



How to ensure quick and efficient claims

Are you worried about the time involved in claiming after your death?

Don't be – just make sure you fill out the beneficiary forms complete with copies of ID documents, birth certificates, marriage certificates etc. And PLEASE do not stop there. If you have another child in a year or so, take a copy of the birth certificate to the personnel office of your employer and add the child as a beneficiary. Keep your records up to date. It will only take a few minutes of your time but could save months in terms of the claim process when you are no longer there.

And remember – there are 2 types of benefits after death. The funeral benefit pays within 48 hours if handled correctly. Thereafter there may be a claim from the pension or provident fund. If everything is handled correctly, this money can be paid out in as little as 3 months. If not and there are no forms or any information, it may take more than a year to trace all the relevant family members – all because the member did not want to spend an hour filling out a form properly.

Claiming Funeral Benefits

Required Documents:

- The duly completed risk company funeral claim form (provided to the company by the Administrator of the fund)
- Certified copy of the death certificate
- Notice of death
- Funeral parlour information (Letter from the Funeral Parlour)
- Certified ID copy of the deceased
- Certified ID copy of the claimant
- Proof of banking details of the claimant
- Marriage certificate (If applicable)
- Beneficiary nomination forms if N-e-FG has not received it yet.

Process of the claim once all documents have been received

- Once the documents have been received by N-e-FG the claim is presented to the risk underwriting company.
- If there is no additional information requested a claim is paid to the claimant/beneficiary within 48 hours.
- Please make sure that all the required documents are submitted and the forms are completed in full to avoid any unnecessary delays in payment.



Claiming Death Benefits from the Pension or Provident Fund

Required Documents:

- The duly completed N-e-FG Administrators death claim form
- A certified copy of the death certificate
- Notice of death
- A certified copy of the deceased's cancelled ID
- Certified copies of the following for each and every beneficiary and/or claimant
 - Proof of banking details for each of the beneficiaries and/or claimants
 - Certified copies of the deceased children's birth certificates (Even if they were not nominated as beneficiaries)
 - Certified copies of the deceased's children's I D documents (Even if they were not nominated as beneficiaries)
 - Certified copy of the marriage certificate (If applicable)
 - Affidavits from the beneficiaries/claimants confirming if they were dependant on the deceased financially and acknowledging of any know children.
- If the deceased was on Sick/Annual leave when he/she passed away the company must submit the annual and or sick leave application to the Administrator of the fund.
- Police Report if the deceased passed away due to Unnatural Causes
- The last payslip the deceased received
- Beneficiary nominations form if N-e-FG has not received it yet.

Processing a death claim

The required documents are sent to the risk company for the Life Cover benefit to be paid to N-e-FG Administrators. The normal turnaround time for a claim to be paid from the risk company to N-e-FG is normally 1 Month. It can take longer if it is a complicated death claim and not all the required documents are received timeously.

Please make sure that all the forms and information provided regarding claimants/beneficiaries are completed in full to avoid any delays in the death claim. This includes the address, contact information or any additional information the Administrator will require for every claimant and/or beneficiary.

N-e-FG starts with the investigation regarding any dependants of the deceased that might not have been mentioned by the family. N-e-FG submits a request to The Department of Home Affairs in order to confirm if there the deceased had any children. The department of Home Affairs takes between one to two months before they give feedback in this regard.

If there is any additional information required during the investigation the Administrator will contact the HR department of the company or the family to supply them with the required documents as soon as possible.

Once the Administrator is satisfied with all the information received and the claim has been paid by the risk company, the claim goes to the Trustees for a decision.



Should the Trustees feel that they need additional information regarding the claim it will be requested from the Administrator. The Trustees have regular monthly meetings to discuss claims and if they find all the information is satisfactory they approve the claim with the recommendation as to how the claim must be paid.

Approved Death Claims and withdrawals are processed and once the exit workflow has been started the beneficiary or claimant can expect the benefit to be paid. The beneficiaries/claimants will receive a text message (SMS) by mobile phone once the payment has been made.

The FSB has ruled that the Board of Trustees have up to a year to finalise a death claim. The two main reasons for this decision are 1) because the trustees are held fully responsible regarding what happens to the funds involved and must as far as possible ensure that orphans and widows are cared for and 2) the fact that beneficiary forms are often incomplete, in direct opposition to what the law would regard as fair and also the fact that it is often very difficult or even near impossible to trace and reach all beneficiaries. There are so many variables that need to be considered and gathering all the required information can be very time consuming.

If the Administrator receives all the relevant information timeously, a claim could be settled in terms of the guidelines for a death claim within a maximum period of 6 months after lodging such claim.