

# The Journey of a **Sanlam Gap claim**

## 1 START HERE



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 page 1 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 SUBMIT CLAIM



Policyholder and/or Sender will receive a claim acknowledgement email with a ticket number as soon as Kaelo receives the submission.

## 4 PROCESS CLAIM



The claim will be processed by Kaelo as follows:

1. Validated against the Claim form.
2. Assessed; and
3. Submitted for final verification

## 3 CHECK DOCUMENTATION



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.

## 5 FINALISE CLAIM



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

## 6 CLAIM IS PAID



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



**Incomplete documentation will result in a delay in the process**