; or
2. Claims on your policy, for example a claim lodged is taking too long or has been repudiated.

Client Services Manager  
PO Box 11250, Johannesburg, 2000  
Email: [clientservices@1Lifefuneral.co.za](mailto:clientservices@1Lifefuneral.co.za)

Tel: 0860 10 51 94

### Step 2 – Contact the Internal Dispute Resolution or Compliance Department

1. Contact the Internal Dispute Resolution Department

If the matter is still not resolved to your satisfaction and it relates to a disputed claim, please contact our internal dispute resolution department, the details are as follows:

Internal Dispute Resolution Department  
PO Box 11250, Johannesburg, 2000  
Email: [complaints@1Lifefuneral.co.za](mailto:complaints@1Lifefuneral.co.za)

Tel: 0860 10 54 31

2. Contact the Compliance Department

Should you believe that the insurer has contravened any regulatory or statutory requirement, in that, the financial service was not rendered honestly, fairly, with due skill, care and diligence, and in the interests of you the client, please contact the Compliance Department. The Compliance Department handles all FAIS related complaints:

Compliance Department  
Tel: 0860 99 99 54  
Email: [compliance@1Lifefuneral.co.za](mailto:compliance@1Lifefuneral.co.za)

Fax: (011) 489 4381



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## Step 3 - Contact the National Financial Ombud Scheme or the FAIS Ombudsman (where applicable)

Should your complaint not be resolved to your satisfaction or if we failed to timeously respond to your complaint, you may submit your complaint to the FAIS Ombudsman, or the National Financial Ombud Scheme, whichever applicable.

1. The National Financial Ombud Scheme provides consumers with a free dispute resolution mechanism. It mediates between subscribing members such as the insurer and policyholders regarding insurance contracts.

National Financial Ombud Scheme

E-mail: [info@nfosa.co.za](mailto:info@nfosa.co.za)

Website: <https://www.nfosa.co.za>

Tel: (0860) 800 900

2. The FAIS Ombudsman is an independent and impartial dispute resolution tribunal which investigates, considers and disposes of complaints by consumers against Financial Services Providers. For example, the way a policy was sold or how a service was provided.

FAIS Ombudsman

PO Box 41, Menlyn Park, 0063

Sharecall: 086 066 3274

E-mail address: [info@faisombud.co.za](mailto:info@faisombud.co.za)

Tel: (012) 762 5000

Website: <https://www.faisombud.co.za>