

How to Submit a Funeral Claim



We understand that you are going through a very difficult time and would like to provide you with the necessary support and guidance on how to file a Funeral Claim.

Please follow the steps below to help make this process as smooth and efficient as possible.



Step 1: Notify MiWayLife about the Funeral Claim

You can notify us by using any of the following channels underneath:



Online: Visit our website and download the relevant claim forms at www.miwaylife.co.za/services/services-claim



Online Self-Service Portal: Log in to your MiWayLife account and follow the instructions



Phone: Call our Claims Services Department on 0860 64 54 33



Email: Send all the completed and supporting documents to claims@go.miwaylife.co.za



Step 2: Obtain the Relevant Documents

For us to start assessing the claim, we require the following documents:

Mandatory Documents (These are essential for processing the claim)

- Completed Funeral Claim Form
- Certified copy of the Death Certificate (BI5)
- Certified copy of the South African ID of the deceased
- Certified copy of the South African ID of the beneficiary or claimant
- Notice of Death (DHA1663) or Notice of Death by Traditional Leader (BI1680)



Additional Documents (if applicable)

- Completed 'Statement by Police' form for an unnatural or accidental death
- Antenatal Records or a Gestation Period Chart for a Stillborn Benefit Claim

The sooner we receive the complete and correct information, the sooner we can begin assessing your claim. Please ensure that only the required documents are certified by a Commissioner of Oaths, with the exception of the claim form.



Step 3: Submit the Completed Documents to MiWayLife

Once all the documents have been completed and certified, please email them to claims@go.miwaylife.co.za.

To avoid any delays, please ensure that:

- All documents are clear and legible
- All copies are certified by a Commissioner of Oaths

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Frequently Asked Questions

How do I certify a document?

Make a clear copy of the original document. Take both the original and the copy to a Commissioner of Oaths (commonly available at police stations, legal offices, and banks). The Commissioner will stamp, date, and sign the copy to certify it.

What is a DHA1663/BI1680 form and where do I get one?

This is the official Notification of Death form, which can be obtained from the funeral parlour, or the doctor or hospital that certified the death.

What is the difference between natural and unnatural death?

Natural death is the result of an illness or medical condition (e.g. cancer, heart disease, diabetes). Unnatural death refers to deaths caused by external factors such as accidents, suicide, or violence.

Am I eligible to claim on this policy, or has all the waiting periods elapsed?

The claim will be assessed in line with our policy terms and conditions and will be reviewed by our assessing team once all the required documents are received.

How much will I be paid out for my claim?

The payout will be determined in line with the terms and conditions as on the event date of the policy.

How long will it take to process my claim?

Our standard turnaround time is 2 business days (48 Hours) upon receipt of all documents.

If additional documents or clarification are needed, this may impact the processing time, and we will notify you accordingly.

NB: For Main life claims (Mlife, ADB, Terminal Illness, Freemium, Mifit) please note SLA is 10 days (240Hours) Upon receipt of all documents.

Where can we get the A1 statement and post-mortem report?

These can be obtained from the first police officer at the scene, or the Investigating Officer (I/O) managing the case.

How do I set up a trust account for a minor?

MiWayLife does not assist directly with the setup of trust accounts. However, we have partnered with Sanlam Trust to provide support where a beneficiary is a minor, or where no beneficiary and no nominated executor have been appointed.

In such cases, Sanlam Trust can assist with the appropriate trust or fiduciary arrangements. We will guide you through the referral process where applicable.

Who will the funeral benefit be paid to?

The proceeds will be paid directly to the nominated beneficiary or beneficiaries.

MiWayLife Disclosures

POPIA (Protection of Personal Information)

MiWayLife cares about your privacy. To provide you with our services, we and our service providers must process the personal information you provide us with by completing these forms. We will treat this information with caution, and we have put reasonable security measures in place to protect it.

FICA (Financial Intelligence Centre Act)

In line with the applicable anti-money laundering laws of South Africa, we are required to obtain specific information and evidence to verify your identity when applying for cover on an ongoing basis. If we do not receive the requested information within a reasonable time, we may be unable to render our services.