

*This document should be read in conjunction with the Fund's Summary Member Booklet and the Fund's counselling document on Death, Disability and Funeral Benefits*

**Benefit:** In the event of the death of an eligible spouse of a member of the eJoburg Retirement Fund, a funeral benefit of R40 000 will be paid by Old Mutual (the insurance company covering the funeral benefits).

**Definition of eligible spouse:** For the payment of a funeral benefit in respect of the spouse of a member, the spouse:

- Must be legally married to the member (including marriages in terms of the Customary Marriages Act, 1998); or
- Must be party to a marriage concluded with the member (to the satisfaction of Old Mutual) in accordance with the customs and usages traditionally observed amongst the indigenous African people of South Africa and which form part of the culture of those people; or
- Must be party to a union (to the satisfaction of Old Mutual) with the employee validly concluded under a system of religious law; or
- Must (to the satisfaction of Old Mutual) have been the partner of the member in an abiding serious relationship akin to living together in a manner resembling for all intents and purposes a monogamous relationship between husband and wife (except the relationship may be heterosexual or homosexual) for a continuous period of at least six months.

**Who the benefit will be paid to:** Upon the admission of a valid claim in respect of a deceased spouse, the funeral benefit will be paid to the member.

**Documents that must be provided by the member to the member's HR Department:**

- Copy of the deceased spouse's ID document.
- Death Certificate.
- BI-1663 Notice of Death form (completed in full by all relevant parties).
- Police report for unnatural / accidental deaths.
- ID document and proof of bank details of the member.
- Certified copy of the marriage certificate, lobola letter or other proof of the relationship acceptable to Old Mutual, such as a declaration from a third party confirming the duration of the relationship.

**Further documents that must be provided by the member's HR Department:**

- Completed and signed Group Assurance Family Benefit Cover Benefit Claim Form.
- Member's latest salary slip.
- Member's latest Death Benefit Nomination Form.

**Submission of documents:** The member's HR Department will send all the above documents to the Fund's Administrator, namely Momentum Retirement Administrators, who will immediately forward them to Old Mutual to process and pay the benefit.

**When the benefit will be paid:** The funeral benefit will normally be paid within 48 hours of receipt of all the properly completed documents.

**All claims should be submitted as soon as possible**, but not later than 12 months from the date of the spouse's death. If the claim is submitted late, the benefit will not be paid by Old Mutual.

### FUNERAL SUPPORT SERVICES

Assistance on **funeral procedures** (death certificate, removal of body, etc) and **claims procedures**.

If the place of death is more than 50 kilometres from the place of burial **free transport** of the deceased by road or air from anywhere in the world to the funeral home closest to the place of burial in South Africa or neighbouring countries: Botswana, Eswatini, Lesotho, Mozambique (up to Vilankulo), Namibia or Zimbabwe.

A relative of the deceased may then accompany the body to the final funeral home and, if needed, **free overnight accommodation** will be provided.

**Old Mutual Call Centre 0860 000 500** (open 24 hours a day, 7 days a week in all official languages)

If the member has more than one spouse, only one spouse's funeral benefit will be paid in any policy year (1 April of one year to 31 March of the next year). If the member and the deceased spouse are both members of the Fund, two separate funeral benefit claims (a member benefit claim and a spouse benefit claim) should be submitted.

The member should ensure that his or her cellphone number and personal email address (if available) are provided, so that Old Mutual can contact the member directly if necessary to expedite the claim.

If the member or the HR Department require further information on how to submit the claim they are welcome to contact the Fund's Administrator (eJoburgfund@momentum.co.za / 0860 44 45 51) or the Fund's Principal Officer (eJoburgPO@gmail.com).