



<p>0 - 54 R278 R299</p>	<p>55 - 64 R344 R371</p>	<p>65+ R409 R443</p>
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**Age Limit:
None**

**OAL per beneficiary per annum:
R164 000**

IN HOSPITAL BENEFITS

Gap Cover

Will settle claims up to 500% of the Medical Scheme rate. Limited to a maximum of 600% or at the stated benefit value.

Co-payments

The excesses imposed by your Medical Scheme payable to a maximum rand limit for specified procedures or tests. Cover for co-payments imposed by Medical Schemes for hospital admissions, scans and surgical procedures. Co-payment benefits are subject to a sub-limit of R42 000 per policy per annum, limited to R11 000 per claim. Co-payments related to cancer are catered for in a separate benefit category.

Day Hospital / Clinic and/or In Room Surgical Procedures Cover

Will settle the Gap portion of claims.

PMB Cover

Limited to R30 000 per claim for the use of Non-DSP facilities for PMB treatments.

Hospital Account Shortfalls

R2 000 sub-limit per policy per annum. Maximum of R500 per claim, maximum 3 claims per beneficiary per policy per annum.

OUT OF HOSPITAL BENEFITS

Emergency Room Cover

A sub-limit of R4 500 is applicable. This benefit covers an emergency at any registered emergency facility when you require immediate medical treatment due to an accident or illness. The following benefits collectively accumulate to the sub-limit: **Accident benefit:** all costs related to the accidental event will be covered and paid to a maximum value of the sub-limit available, whether you are liable to pay the costs related to the emergency event out of your own pocket or if your Medical Scheme pays from your savings account. **Illness benefit:** when you visit an emergency room in a medical emergency as a result of illness, we will cover the Gap portion only. We will cover a GP's emergency facility where no hospital emergency is available, within a 30km radius within the above stated benefit limits.

Appliance Benefit

Subject to a sub-limit of R3 600 per policy per annum with a claim limit of R1 200 for your Gap component as per the defined list; hearing aids; wheelchairs; c-pap machine; humidifiers; insulin pump; glucometer; nebuliser and Mirena device.

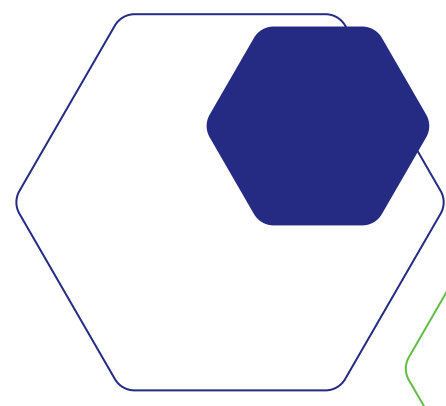
CANCER BENEFITS

Cancer Benefit

A R100 000 per policy applies once your Medical Scheme Oncology benefit limit has been reached and a percentage co-payment is applied. Limited to R15 000 per claim for cancer co-payments. Cancer cover incorporates co-payment cover and biological drugs. In order to access this benefit you need to be on a registered treatment plan with your Medical Scheme.

Cancer Benefit - Boost

The cancer boost benefit is limited to R50 000 per beneficiary per annum. This benefit is restricted to policyholders where their Medical Scheme option has a defined rand limit for cancer treatment. The cancer boost benefit can only be claimed once your rand limit on your Medical Scheme cancer benefit has been reached and you require ongoing treatment. This benefit is dependent upon the insured having already been registered on the Medical Scheme's cancer programme. The cancer boost benefits are limited to those that were determined within the approved Medical Scheme treatment plan which must be submitted to Sirago upon application for this benefit. This benefit provides a subsidy towards the cost of ongoing treatments and drugs. This applies when the Medical Schemes cancer benefit limit is reached and provides no further funding. This benefit will subsidise 20% of the ongoing treatment costs.



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BROKER DETAILS

FOR A WORLD OF
POSSIBILITIES #GOGETGAP

Value Added Benefits

These do not form part of the aggregated OAL of R164 000

Gap Cover Premium Waiver

In event of Death or Total Permanent Disability of the Policyholder of the Sirago policy. The Premium Waiver is directly linked to your policy premium per month as indicated in your schedule of insurance. This benefit is not paid in cash, but held as a credit against the policy for the applicable 6 month period. Should there be any premium adjustments within the 6 month period, the credit balance available for the rest of the waiver period, will be adjusted accordingly. This benefit cannot be transferred, ceded or converted to cash.

Sira-Go' Baby

A branded Sirago welcome gift will be posted (or delivered to your contracted broker) to your physical address as per your application form upon receipt of the instruction to add the new-born child. The instruction must be submitted within 31 days of the birth of the child to the policy. Subject to availability. Please allow 6 weeks for delivery.

Note

For all terms and conditions, benefits, limitations, exclusions please visit www.sirago.co.za or contact your broker.

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