



1 Complete a claim form and submit with the required documents. For a list of documents required related to the specific benefit that you are claiming for, please refer to the first page of the claim form.

- Claim Form
- Hospital Account
- Doctor's or Specialists Account
- Medical Scheme Claim Statement

Remember to complete your claim form in full and sign.

2 Policyholder and/or Sender will receive a claim acknowledgement email.

3 Kaelo will check that all documentation has been received before processing the claim.

If there are documents outstanding, a request for these documents will be sent via email. Once all documents are received, the claim will take 7 - 14 working days to finalise.



Incomplete documentation will result in a delay in the process.

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1. Kaelo will then validate the claim against the claim form.
2. Kaelo will then assess the claim.
3. Kaelo will submit the claim for final verification.

5 Kaelo will send you the outcome of your claim via email.

6 Any payment due will reflect within 3 - 5 working days.