



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

Contact a consultant

Call one of our claim consultants on:
Tel: 0860 10 51 96

The consultant will explain the claims process and will provide you with information on the documents required to process the claim. E-mail the forms back to us:

Email: claims@1life.co.za

Email: claims@1lifefuneral.co.za

Your documents

The documents you will be required to submit could include the following:

Life insurance

- A completed claim form
- 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

Funeral cover

- A completed claim form
- A certified copy of the death certificate of the deceased

Your consultant may ask you to provide 1Life with additional documents to assess the claim properly.

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*



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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.

Complaints procedure

Although our commitment is to always provide first class service to you there may be instances where you feel we have not lived up to your expectations. Should this occur please use the following complaints procedure:

Lodge a complaint with 1Life Insurance

Contact a resolutions officer:
0860 10 54 31 OR complaints@1Life.co.za

To escalate a complaint email it to ceocomplaints@1life.co.za for review by a resolutions manager.

Lodge a complaint with an ombud

If the matter was not resolved to your satisfaction by the resolutions manager, you can lodge a complaint with the relevant ombud. Note that before you lodge a complaint with an ombud you must raise your problem with 1Life Insurance and follow our complaints procedure. Only if you cannot find a satisfactory solution or disagree with 1Life should you refer the matter to an ombud. They are as follows:

Financial Advisory and Intermediary Services Ombudsman:

Telephone: 012 762 5000
Email: info@faisombud.co.za
Website: www.faisombud.co.za

National Financial Ombud Scheme South Africa

Telephone: 0860 800 900
Email: info@nfosa.co.za
Website: www.nfosa.co.za