

# We're committed to paying claims as fast as possible.

At Bidvest Life, we see claims as an opportunity to deliver on our brand promise and strive to pay valid claims as smoothly and as efficiently as possible – always aiming to exceed your expectations when it comes time to claim.

## Here's what you need to know when submitting a claim:

### When To Submit A Claim

As soon as you have an injury or illness that qualifies for a claim, e.g. if you're diagnosed with a critical illness or if you cannot work due to an injury or illness.

Please ensure that you notify the Bidvest Life Claims Team within 30 days (using the contact details below) for any Income benefit claims and within 6 months for Lump Sum benefit claims.

### Where To Submit A Claim

086 010 1119 [claims@bidvestlife.co.za](mailto:claims@bidvestlife.co.za)

### What To Submit

- The policyholder/claim form relevant to the type of claim
- Policyholder's ID copy
- Any medical reports or sick notes

Please refer to the Claim Requirement document for details.

### What To Expect

The Bidvest Life Claims Team will register your claim and notify you of any other requirements for the processing of your claim. They will request medical reports, records and forms directly from your doctor and will follow-up with your doctor regularly until the information is received. The Claims Team will keep you updated about the progress of your claim.

### Your Responsibility

It is your responsibility to prove that you qualify for a claim, however, Bidvest Life will collect your medical reports. We may request your assistance if we experience difficulties or delays in receiving the reports from your doctor. Please ensure that you take any treatment recommended by your doctor.

### Bidvest Life's Responsibility

We will follow-up regularly with all parties to collect the information required to finalise the claim and keep you updated on the progress of your claim. We will take care of the costs required for the Bidvest Life Medical Practitioner Form to be completed by your doctor.

### Claim Decision

Once all the information has been received, we will notify you of the outcome of your claim within 2 to 3 days and send you a detailed letter explaining how we arrived at the outcome. Please be aware that Income benefits may be reviewed regularly, depending on your medical condition. To review claims related to Income benefits, we will require progress reports from your medical practitioners.

### Payments

Benefit payments are made to the South African bank account detailed in your application forms.

Please note that this document is a summary and should be read alongside your Benefit Schedule and Policy Wording to ensure you are comfortable with the details of your policy.

If you have any queries, please get in touch with your financial adviser or contact Bidvest Life Client Care on **086 010 1119** or [clientcare@bidvestlife.co.za](mailto:clientcare@bidvestlife.co.za).