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PensionerTalk

MAY 2013

EDITOR'S NOTE

Dear Pensioners

A lot will be happening in the Eskom Pension and Provident Fund this year. One of the major activities you will become aware of is the Fund's communications research project. An independent company called Devnomics will be conducting research on behalf of the Fund to establish and understand the needs of pensioners and members of the Fund. The research will be conducted via telephonic interviews, online surveys and face-to-face interviews in some instances. We encourage you to avail yourselves to participate in this research in order for us to enhance the service we provide to you.

As the Fund brings in some changes in how we do things we will be introducing the option of pensioners receiving your pay slips and other Fund communication by email and SMS. Look out for more information about this in the newsletter.

Not forgetting changes in your own life and how they impact the Fund, we inform you about the changes you must notify the Fund about, such as your change of address and your change of banking details.

In the next edition of *Pensioner Talk* we will bring you the publication with a new look and feel. We hope you welcome the upcoming changes in the Fund and that they will make communication between the Fund and you, our pensioners easier. Please share any thoughts you have with us on info@epf.co.za.

Regards
The Editor

Evidence of Survival Form Submission Date Extended

As you are aware the South African Post Office embarked on a strike earlier this year which lasted a number of weeks. Due to the delay in postal services the Fund has extended the Evidence of Survival (EOS) form submission deadline to 14 June 2013.

If you have already posted your EOS form please note that the Fund has similarly experienced a delay in receiving post and will use this extended period to ensure that your EOS form reaches the Fund and is processed

If you have not yet returned your EOS form please ensure that the Fund receives your form by 14 June 2013. If the Fund has not received your EOS form by this date your pension will be suspended on 1 July 2013 and you will not receive a pension until the Fund receives your EOS form.

The Fund will advise all pensioners of the confirmation of receipt of EOS forms in the month of May.

Pensioner Talk Gets a NEW LOOK



The next time you pick up a copy of the *Pensioner Talk* in the post the newsletter will have a new look. In the next edition of the newsletter *Pensioner Talk* will have a brand-new look and feel which will be fresher and more modern. We will continue to use *Pensioner Talk* to share news and information about the Fund and other useful financial-related matters in this new more reader-friendly format.

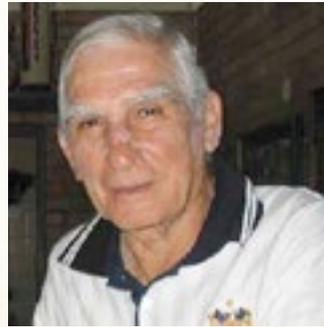
Over 250 years of service to Eskom!



Nicolò Nicosia (snr)



Gaspare Nicosia



John Nicosia



Nicolò Nicosia (jnr)

As Eskom celebrates 90 years in existence, Eskom News takes a look at the Nicosia family who have been there with Eskom on its journey and who have devoted over 250 years to the Eskom cause!

Nicolò Nicosia emigrated from Italy in 1903, the year after the end of the South African war – an era of rebirth and opportunity. It is not clear when he began working as a fitter at the Victoria Falls Power Company in Rosherville or when he started working for Eskom, but it is estimated that when he retired in 1932, he had completed a minimum of four years of service.

His son Gaspare followed in his father's footsteps and also joined Eskom in 1924. He was based at the Rosherville power station as a leading electrician CGU until his retirement in 1956.

Gaspare's three sons, Nicolò, Alessandro, and John (Giovanni), were suitably inspired to continue the family tradition and also joined Eskom. Alessandro spent 44 years at Eskom, starting as an apprentice in Rosherville and ending his career at Umgeni power station as an electrical

engineer. John completed 43 years at Rosherville, first as an electrician and later as a mechanical test engineer in the Test Department. Nicolò also completed 43 years of service as a fitter and turner, first at Rosherville and later at Congella in KwaZulu-Natal. All three grandsons retired from Eskom at the end of their careers. The Nicosia family story does not end there, though ...

Gaspare's daughter-in-law, Pamela (wife of John Nicosia), completed nine years of service as a typist in Admin Support at Eskom, and Gaspare's son-in-law, Edward MacNaughton (husband of Lydia Nicosia), served a total of 38 years as an armature winder at Rosherville.

Sadly, the Nicosia dynasty has come to an end. Fourth-generation Clive Nicosia – son of Nicolò – retired in February 2013 after 40 years of service at Eskom. Clive, who retired as the Regional Energy Service Manager for Eastern Region, has had numerous other positions in Eskom over the years. After taking some time off, Clive says he will consult in energy saving in lighting.

"The whole family really loved working for Eskom over the years. I do not think that there will ever be a family that will beat our record of over 250 years with Eskom."

Now that sounds like a challenge to committed Guardians!

**Article provided by Eskom*



Alessandro Nicosia



Pamela Nicosia



Edward MacNaughton



Clive Nicosia

Upcoming Email/SMS drive

In the next few months the Fund will embark on an initiative to improve how we communicate with our pensioners. In order to enhance our communication and offer a faster and more convenient interaction, the Fund is introducing additional channels of communication of email and SMS to communicate with our stakeholders.

The Fund will be offering pensioners the option to receive correspondence from the Fund via email and SMS in future where appropriate. In particular, you will be able to receive your pay slips by email. The pay slip will be sent via email and will be encrypted for security. The Fund will also send newsletters and newsflashes by email and use SMS for correspondence where necessary.

In the next few months we will be sending a consent form to all pensioners, which must be completed to advise the Fund whether you would like to receive your Fund correspondence by email and/or SMS. There will be a response slip attached to the envisaged correspondence and you will be requested to complete that slip and return it to the Fund in a self-addressed envelope that will also be provided.

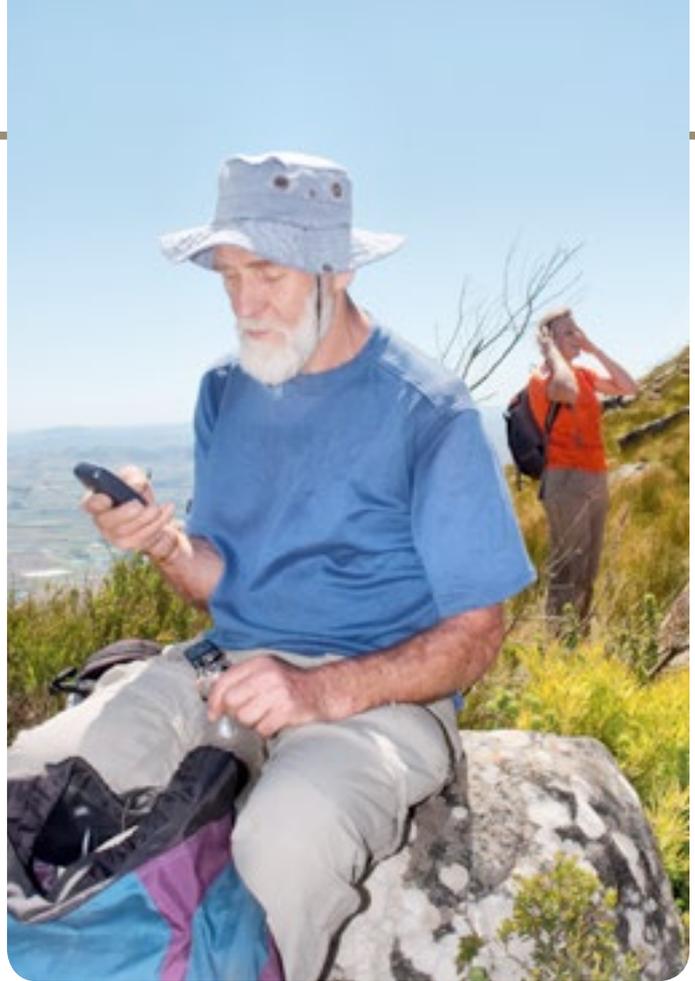
Look out for consent letters in the post.

Fund to Conduct Communications Research

Every few years the Fund takes the time to talk to our members and pensioners to understand how they feel about how the Fund communicates. In the next few months the Fund will be undertaking a communications research project.

A company called Devnomics will get in touch with some members and pensioners on behalf of the Fund to ask a few questions. Pensioners will either receive a phone call and be asked a few questions about the Fund or may receive a survey document via the post or email which must be completed and returned back to the Fund.

The Fund will use the information which you provide to improve our interactions with you and to provide an even better service to you. We encourage you to please participate in the research if the Fund gets in touch with you. This will go a long way in helping us to offer a better service to you!



OVER-DEDUCTIONS AND YOUR PENSION

As a pensioner of the Fund you are responsible for all deductions made from your monthly pension. Just like with a normal salary you must ensure that you have sufficient pension income to cover your deductions.

You are therefore advised to check your expenses and review them regularly to ensure they do not exceed your pension. Deductions which are normally made from your monthly pension may include household insurance, funeral cover and medical aid premiums. If your deductions exceed your pension the Fund will not be able to honour your deductions. Should this occur the Fund will pay over your full pension to your bank account and it will be your responsibility to make alternative arrangements for the deductions to be made from your bank account.

It is advisable for pensioners to regularly conduct a review of your deductions and ensure that they do not exceed the monthly pension due from the Fund. For instance you should review your deductions when your insurance premiums go up or when your medical aid tariffs are increased at the beginning of the year.



How to update your BANKING DETAILS

If at any time you change banking details please remember to advise the Fund timeously so that the Fund can ensure that we pay your pension into the correct bank account. You must advise the Fund in writing and by means of an original letter of a change in your banking details. You must also submit together with your notification the following:

- an original certified copy of your Identity Document or passport; and
- an originally certified and stamped bank statement which shows your new banking details. If you do not have a bank statement you can provide the Fund with a letter from the bank that confirms your banking details.

Please note that all documents relevant to bank detail changes must be originally certified and bank-stamped copies as the Fund will not accept faxed or e-mailed copies.

Please ensure that the Fund receives your change of banking details before the payroll closing date in the month preceding the payment of your next pension. For example if you wish for your July pension to be paid into your new account your new banking details must reach the Fund before payroll closes in June.

All the payroll closing dates for each month are marked on the Eskom Pension and Provident Fund pensioner calendar that each pensioner receives at the beginning of the year.

If you are uncertain of the payroll closing dates for a specific month and you would like to get an EPPF calendar or would like to confirm that the Fund has received and updated your latest banking details please contact the Fund call centre on 0800 11 45 48 or send an email to info@eppf.co.za. Remember to always quote your pension number in all your correspondence with the Fund.

Advise the Fund when you CHANGE your contact details

As you know the Fund needs to be kept updated when you change any contact details such as your postal address. It is important to always notify the Fund of the change of address in order for the Fund to update your details and ensure that your pay slips and other Fund communication are sent to the correct address and reach you.

You can notify the Fund of your change of address in writing in one of the following ways:

- Send an email to info@eppf.co.za;
- Send a fax to 011 709 7529; or
- Send a letter by post to:
Eskom Pension and Provident Fund, Private Bag 50, Bryanston, South Africa 2021

You must provide us with the new full address including the postal code. Remember to always quote your pensioner number on all correspondence with the Fund.

Deceased Pensioners

Losing a loved one is always a painful experience. Death in itself is distressing and unfortunate. It is with sadness and regret that we have to inform you of the passing of fellow EPPF pensioners. The list below is of pensioners who passed away between November 2012 and February 2013.

SURNAME	FIRST NAMES	DATE OF PASSING
Ackerman	Wilhelmus Petrus Thomas	29/1/13
Andrews	Elizabeth May	6/12/12
Arpin	Iris Elizabeth	4/1/13
Atshusi	Dumile Jim	15/12/12
Badenhorst	Dirk Pieter	7/1/12
Bakker	Wolfgang Guang Harald	6/12/12
Barnes	Lawrence Robert	14/1/12
Belelie	Willem	20/1/13
Benga	Chikama Mateu	21/12/12
Berry	Harry Copeland	3/2/13
Birch	Alan Gordon	19/11/12
Blakey	Hemsley	11/1/13
Blunden	Bernard	29/11/12
Bohler	Douglas Carl	20/12/12
Bola	Headmen	23/11/12
Booyesen	Petrus Jacobus	3/1/13
Booyesen	Gert	6/11/12
Botha	Phillipus Marthinus	5/2/13
Bradbury	Thelma Olive	24/11/12
Bragan	Maureen Elizabeth	9/2/13
Brederode	Baukje	27/2/13
Broodryk	Werner Louis	23/11/12
Brooks	Alexander	20/2/13
Brown	Graham	12/2/13
Buchler	Jean Paul	18/1/13
Burger	Erasmus Johannes	17/1/13
Camm	William Henry David	4/11/12
Canham	Johny Dulcius	9/12/12
Carstens	Adriaan Pieter	3/2/13
Cele	Tshengisile Sibongile	9/11/12
Cengu Cengu	Wislan Nqweniso	11/2/13
Chuene	Ngwanamaleka Daniel	8/11/12
Coetzee	Abel Daniel	19/11/12
De Beer	Cornelius Petrus	4/1/13
De Beer	Josef Christiaan Johannes	6/1/13
De Beer	Richard Jacobus	17/11/12
De Beer	Susanna Adriana Elizabeth	12/2/13
De Beer	Stella Susan	29/11/12
De Bruin	Abram Gert	21/2/13
De Bruyn	Anna Catharina Louisa Stephanu	20/12/12
De Jager	Johanna Silia	14/2/13
De Lange	Wilhelmina Johanna Daelina	20/12/12
De Vos	Maria	26/2/13
De Vries	Pieter Gerhard	23/2/13
De Wet	Elizabeth Susanna	18/2/13
Dhlahla	Tenjivu Violet	20/1/13
Dhlamini	Thobile Barbra	14/12/12
Dhlomo	Deleni	8/12/12
Diamond	Kutsahalo Elsie	12/11/12
Dixon	John William James	8/11/12
Dlamini	Bongani Christopher	23/12/12
Du Plessis	Johannes Petrus	12/11/12
Du Plessis	Willem Jacobus Albertus	16/12/12
Du Toit	John	30/1/13
Duma	Hlelazi Robert	23/11/12
Duvenage	Paul Stefanus	9/11/12
Egenes	Harold Oscar	2/2/13
Eksteen	Johannes Paulus	28/12/12
Esterhuizen	Heila Maria Magrieta	17/12/12
Ferreira	Augustinho Gonsalves	24/11/12
Flack	Edgar John	20/2/13

SURNAME	FIRST NAMES	DATE OF PASSING
Frank	Richard Fred	15/2/13
Freel	Doreen	26/1/13
Frost	Maria Johanna	28/2/13
Frow	Muriel Hazell	19/12/12
George	Anthony Charles	18/1/13
Gemeshuisen	Gerebrecht Elizabeth	25/2/13
Glanvill	Loleen	12/2/13
Goniwe	Kana	12/2/13
Grotius	Anna Hermina Christina	22/2/12
Gumede	Boy Mlandeni	13/2/13
Gumede	Qhamukile Qondeni	25/12/12
Haasbroek	Johannes Bernardus Jacobus	26/12/12
Hadlow	Jean Hazel	31/1/13
Harmse	Erasmus Albertus	4/11/12
Henderson	James Stevenson	9/12/12
Hennessy	Hazel	18/1/13
Henning	Michael Julian	27/11/12
Herbert	Andrew Joseph	25/12/12
Hlahla	Moletsi Kantoor	15/2/13
Hlangu	Zikhiphile	8/2/13
Hlatshwayo	Papa Happy	5/1/13
Hlatshwayo	Dudzile Elizabeth	4/12/12
Hlolo	Mosilin Aaron	12/2/13
Hlongwane	Hlengane John	26/11/12
Hodgson	Betty Elizabeth	10/11/12
Holscher	Stephanus Petrus	10/11/12
Hom	Jan Adriaan	13/11/12
Hom	Johanna Elizabeth	1/12/12
Horwitz	Percy	4/11/12
Humphreys	Rhoda Ellen	5/2/13
Jaars	Piet	9/1/13
Jacobson	Roy Francis Gilbert	11/1/13
Johnston	David Fotheringham	15/2/13
Jonker	Anton	10/1/13
Juta	Bontsana	27/12/12
Kabae	Moreleba Phillip	16/11/12
Kela	Ntombizanele	2/1/13
Ketelo	Nokena	12/2/13
Kgorutle	Tshikitjana Ida	14/2/13
Kgwete	Thabana Stephen	24/2/13
Khambule	Mangesi Junior	24/2/13
Khanyile	Grace Nokwenziwa	6/11/12
Khanyile	Nokusola	30/12/12
Khanyile	Ntuntu Linah	26/12/12
Khasa	Sipho Attwell	7/2/13
Khathi	Mjojwa	1/12/12
Khati	Bongiwe Gertrina	4/2/13
Kheswa	Gqinekaya Gladwini	31/12/12
Khoza	Masenyane Simon	14/12/12
Khubone	Phumzile Josephine	30/11/12
Khuzwayo	Ntombifuthi Sylvia	28/2/13
Khuzwayo	Tholwapi	13/1/13
Khweshiwe	Mpoko Jonas	21/1/13
Koekemoer	Elizabeth Catharina	19/2/13
Koovarjie	Kassan	23/11/12
Kruger	Hester Aletta Louisa	5/12/12
Kunene	Umelisi Alson	15/2/13
Lambert	Robin Frederick	4/2/13
Le Roux	Abraham Stephanus	16/1/13
Le Roux	Gerit	12/2/13
Le Roux	Jeanette Sonia	12/11/12

Deceased Pensioners Cont'd

SURNAME	FIRST NAMES	DATE OF PASSING
Legoabe	Mosadi Linky	13/2/13
Letsitsi	Dihakanyo Franscina	11/2/13
Lichaba	Teboho Saggeus	8/1/13
Linden	Joy Heather	12/1/13
Lote	Pasile	23/11/12
Louw	Nofinish Maggie	28/1/13
Lukhozi	Ngenisani Annastasia	25/2/13
Maapea	Molomaseju	21/2/13
Maawu	Nowisili Nowazana	28/2/13
Mabaso	Rasina Emesie	10/11/12
Mabuela	Philemon	6/11/12
Mabunda	Shikhangutani Elias	4/11/12
Mabuza	Lidiah	23/11/12
Mabuza	Madliza Albert	7/1/13
Mackintosh	Roy Cameron	17/2/13
Maclagan	Hilda Marjorie	25/2/13
Madlala	Mkhishelwa	6/12/12
Maduna	Zilungele	16/11/12
Magagula	Silwane Abednigo	15/11/12
Magagula	Sipho Timothy	13/1/13
Magagula	Zaphenea Samuel	28/1/13
Mahatisa	Thabo Paulus	8/2/13
Mahlakoane	Dimakatso Martha	12/12/12
Mahlakoane	Magomakgabutlane Maria	9/12/12
Mahlalela	Mabanqane Johanne	7/1/13
Mahlalela	Khingi Cowboy	27/12/12
Mahlangu	Duty Johanna	19/11/12
Mahlangu	Safina Johanna	23/12/12
Mahlobo	Midwa John	2/1/13
Mahungela	Thembana Jane	9/12/12
Makeke	Siguntu	14/2/13
Makhubela	Margaret Lungile Thobile	30/1/13
Makqeta	Florence Nkele	5/2/13
Makua	Modupi Abram	20/1/13
Malaka	Harry Matome	18/2/13
Malan	Susan Katherine	20/2/13
Malapa	Tshivhuya Thomas	30/11/12
Malinga	Matondo Richard	2/1/13
Malope	Thula Sam	8/2/13
Maluleke	Nzama Levas	8/12/12
Mandlazi	Kihulubi Ablos	22/1/13
Mandy	Graham Keith	10/12/12
Mangaliso	Kortman Zwelinjani	26/12/12
Manho	Adam	23/11/12
Maotoe	Adelaide Dipuo	17/2/13
Maree	Johannes Petrus	22/12/12
Mariki	Modisaotsile David	25/2/13
Maritz	Erika Ida Marie	27/2/13
Martin	David	13/1/13
Masango	Betty Lindiwe	23/1/13
Maseko	Themba Johannes	1/2/13
Mashamane	Matendegoja Elerah	14/1/13
Mashele	Bongiwe Thembisile Gina	1/12/12
Mashigo	Freddy James	26/1/13
Mashobao	Golaotsemang George	27/12/12
Masiane	David	30/12/12
Masuku	Josephine Mngetshani	24/2/13
Masuku	Solomon Barabara	15/11/12
Mathebe	Tumelo Jacob	20/1/13
Matlakaneng	Mogono Polish	26/11/12
Matlhare	Kgosietsile Daniel	24/2/13
Matshika	Vusumuzi Petrus	9/1/13
Matthee	Dorothea Maria Jacoba Sophia	18/1/13
Mavimbela	Ncobile Promise	16/11/12
Mavuso	Joseph Mpiyakhe	17/2/13
Mazibuko	Martha	13/1/13
Mbandlwa	Ephraim	26/12/12
Mbanjwa (Mnyakaza)	Fanisile Mamphuthukezi	24/12/12

SURNAME	FIRST NAMES	DATE OF PASSING
Mbele	Mchijeni John	19/11/12
Mbizo	Tekisi Jonathan	10/1/13
Mbuli	Mfaniselwa Johannes	4/11/12
Medupe	Magopha Matthews	15/12/12
Meyer	Willem Johannes Hendrik Jacobu	11/11/12
Miya	Mboshwa Lucas	24/12/12
Mkhize	Nomafemu Philda	7/11/12
Mkhomolo	Margaret Lisamani	20/11/12
Mkhonza	Malobi Sonelani	26/1/13
Mkize	Nonhlanhla Beatrice	13/12/12
Mkulisi	David Majuba	9/11/12
Mlabe	Mkhangeli Cromwell	29/12/12
Mlanjeni	Sigqibo Agreement	22/11/12
Mlipha	Leti Melenah	30/11/12
Mncube	Siphamandla Nxeba	5/2/13
Mnisi	Mthakathi Albert	19/1/13
Mnyakeni	Machi Lucas	22/2/13
Moemedi	Ketlamareng Matthews	9/2/13
Mogajane	Kenosi Jacob	18/1/13
Mogale	Mokoana Nicodimus	22/12/12
Mohapi	Mokgadi James	23/12/12
Mohlala	Nomsa Norma	30/12/12
Mokaila	Kutwana George	18/2/13
Mokau	Ramasela Martina	18/1/13
Mokgadi	Montoale Abram	6/1/13
Mokoena	Dimakatso Maria	13/2/13
Mokoneng	Raymond Mosanyana	9/11/12
Mokwena	Phillemon Majikiza	23/2/13
Molefe	Johannes Sello	31/12/12
Molef	Gadibolae Onica	23/2/13
Moller	James	12/2/13
Molusi	Kiyane Frank	7/11/12
Montgomery	John Hubert	1/12/12
Mooka	Noko Frans	14/2/13
More	Motlhouwa Hendrik	26/1/13
Moretsela	Moganyetji Alfred	2/11/12
Moroape	Lawrence Thabo	23/12/12
Mostert	Johannes Albertus	12/1/13
Motseokae	Tuelo Gert	11/2/13
Motsipe	Maitse Meshack	8/1/13
Moumakwe	Mankhumise Annah	27/12/12
Moyana	Angel Sonto	3/1/13
Mpofu	Manesa Nazareth	25/1/13
Mtambo	Zebokwake Willie	17/11/12
Mthombeni	Zinto Samuel	27/12/12
Mthombeni (Shilwane)	Lina Poppie	7/12/12
Mtshali	Zalakhe Alios	16/12/12
Mtshali	Ntombi	12/12/12
Mtsweni	Makerson Wellem	4/2/13
Muller	Johan	5/11/12
Myolwa	Sokiwo	31/1/13
Mziwake	Mutiwe Rinah	29/1/13
Naude	Jacobus Willem	8/2/13
Ndaba	Mchitheni Mfuneni	15/11/12
Ndoda	Ntombekhaya Gloria	10/1/13
Ndzena	Nukuse Gladys	30/12/12
Nel	Petrus Johannes	13/12/12
Nell	Louis Daniel	23/12/12
Nene	Pupururu Albert	14/1/13
Nethayhanani	Ratshimpi Gerson	12/1/13
Ngcobo	Christina Mama	20/1/13
Ngoza	Munjedzi Joseph	14/12/12
Ngubane	Jabulani Vikimpi	10/12/12
Ngwekazi	Vusi Robert	29/12/12
Ngwenya	Luthi Elias	14/1/13
Ngwenya	Nomasonto Olga	25/11/12
Nhlabathi	Piki Micah	17/12/12
Nhlapo	Sophie Elizabeth	17/2/13

SURNAME	FIRST NAMES	DATE OF PASSING
Nhleko	Mkhulunyelwa Amos	25/11/12
Nhlengethwa	Ndukuzempi Andreas	15/11/12
Nieman	Alta	22/12/12
Nkadimeng	Motlo Daniel	2/11/12
Nkambula	Lolo Herold	10/2/13
Nkambule	Candy Elsie	24/2/13
Nkosi	Dali Lillian	24/11/12
Nkosi	Nomasonto Esther	9/12/12
Nkosi	Nomali Evelina	4/1/13
Nkumbi	Nomaphelo Zandile	29/11/12
Nomnganga	Mzubanzi Devilliers	8/2/13
Ntabeni	Tulikazi Ellen	24/11/12
Ntelele	Thakane Julia	28/11/13
Ntobela	Samson Nkundleni	5/1/13
Ntshingila	Phithizela George	13/11/12
Ntyambatwa	Tamara	2/2/13
Nyabi	Shalati	19/11/12
Nzuza	Zebulon Sigenyana	13/2/13
Oosthuizen	Adriaan Johannes Jacobus	24/12/12
Oosthuizen	John Abraham	23/1/13
Pelser	Daniel Elardus Lodewikus	12/1/13
Peter	Kuku Ethelina	12/12/12
Petersen	Nellie Alida	12/11/12
Phiri	Makaterena Queen	8/2/13
Phiri	Thabo Emmanuel	15/1/13
Phuluwa	Muvhulawa	27/2/13
Pool	Albertus	16/12/12
Potgieter	Philippus Jacobs	4/2/13
Present	Nomaqera Maria	21/12/12
Pretorius	Johannes Jakobus	14/1/13
Prins	Susanna Josina	22/11/12
Qhala	Xandeni	7/1/13
Rabothata	William Ntwaamala	5/11/12
Rafferty	Daniel Alfred Rufus	18/1/13
Ramoroka	Kganchi Wilson	9/11/12
Ratlhapanne	Mathsiba Mary	3/1/13
Ridley	Helen	24/12/12
Riekert	James Arthur	16/12/12
Ries	Johannes Hendrik	28/12/12
Rikhotso	John Helani	6/12/12
Rodger	David Angus	29/11/12
Rossouw	Nicolaas Albertus	9/1/13
Roth	Claudia Vanessa	3/11/12
Roux	William Jacobus	26/1/13
Rudolph	Comelius Tobias	20/2/13
Russell	Comelia Elizabeth	8/11/12
Salokale	Isaac Seisho	27/12/12
Schoerie	Leslie Edmund	20/12/12
Seedi	Mokgothu Paul	21/12/12
Sehloho	Thetiwe Evodia	26/1/13
Sehloho	Thetiwe Evodia	26/1/13
Sekhabelo	Thoko Maria	3/12/12
Selabe	Johannes Kgabo	28/1/13
Selebalo	Boshoga Jeremiah	3/11/12
Selolo	Phuti Donald	1/12/12
Seopela	Segowi Merriam	25/1/13
September	Zamekile Nelson	22/11/12
Serfontein	Maria Elizabeth Johanna	19/12/12
Setlalekgomo	John Kaelo	2/1/13
Shabalala	Petrus Bafana	8/11/12
Shabangu	Turu Dina	21/12/12
Shai	Mantshebe Solomon	11/1/13
Shiba	Ncina Letty	17/2/13
Shozi	Bekinkosi	7/12/12
Sibiya	Mbongeleni Benard	23/11/12
Sibiya	Mdibeni Sdongo	18/1/13
Sikilishi	Sogwika	20/11/12
Sithole	Busokwakhe Jetro	15/2/13

SURNAME	FIRST NAMES	DATE OF PASSING
Sithole	Jappie Thomas	15/11/13
Sithole	Nnuku Alice	4/2/13
Sithole	Zamani Elsie	21/1/13
Sithunzela	Tseko Samson	5/2/13
Siyolo	Nokwakha Nohovu	20/12/12
Skosana	Macocoza	1/12/12
Skosana	Mseluvo Johannes	6/1/13
Smailes	Raymond Roslynn	24/2/13
Small	Zacharyda Petronella	9/2/13
Smit	Dirk Johannes	15/11/12
Smit	Christiaan Andries	13/2/13
Smith	Christiaan Jacobus	17/11/12
Spies	Elizabeth Frederika	21/2/13
Steenekamp	Hendrik Johannes Pelsner	2/12/12
Swanepoel	Frederick Hendrik	17/11/13
Swartz	Winston Martin	14/12/12
Tagliatti	Giovanni	1/12/12
Tauatsoala	Matome Jacob	13/1/13
Tenyane	Berson Isaiah	5/2/13
Tesner	Coenrad Tassius	1/12/12
Theletsane	Mabaeti	8/11/12
Theunissen	Henry Hermanuel	26/12/12
Thokwane	Masiphulu Thomas	6/11/12
Thulare (Banda)	Barakile Sinah	16/2/13
Thwala	Sizakele Membry	23/12/12
Tshabalala	Mbongwa Daniel	16/1/13
Tshabalala	Khulu Jeremiah	10/1/13
Tshabalala	Gloria Nonkosi	12/12/12
Tshabangu	Johanna Senzi	12/1/13
Tshungulwana	Varile	27/2/13
Tsumaki	Peter Aupaki	9/1/13
Van Den Heever	Andries Petrus	13/1/13
Van Der Linde	Anna Marthina Johanna	30/12/12
Van Der Merwe	Johannes Lodewikus	31/1/13
Van Der Merwe	Pieter Willem	18/12/12
Van Der Walt	Derec Victor	1/1/13
Van Eck	Peter	26/2/13
Van Eeden	Helena Aletta	15/12/12
Van Eeden	Sarel Jacobus Stephanus	22/11/12
Van Loggerenberg	Maud	25/1/13
Van Niekerk	Gladys Myrtle	2/11/12
Van Niekerk	Gladys Myrtle	2/11/12
Van Rooyen	Johanna Maria	8/11/12
Van Rooyen	Thomas Ignatius Jacobus	2/2/13
Van Tonder	Christina Catharina Johanna	6/11/12
Van Vuren	Gloria	19/2/13
Vara	Kholiswa Eunice	22/11/12
Vilakazi	Meidi Paulina	24/12/12
Viljoen	Stephanus Petrus	20/11/12
Viljoe	Jan Albertus	13/12/12
Visagie	Marthinus Dawid	12/11/12
Visser	Johannes William	14/12/12
Wakefield	Clarence Norman	23/12/12
Welensky	Brandon Wayne	25/1/13
Willard	Gab	29/12/12
Williams	Francis Christina	23/2/13
Witoszynski	Wlodzimierz Tadeusz	28/1/13
Wojtowicz	Waldemar Stanislaw	19/11/12
Xaba	Jackson Muthikawuvunywa	11/11/12
Yiwani	Ntabayikonjwa	12/11/12
Zamani	Phumzile Matthews	19/12/12
Zondi	Mlomongadli	28/12/12
Zulu	Mcele Mildred	10/11/12
Zuma (Kubeka)	Philisiwe	6/2/13
Zwane	Mbenga Fakazi	18/11/12



Ways to ensure your INSURANCE CLAIM pays out

Making an insurance claim can be stressful and so often we hear of household or vehicle insurance policies which have not paid out. If you want your claim to be successful it is important to get it right. The insurance provider Indwe Risk Services, takes you through the process in this edition of *Pensioner Talk*. We will tell you about five ways to ensure your claim pays out. While this is basic information we will continue with the topic and in the next edition of *Pensioner Talk*, where we will provide you with even more information.

1. Provide as much information as you can

One of the main reasons for an insurance claim to be turned down is because the policy holder has failed to give their insurer all the information required at the time when the policy was taken out or renewed. This is called 'non-disclosure'.

By not disclosing information or not stipulating items to be insured you run the risk of the items not being covered by your policy. Tell your insurer about items such as golf bags, bicycles, jewellery and laptops to ensure you have the right cover.

2. When taking out insurance don't just opt for the cheapest insurance

In the insurance market it is too easy to be driven by price alone. The first thing you should do is find a policy that provides the cover you need. Speak to your insurance broker to ensure you understand what is or is not covered by the policy.

Choosing the cheapest policy which covers you for very little is pointless. For instance some of the cheapest travel insurance policies do not cover lost luggage or missed departures.

High excesses where you pay part of the claim yourself before the insurer pays out could also render a policy useless if you can't afford to pay the excess.

3. Always read the small print

One of the most common reasons claims are rejected is because the policy holder has failed to read the policy conditions before making a claim. Do not forget to read your policy documents carefully to make sure you understand the terms of your policy.

4. Keep receipts

Joe Szemerei, Head of Direct Products at Indwe Risk Services, recommends keeping evidence of valuable items for home insurance and travel. "Keep receipts of any goods

you have bought recently. If an item is fairly new the insurer might ask for receipts as proof of purchase," he says.

Taking photos is another way of proving an item's value and that you owned it. Insurers are cynical of customers claiming for items that do not seem to fit with the rest of their possessions so some form of proof will boost your claim's credibility.

5. Report any changes

Any changes to your insured items should be discussed with your insurance broker. If you buy a new more expensive TV for example your broker should be notified. It is your responsibility to notify your broker to ensure your new goods are adequately covered.

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IMPORTANT CONTACT DETAILS ...

Toll free Contact Centre: 0800 11 45 48

Fax Number: 011 709 7529

Walk-In Contact Centre & Physical Address:

Moorgate House Hampton Park South
24 Georgian Crescent Bryanston East 2152

Witbank Regional Office: 013 693 3240/3918

Witbank Physical Address: House No.27
Eskom Park Visagie Street Witbank

Email: info@eppf.co.za

Website: www.eppf.co.za

Postal Address: Private Bag 50 Bryanston 2021

Medical Aid Administration: 011 709 7537/7429

Funeral Claims: 011 544 8343/8325

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