Claim for Critical/Severe Illness

Protection of Personal Information Disclosure

Why Personal Information is required: Sanlam Life Insurance Limited ("Sanlam Life"), a subsidiary of Sanlam Limited, will process and protect your personal information as required by relevant laws and the Constitution of the Republic of South Africa ("RSA"). The personal information requested in this form, which may include special personal information is being collected and will be processed for the following purposes:

- underwriting and providing accurate and effective insurance cover and related value-added services;
- member communication;
- market research and statistical analysis;
- verification of the personal information provided;
- to comply with all legal and regulatory requirements, including applicable codes of conduct;
- to protect Sanlam Life's interests; and
- any purposes related to the above.

Failure to provide the mandatory information will prejudice your insurance cover.

Changing and correcting Personal Information: You have the right to:

- Request a copy of your personal information as processed by Sanlam Life;
- Ask for an update and/or correction of your personal information;
- Lodge a complaint with the Information Regulator.

Sanlam Life may charge an administrative fee subject to prior notice of any such cost before executing the request for a copy of your personal information.

Other parties that may receive the Personal Information:

- We may share your personal information within Sanlam Limited and/or with other service providers where required for any of the purposes listed above, or with third parties where Sanlam Life is lawfully required to do so.
- We may send your personal information to service providers outside the RSA for storage or further processing on Sanlam Life's behalf. We will not send your information to a country that does not have information protection legislation similar to that of the RSA, unless we have a binding agreement with the service provider which ensures that it effectively adheres to the principles for processing of personal information in accordance with the Protection of Personal Information Act, 2013.

For more information, please refer to the Sanlam Group Privacy Notice.

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Claim for Critical/Severe Illness

Contents

The following forms must be completed for the submission of a critical/severe illness claim.

The forms consist of:

- Critical/Severe Illness claim: Declaration by fund/scheme (Page 3) - Form to be completed by employer.
- Statement by insured for critical/severe illness claim (Page 4 and 6) - Form to be completed by the claimant.
- Questionnaire for medical practitioner/doctor: Critical/Severe Illness (Page 7 - 12) - Form to be completed by claimant's treating specialist as well as the compiling of the report according to the *Claim Requirements: Guidelines for Critical/Severe Illness insurance*.

Very important: **If there are any existing specialist reports available please forward copies with the claim documents.**

Please supply the following documents:

- A copy of the claimant's identity document
- Copies of all existing specialist reports as well as copies of all special and laboratory tests. The claimant is responsible for the costs relating to this medical information.
- If the claim is as a result of burns, please request the *BURNS_E annexure* to be completed by the claimant's treating specialist.
- Sanlam will request further medical information/documents if required.

The claimant can only claim for the illnesses listed in his/her contract.

General

- The claimant has the initial responsibility of providing medical and other documentary evidence of the incident at his/her own cost.
- The claimant is obliged to submit whatever medical or other information Sanlam may reasonably require.

Disclaimer

In line with the FIC Amendment Act, 2017 and other Party Due Diligence requirements, Sanlam has the obligation to identify and verify all persons or entities we interact with. Thus, please provide the information as requested in the forms.

Sanlam reserves the right to cancel the insurance immediately if any of the obligations in terms of the FIC Amendment Act, 2017 and other Party Due Diligence requirements are not met.

The employer must either post, fax or e-mail the duly completed forms to:

Sanlam Corporate: Group Risk - Disability Claims (7709)
PO Box 1
Sanlamhof
Bellville
7532
Fax number (021)947-3207
E-mail address sgrdisabilityclaims@sanlam.co.za

Critical/Severe Illness Claim:
Declaration by fund/scheme

Particulars of fund/scheme

Name of fund/scheme _____ Code _____

E-mail of contact person _____ Telephone number _____

Postal address _____

_____ Postal code _____

Name of branch/participating employer _____

Particulars of the member/insured

Full first names and surname _____

Date of birth _____ *(dd/mm/ccyy)* Gender _____ Marital status _____

Occupation _____ Identity number _____

What illness or claim event stipulated in the policy is being claimed for? _____

Particulars of membership

Membership no _____ Pay-sheet no. (If any) _____

Date of entering service _____ *(dd/mm/ccyy)* Date of permanent appointment _____

Date of commencement of membership _____ *(dd/mm/ccyy)*

Annual pensionable remuneration of member		Date granted *(dd/mm/ccyy)*
i. On fund/scheme anniversary before critical/severe illness incident:	R	
ii. On date of critical/severe illness incident	R	
iii. One year immediately before critical/severe illness incident	R	

If (ii) differs from (i), state the date of the increase. _____

Did the member/insured qualify for membership of the fund/scheme on the date of commencement of critical/severe illness? Yes ☐ No ☐

Signature on behalf of the fund/scheme

We, the undersigned, declare on behalf of the fund/scheme that the information provided above is complete and correct.

Date _____ *(dd/mm/ccyy)* Place _____

Signature _____ Designation _____

Signature _____ Designation _____

Statement by insured for Critical/Severe Illness claim

Name of fund/scheme _____

Name of insured _____

Surname _____

Full names _____

Previous name *(if applicable)* _____

Date of birth _____ *(dd/mm/ccyy)* Gender Male ☐ Female ☐

Country of birth _____

Type of identification Identity document* ☐ Passport ☐ *copy of applicable document compulsory*

Number _____ Country of issue _____

Passport expiry date _____ *(dd/mm/ccyy)*

**Provide a copy of your Identification document or Identification Smart card (copies of both sides)*

Country and/or Country of citizenship/Nationality RSA ☐ Other country Yes* ☐ No ☐

* If "Yes", please give other country _____

Address and contact numbers

Residential address _____

_____ Postal/Zip code _____

Postal address *(if it differ from the residential address)* _____

_____ Postal/Zip code _____

e-mail address _____

Cell/Mobile _____ Other contact number (h) _____ (w) _____

Medical history

1.1 Name, address and telephone number of your regular family doctor.

_____

_____

1.2 Since what date has he/she been your family doctor? _____ *(dd/mm/ccyy)*

1.3 Date of last consultation _____ *(dd/mm/ccyy)*

1.4 Who was your previous family doctor? _____

Nature of claim and particulars of consultations

1.5

- For which illness stipulated in your contract do you claim?

_____

_____

- Describe the symptoms which you are experiencing and state the date the symptoms began.

_____

_____

- On which date did you consult a doctor regarding these symptoms for the first time? _____ *(dd/mm/ccyy)*
- State the initials, surname, address of the doctor whom you consulted, as well as the telephone number.

_____

_____

Nature of claim and particulars of consultations *(continued)*

1.6 Please state the details of the doctors, specialist and date of consultations regarding the condition that caused the claim.

Name and surname	Type of specialist	Address	Telephone number	First consultation *(dd/mm/ccyy)*
			( )	
			( )	
			( )	
			( )	

State the initials, surname, address and contact number of the doctor(s) who referred you to the specialist(s) mentioned above:

Telephone number ( ) Fax number ( )

Telephone number ( ) Fax number ( )

1.7 If this claim resulted from an accident, please give the following information:

1.7.1 Date of accident _____ *(dd/mm/ccyy)*

1.7.2 Circumstances causing the accident.

1.7.3 If a formal enquiry was conducted, please state by whom and what the result was.

General

Do you have critical/severeillness assurance with other companies too? Yes ☐ No ☐

If so, Name of company _____

Sum assured R _____ Inception date _____ *(dd/mm/ccyy)*

Please give any other information which, in your opinion, may influence the claim.

Payment of benefits

Personal information

Name of account holder _____

Postal address _____

_____ Postal code _____

Residential address _____

_____ Postal code _____

E-mail address _____

Telephone number(s) (work) _____ (home) _____

If the benefits are to be paid into the beneficiary's bank account, please provide us with a copy of a bank statement not older than three months as well as the following information:

Name of bank _____ Name of branch _____

Account number _____ 6-digit branch code _____

Type of account Cheque/current ☐ Savings ☐ Transmission ☐

Disclaimer

In line with the FIC Amendment Act, 2017 and other Party Due Diligence requirements, Sanlam has the obligation to identify and verify all persons or entities we interact with. Thus, please provide the information as requested in the forms.

Sanlam reserves the right to cancel the insurance immediately if any of the obligations in terms of the FIC Amendment Act, 2017 and other Party Due Diligence requirements are not met.

Consent for Disclosure of Confidential Information and Declaration

I, _____ *(full name(s) and surname of insured)*

(Identity number) _____ hereby voluntarily grant authorisation to medical practitioners to disclose my medical and personal records to the medical practitioners appointed by Sanlam to assess (and review) my disability. This includes my previous medical history as well as any psychological or psychiatric records for the purpose of determining my ability to perform work.

I also declare that I have no objections to my medical information being supplied to and obtained from, either directly or through a data base operated by or for insurers as a group, Sanlam's medical advisor, the employer, fund, ombudsman, legal representatives, other insurers, reinsurers and/or the medical service providers involved in the disability assessment and rehabilitation processes if necessary, for the purposes of underwriting risks or assessment and review of any claim for benefits under a policy.

I also irrevocably authorise any medical practitioner, medical specialist, health professional, hospital, medical scheme, or any other person or institution who may be in possession of or who may later obtain possession of any information regarding my health, whether such information pertains to the past or to the future, to disclose such information to Sanlam and I agree that this authorisation will also remain in force even after my death.

I accept and understand that I am limiting my right to privacy to the extent permitted by me in this authorisation, to facilitate the validation and assessment (and review) of my disability claim under the group insurance policy, or any other reason including detection and prevention of fraudulent claims. I acknowledge that I cannot cancel this authorisation and that it will endure even after my death.

I will not hold Sanlam and/or its directors, agents, intermediaries and/or employees liable for any consequences that may arise as a result of such sharing/disclosure and/or collection of my personal information.

I declare that I am the person described above and that the replies given to the questions are true and correct.

Completed and signed at _____ on this _____ day of _____ 20 _____

Signature of insured _____

Full name(s) and surname of witness _____

Signature of witness _____

Questionnaire for medical practitioner/ doctor: Critical/Severe Illness

Name of fund/scheme _____

Membership no _____

Name of branch/participating employer _____

Name of claimant _____

Insured's date of birth _____ *(dd/mm/ccyy)* Identity number _____

Dear Medical practitioner /Doctor

Please provide us with the information requested below. The claimant has the initial responsibility of providing medical and other documentary evidence for critical/severeillness at his/her own cost.

A General *(To be completed at all times)*

Are you the insured's family doctor? Yes ☐ No ☐

- If "Yes", from which date is the claimant your patient? _____ *(dd/mm/ccyy)*
- If "No", please give his/her name, if known to you.

_____

What is the illness or claim event of the claimant and complications, if any?

Illness or claim event	Complications

Please give full details of previous or other abnormal physical or mental illness for which you have been consulted.

Nature of illness	Date of diagnosis *(dd/mm/ccyy)*	Date of consultation *(dd/mm/ccyy)*	Duration

Please state the name and address of any **other** Medical practitioner/doctor the insured consulted and the contact details.

Medical practitioner/Doctor	Address	Nature of illness	Contact details

Date on which illness was diagnosed / Date of the loss / Date of the incident _____ *(dd/mm/ccyy)*

Date of first consultation _____ *(dd/mm/ccyy)*

B Claim Requirements: Guidelines for Critical / Severe Illness insurance

Cancer and Tumors		
All CANCERs (Stage I to IV) All brain tumors All benign endocrine tumors Amyloidosis	* Up to date clinical report from the treating medical specialist, including all of the following: 1. Latest staging of disease; 2. Pathology report(s); 3. Surgical procedures where performed; 4. Treatment plan.	
* Basic requirements and the following cancers will need additional requirements for consideration:		
All chronic lymphocytic leukamias	As above PLUS	Rai Classification of disease
All lymphomas	As above PLUS	Ann Arbor Classification of disease
All myelomas	As above PLUS	Durie-Salmon scale classification
All prostate cancers	As above PLUS	Gleason scoring

Cardiovascular Conditions	
Heart attack	1. Clinical report including date of diagnosis, extend of infarction (transmural or sub-endocardial); 2. Copy of all ECG's available (i.e. old and new); 3. Serial Cardiac enzymes (CK, CK-MB fraction) – copy of lab reports; 4. Cardiac markers (e.g. trop T); 5. Other: Reports of echocardiogram, angiogram. *If impaired ejection fraction:* 1. A repeat of Echocardiogram 6 weeks later.
Coronary artery bypass graft (CABG) & angioplasty	Cardiologist's report; and Operation report
Cardiomyopathy	Up to date cardiologist report, including all of the following: 1. Echocardiogram(s) with the ejection fraction; 2. Effort ECG, where possible, w.r.t. to METS reached; 3. Comment on whether maximum medical improvement has been reached; 4. All other relevant report(s).
All rhythm abnormalities	1. Cardiologist's report; 2. Copies of ECG or Holter tracing reports; 3. Operation report regarding pacemaker, defibrillator or ablation.
All structural defects and structural diseases of the heart	1. Cardiologist's and or cardiothoracic surgeon's report; 2. Operation report
All vascular conditions of neck and brain	1. Specialist detailed report including treatment and response; 2. Operation report(where performed); 3. Copies of all vascular studies done (e.g. Doppler studies, angiography, CT or MRI); *In addition*: For stroke – A Specialist Physician assessment after maximal medical improvement.
All conditions and diseases of the aorta and major vessels	1. Specialist's (cardiologist/cardiothoracic surgeon/ physician) report; 2. Copies of angiography and all laboratory tests must be included; 3. Operation report (where applicable).
All peripheral conditions or diseases	1. Vascular surgeon's report; 2. Operation report (where applicable); 3. Copies of all vascular studies done (e.g. Doppler studies, angiography, CT or MRI).
Primary pulmonary hypertension	Specialist physician's report confirming the diagnosis. Report must include the following: 1. NYHA rating; 2. All copies of mean pulmonary artery pressures.

Central Nervous System	
For all neurosurgical procedures	1. Neurosurgeon report; 2. Operation report.
For status epilepticus with neurological impairment	1. Specialists report; 2. Copies of all EEG's; 3. Copies of all drug serum levels; 4. Detailed clinical records of 12 months or more.
For Guillain-Barré syndrome	Specialists' report. *Detailed clinical record must include the following:* 1. All records of assisted ventilation; 2. Impairment assessment after 6 months.
For all neurological impairments	Neurosurgeon's or neurologist's report including 1. Detailed neurological assessment of any impairments including assisted ventilation records; 2. Operation report where appropriate; 3. Copies of all radio-imaging.
All motor diseases	1. Neurologist's detailed report; 2. Lab blood results; 3. Copies of all nerve conduction tests; 4. Radio-imaging results; 5. Assessments of ADL's.
Coma	1. Specialists' report including neurological impairment noted; 2. Detailed clinical record of assisted ventilation including records of serial GCS screening.
Cognitive impairment	1. Specialist's detailed report (i.e. must include copies of all testing to exclude other causes); 2. Copies of all radio-imaging; 3. Assessment of ADL's.
Multiple sclerosis	1. Detailed reports from neurologist (with respect to diagnosis, also a confirmatory report by 2nd neurologist); 2. Particular attention to the type of neurological deficits, date of onset and its/their permanence, where relevant; 3. Radio-imaging reports.

Connective	
Scleroderma, Polyarteritis nodosa, Wegeners, Sarcoidosis	1. Copies of all laboratory tests, biopsy finding and imaging; 2. Details of all organ involvement with documented evidence.
Rheumatoid Arthritis	Rheumatologist report, and must include the following: 1. Blood tests (Rheumatoid Factor); 2. Details of joint involvement(all affected joints to be listed, all x-ray copies); 3. Detailed full treatment history and response to treatment, to date.
Systemic lupus erythematosus (SLE)	Clinical report by rheumatologist, including 1. Qualifying diagnostic criteria; 2. All blood tests; 3. Organ involvement and evidence of this.

Ears	
Detailed clinical report by ENT	Must include 1. Treatment history; 2. Copies of all audiograms and scans. *Where applicable, the following also:* Operation report; 1. Acoustic reflex testing report; 2. Balance testing report

Gastrointestinal (Git) Disorders	
All conditions	Specialist's report, must include the following: 1. Biopsy reports; 2. Operation report or evidence of inoperable condition; 3. Treatment history *In addition:* For liver disorders – Staging of disease using Child-Pugh ratings.

Infections	
Human immunodeficiency virus (HIV)	Needle-stick Injury: 1. Specialist reports; 2. Copies of injury on duty notification; 3. Copies of Initial HIV and follow up HIV test; 4. Copies of date of submission of informing the insurer (client directly). *Clinical manifestation of Aids:* 1. Specialist report; 2. Serial CD4 counts while on treatment; 3. Detailed treatment history; 4. Classification of disease according to World Health Organisation (WHO) staging for HIV infection.
Malaria	1. Detailed specialist report noting impairment as well, to be completed 3 months after event; 2. All serology of parasite count.
Bacterial meningitis	1. Detailed specialist report 2. Copies of all serology and special investigations.
Loss of bowel or bladder function	1. Specialist report with detailed history of traumatic event; 2. Copies of radio-imaging.

Injuries / Accidents	
All Burns	Specialist report with full details on degree of burn and affected body areas (according to standardised scale, e.g. Lund and Brower Chart)
All Fractures	1. Specialist report with detailed history of traumatic event; 2. Copies of all x-ray and scans; 3. Operation report (where applicable).
Coma, assisted ventilation	1. Specialists' report including neurological impairment noted; 2. Detailed clinical record of assisted ventilation including records of serial GCS screening.
Spinal cord injuries	1. Specialist report with detailed history of traumatic event; 2. Copies of radio-imaging.
Abdominal trauma	1. Specialist report with detailed history of traumatic event; 2. All operation reports
Trauma with nerve injury	1. Specialist report including details of traumatic event; 2. Copies of all neurophysiological tests.
Animal Bites	*Dog bites:* 1. Specialist report including details of traumatic event; 2. Copies of all neurophysiological tests. *Snakebites:* 1. Detailed clinical report by specialist; 2. Copies of all blood tests; 3. Hospital records.
Poison	1. Detailed clinical report by specialist; 2. Copies of all blood tests; 3. Hospital records.

Lymph and Blood	
For all blood disorders:	1. Specialist's report. 2. Detailed treatment reports: including clinical record of all blood transfusions with dates, no. of units; 3. Haematology lab results; 4. Operation reports (where applicable). *In addition:* For diffuse Intravascular clotting – Scoring according to International Society on Thrombosis and Haemostasis (ISTH).

Musculoskeletal	
For loss of use of any limb or part of limb:	1. Medical report; 2. Detailed documented evidence of degree of affected body part /limb function. *(Each limb should be assessed individually)*
For infection of long bone or joint:	1. Orthopaedic surgeon's report; 2. Copies of all x-ray or scan reports; 3. Biopsy reports and or laboratory results of fluid analysis and culture; 4. Detailed treatment history.
For nerve repair after complete severance	1. Surgeon's or neurosurgeon's report; 2. Operation report.
For Paget's disease of the bone:	1. Specialists report; 2. X-ray reports; 3. Copies of all diagnostic tests performed.

Renal Disorders	
All Diseases and vascular events of the renal system	1. Nephrologist report; 2. Lab, serology results; 3. Biopsy / radio-imaging results.
All surgical conditions	1. Surgeon or nephrologist's report; 2. Operation report.
Impaired function	1. Nephrologist report; 2. Lab serology results; 3. Must include urine analysis and serial GFR measured regularly over 12 months or more; 4. Dependence on dialysis to be noted.

Respiratory Disorders	
All chronic respiratory diseases and respiratory impairment	1. Pulmonologist report; 2. Serial records (>3) of FEV1/; FVC or DCO.
Interstitial lung disease	1. Pulmonologist report; 2. Radio-imaging report; 3. Biopsy results.
Severe status asthmaticus	1. Specialists' report; 2. Detailed clinical record of assisted ventilation.
Pulmonary embolism	1. Specialists' report; 2. Detailed clinical record of assisted ventilation. Recurrent pulmonary embolism, with associated pulmonary hypertension (mean pulmonary artery pressure) > 40mmHg: 1. Specialist report including treatment; 2. Copies of all pulmonary arterial measurements.
All surgeries of the lung(s)	1. Specialist report; 2. Operation report.

Urogenital Disorders	
For all urogenital disorders Male and Female	1. Specialist report; 2. Operation report.

Vision	
Diseases of the eye	1. Ophthalmologist's report. 2. Copies of all ophthamologic tests
Surgical Conditions/Trauma of the Eye	1. Detailed ophthalmologist's report. 2. Copies of all ophthamologic tests. 3. Operation report, where applicable
Loss of Vision	1. Ophthalmologist's report. 2. Copies of all ophthamologic tests including visual acuities. 3. Brain scans, where applicable

Catch-All	
General	Detailed medical report with full details with regarding permanent impairment. All supporting documents to be included.
Terminal illness	Detailed medical report with full details with regards terminal illness. All supporting documents to be included

Information and signature for Medical practitioner/Doctor

Initials and surname _____

Practice number _____ Qualifications _____

Address _____

_____ Postal code _____

Telephone number (home) _____ (work) _____

Signature _____

Date _____ *(dd/mm/ccyy)*