

THE JOURNEY OF A KAELO CLAIM

Start Here

Submit Claim

Check Documentation

Process Claim

Finalise Claim

Claim is Paid

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 last page of your claim form.

- Claim Form
- Hospital Account
- Doctor's or Specialist 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.

4



The claim will then be:
1. Validated against the Claim form.
2. Assessed; and
3. Submitted for final verification

Claim is sent 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.



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Incomplete documentation will result in a delay in the process

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