

# What we need for a life insurance claim to be processed

To submit a claim to Discovery Life you can call us on 0860 103 905 or send an email to [LifeClaims@discovery.co.za](mailto:LifeClaims@discovery.co.za). When you contact us we will provide you with all of the necessary forms. Discovery Life aims to make submitting claims as efficient a process as we can. Please find more advice in this document about the correct paperwork required to ensure that your claim is processed without any delay.



## For a life cover claim, please supply us with the following:

- A fully completed *Declaration by claimant: Death Claim* form completed by the beneficiary. This form must be completed by the legal guardian in the case of a minor beneficiary.
- A certified copy of the death certificate.
- A police report completed by the investigating officer in the case of an unnatural death.
- A letter of executorship if the nominated beneficiary is the estate or if there is no beneficiary nominated where the life assured and the owner is the same.
- A certified copy of the deceased's identity document.
- Certified copies of the beneficiary's/beneficiaries' and executor's identity document/s. If the beneficiary is a minor, we require a certified copy of an unabridged birth certificate, which reflects both parent's names.
- A copy of the claimant's bank statement or a cancelled cheque as proof of bank account details (less than three months old on an official bank letterhead with a bank stamp). If the estate is payable we need the Estate Late bank details.
- The DHA1663 (registration of death/stillbirth) form which can be obtained from the doctor who certified the death or the undertaker.



## For a Capital Disability or Severe Illness Benefit claim, please supply us with the following:

- The *Declaration by claimant* and *Doctor's Statement forms* to be completed by the treating specialist.
- Copies of the reports or test results confirming the diagnosis.
- A copy of your identity document.
- A copy of the owner's identity document if you are not the policy owner.
- A certified copy of the accident report if the claim event was caused by an accident.
- A copy of the claimant's bank statement or a cancelled cheque as proof of bank account details (less than three months old on an official bank letterhead with a bank stamp).



## For an Income Continuation or Overhead Expenses Benefit claim, please supply us with the following:

- A copy of the medical certificate from a medical specialist that confirms the injury or illness and the exact period of sick leave.
- There may be further requirements depending on the period booked off as well as the medical condition.
- Settlement letter for disability or sickness income received from other policies.
- A copy of the claimant's bank statement or a cancelled cheque as proof of bank account details (less than three months old on an official bank letterhead with a bank stamp).



For a Funeral Policy claim, please supply us with the following information:

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- A completed *Funeral claim* form.
- A certified copy of the death certificate.
- A police report completed by the investigating officer in the case of an unnatural death.
- A certified copy of the deceased's identity document.
- Certified copies of the beneficiary's/beneficiaries' identity document/s.
- A copy of the claimant's bank statement or a cancelled cheque as proof of bank account details (less than three months old on an official bank letterhead with a bank stamp).
- Proof of the claimants' relationship to the deceased.
- The DHA1663 (registration of death/stillbirth) form completed by the doctor who has certified the death.

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Discovery Life



Contact centre 0860 00 54 33 | [discoverylifeinfo@discovery.co.za](mailto:discoverylifeinfo@discovery.co.za) | [www.discovery.co.za](http://www.discovery.co.za)



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