

## HOW TO CLAIM

### STEP 1: YOUR DEPENDANTS OR BENEFICIARIES MUST FILL IN A CLAIM FORM

#### Where to get a claim form:

- [www.transportsectorfund.co.za](http://www.transportsectorfund.co.za)
- Call 011 544 8300 or visit the TSRF Walk-in centres in Johannesburg, Durban and Bellville (Cape Town);
- Employer's HR department.

A certified copy of the death certificate must be attached when sending in the claim.

**Remember if the funeral claim is for an active member, the death must be reported to the Front Office within 12 months from date of death.**

### STEP 2: GET THE EMPLOYER TO SIGN AND STAMP THE CLAIM FORM

Your employer or HR department will need to sign and stamp the claim form so that the claim can be processed and payment made.

#### The following are required to finalise claim:

- Complete claim form as prescribed by the insurer
- A certified copy of the death certificate
- Certified ID of the claimant (member or nominated beneficiary)
- Certified ID of the deceased (in case of a child provide an unabridged birth certificate)
- A Police report for claim events related to motor vehicle accidents, murder, and causes of death that are under investigation.
- DHA1663 - Notification of Death Form
- Proof of address of the claimant
- If no beneficiary has been nominated, in the event of the death of the member, the letter of executorship and proof of estate late account

Copy of bank statement of the person claiming the benefit showing claimant's name, stamped by the bank. If no ID and only passport, letter from the bank is always required. No third-party payment will be made (for any benefit)

### STEP 3: SUBMIT CLAIM

Submit the signed and stamped claim form with the required supporting documents to **[members@tsrf.salteb.co.za](mailto:members@tsrf.salteb.co.za)**. Salt Employee Benefits will approve and process the claim.

## THE CLAIMS PROCESS

1. All documents are received and verified
2. Bank verification is received;
3. Payment is made.

## ROLE PLAYERS INVOLVED IN THE FUND

#### Salt EB

Front Office & Back Office - they collect and receive the contribution schedules and allocate contributions to members' accounts. Salt Employee Benefits collects claim forms and process and pay claims. They are the Registered 13B administrator to the Fund and is responsible for administration of member records and compiling the financial statements of the Fund as well as producing the member benefit statements. In addition Salt Employee Benefits handles all employer and member engagement, attending presentations all over the country for the TSRF. A call centre is available to members. Administration of the Fund's death, disability and funeral benefits is also done by Salt Employee Benefits.

## FUND DETAILS

**Fund no:** 12/8/37811  
**Fund website:** [www.transportsectorfund.co.za](http://www.transportsectorfund.co.za)  
[members@tsrf.salteb.co.za](mailto:members@tsrf.salteb.co.za)

**salt**

EMPLOYEE BENEFITS

#### FRONT & BACK OFFICE ADMINISTRATORS

Tel: (011) 544 8300  
Email: [rfinfo@salteb.co.za](mailto:rfinfo@salteb.co.za)  
FSP: 18929

**GUARDRISK**

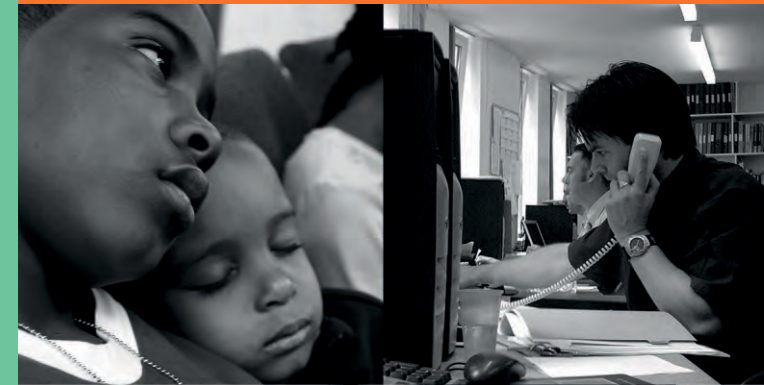
Website: [www.guardrisk.co.za](http://www.guardrisk.co.za)  
Email: [info@guardrisk.co.za](mailto:info@guardrisk.co.za)

The Funeral Benefit is underwritten by Guardrisk Life Limited, an authorized financial services provider (FSP No 76) and a licensed life insurer in terms of the Insurance Act (Reg No 1999/013922/06)

#### Disclaimer:

In cases where communications and Fund rules differ, the TSRF Fund rules will apply

## FUNERAL BENEFITS



**TRANSPORT**  
Sector Retirement Fund

Moving Towards A Better Future

# FUNERAL BENEFITS

## FUNERAL BENEFIT

The funeral benefit pays out if you and/or any of your immediate family members die.

## WHO IS COVERED?

All active members of the Fund and their immediate family members are covered by this benefit provided contributions and premiums are paid on time and are up to date. Part of the money your employer contributes every month pays for this benefit. Immediate family members are as follows: 2 Spouses and up to 6 Children.

***Premiums for the funeral benefit are not refundable when members exit the Fund and members will no longer be covered by or be able to claim for any risk benefits.***

## NOMINATE WHO MUST RECEIVE YOUR FUNERAL BENEFIT

Members are now required by law to complete the Funeral Nomination of Beneficiary Form.

In the event of your death, the funeral benefit will be paid to the person (beneficiary) that you nominated in your nomination form.

This person must be over the age of 18 years, and would be responsible to pay or organise your funeral. Should you not have completed a nomination form, then the benefit will be paid into your estate.

Please note that your estate may take up to 12 months to be opened and your family may not have the money to bury you should a completed form not be available.

## REPATRIATION OF MORTAL REMAINS







Where a member, spouse or child passes away in an area that is more than 50 km away from the primary residence, the costs of the repatriation of the body of the deceased to the primary residence, will be covered.

- Claims are limited to R20 000.00 per annum per family
- Payment of repatriation costs will only be paid on proof that a service provider has been engaged.
- The payment is made to the member or beneficiary if they have used a repatriation service provider.

The repatriation service is valid within SA and extends to countries within the SADC region.

## FUNERAL BENEFIT COVER

The Funeral benefits are as follows:

	<b>BENEFITS SCALE</b>
	<b>MAIN MEMBER/ SPOUSE</b>
	<b>R 65 000</b>
	<b>CHILDREN</b>
	<b>Aged 14 - 21 years</b>
	<b>(up to 26 if studying full-time)</b>
	<b>R 48 000</b>
	<b>Aged 6 - 13 years</b>
	<b>R 13 000</b>
	<b>Aged 1 - 5 years</b>
	<b>R 10 000</b>
	<b>Aged 0 - 11 months</b>
	<b>R 5000</b>
	<b>Stillborn</b>
	<b>R 3900</b>

**If you continue to work past normal retirement age (65), with permission from your employer, you may elect to continue to be covered for Funeral benefits up to the period you stop working and contributing to the Fund.**

## FUNERAL CLAIMS

Claim needs to be submitted within 12 months after death of member/ family member. Funeral claims submitted after 12 months will not be considered unless there are extenuating circumstances acceptable to the insurer for late submission.

To avoid any payment delays, submit claims as soon as possible.

Funeral claim payments are made within 48 hours after all documents have been received.

## EXCLUSIONS

No benefit will be granted if the death is due to :

-Active participation in war, riot, civil commotion and terrorism together with all atomic, biological, and chemical warfare or terrorism.

-Active participation in the commission of a criminal activity which committing a criminal act results in the Claim Event.

This policy has no waiting periods.

## NOTE

### ACTIVE MEMBER:

A member who is currently contributing to the Fund

### IMMEDIATE FAMILY MEMBER:

Your spouse or your children

(either biological or adopted up to the age of 21; or full-time student studying at a registered financial institution up to the age of 26; or a disabled child )

### SPOUSE:

Means a husband or wife married to the Member by law, tribal custom, or tenets of any religion; and shall include a common law husband/wife of the Member or such person residing with the Member, who is normally regarded by the community as the Member's husband/wife. A person of the same gender residing with the Member who is regarded by themselves and the community as a common law couple shall also be regarded as a Spouse