

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 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 SUBMIT CLAIM



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

4 PROCESS CLAIM



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.

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 - 10 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