



**Age Limit:**  
None

**OAL per beneficiary per annum:**  
R100 000

## WHAT IS EXACT COVER?

The EXACT COVER benefit covers necessary medical procedures that your Medical Scheme excludes because it is listed as a Medical Scheme specific policy exclusion. This benefit covers the hospital and service providers accounts up to the cover limit as specified. Subject to an Overall Annual limit (OAL) of R100 000.

## MEDICAL PROCEDURES WE WILL COVER

**Arthroscopic Surgery**  
R85 000

**Back And Neck Surgery**  
R85 000

**Bunion Surgery**  
R17 500

**Cochlear Implant, Auditory Brain Implant and Internal Nerve Stimulator Surgery including the Device and Processor**  
R80 000

**Dental Procedures for Reconstructive Plastic Surgery due to an Accident**  
R80 000

**Functional Nasal Surgery**  
R25 000

**Joint Replacement Surgery**  
R50 000

**Oesophageal Reflux And Hiatus Hernia Surgery**  
R60 000

**Varicose Vein Surgery**  
R22 500

## Waiting Periods



A 12 month waiting period on pre-existing condition specific disease and or illness applies to this policy. In the event that there is no pre-existing conditions related to the stated conditions within this policy, a 10 month waiting period applies where no claims can be submitted for a procedure or surgery related to the following conditions, unless due to an injury resulting from an accident. Dental procedures for reconstructive plastic surgery, functional nasal surgery, oesophageal reflux and hiatus hernia surgery, back and neck surgery, joint replacement surgery, cochlear implant, auditory brain implant and internal nerve stimulator surgery including the device and processor, bunion surgery, arthroscopic surgery and varicose veins surgery. When a new beneficiary joins the policy, they are subject to normal underwriting terms and conditions and waiting periods as denoted above will apply.

## WHAT THIS BENEFIT DOES NOT COVER:

Medical procedures listed as specific exclusions by your Medical Scheme that do not form part of our list of medical procedures covered. Service providers accounts where your Medical Scheme paid a portion towards the account, where your Medical Scheme applied an Overall Annual Limit (OAL) as a cover limit to in-hospital medical procedures, If your Medical Scheme Sub-Limit benefit is exhausted at the time of the event or your chosen service providers charge a rate that exceeds the cover limit we provide.

NB: Exact cover can be enhanced by purchasing additional benefits, related co-payments and Gap Cover. Not applicable to Exact benefits, only to the Medical Scheme cover.

## Note

For all terms and conditions, benefits, limitations, exclusions please visit [www.sirago.co.za](http://www.sirago.co.za) or contact your broker.



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## BROKER DETAILS

Sirago Underwriting Managers (Pty) Ltd is an Authorised Financial Services Provider (FSP: 4710) Underwriting Agency for GENRIC Insurance Company Limited (FSP: 43638). GENRIC is an Authorised Financial Services Provider and registered Short-term insurer.

