

## **CLAIMS SETTLEMENT**

The average timeline to settle claims based on recent historic experience is five (5) days. Our processes are designed to ensure we consistently meet this turn around target. It is important to note that this is an average timeline measured between the point at which all necessary claim documents have been received by the Company (see below) and the point at which claim payment was instructed by us. Some claims will take less time to process than the indicated average while other claims may take longer.

The requisite claim documents are:

- ✓ Executed discharge voucher
- ✓ Valid form of identification (namely an International passport, National ID card, permanent Voter's card or Driver's license) and an accepted form of proof of address (for example a utility bill such as NEPA bill, water bill or house rent receipt) for the beneficiary.
- ✓ Death substantiating documents - in the case of a death claim, this will include a Medical Certificate of Cause of Death or Death Registration Certificate; Police report (if death occurs by accident) or a Coroner's Report (if death is by mysterious means).