

# Medical Gap Policy Document



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# Medical Gap Cover

Welcome to Instant Life. We are a predominantly online insurance provider operating from offices in Johannesburg, South Africa. Our mission is to provide simple and relevant insurance products at the lowest possible cost to our clients. The medical gap policy covers you for in-hospital medical practitioner expenses, and provides your family with unlimited cover for your in-hospital medical practitioner expenses less the medical scheme tariff, subject to a maximum of 5x the Scheme Tariff. The schedule below summarises your policy. Please refer to the attached policy terms and conditions for more details.

For all application, membership and other enquiries contact us at [clientservices@absainstantlife.co.za](mailto:clientservices@absainstantlife.co.za) or call us on 0878-06-14-13. Or find out more about us at [www.absainstantlife.co.za](http://www.absainstantlife.co.za).

For all claims related enquiries and to submit claims send an email to [admed@guardrisk.co.za](mailto:admed@guardrisk.co.za) or call us on 0860-10-29-36.

## Policy Schedule

<b>this policy</b>	Policy number <b>Draft</b> First issued <b>01 April 2016</b> Last updated <b>01 April 2016</b>
<b>the 'principal insured person'</b>	<b>Jane Smith</b> , a <b>Female</b> , born <b>01 January 1968</b> , living in <b>South Africa</b> , insured as a <b>Smoker</b> . The insured person is the person whose health is insured under this policy. All your registered dependants on your medical aid are also insured under this policy.
<b>what you're covered for</b>	<ul style="list-style-type: none"><li>• The cost of the medical practitioners account minus the Scheme Tariff, subject to a maximum of 5 times the Scheme Tariff rate.</li><li>• Co-payments applied by your medical aid for certain procedures</li><li>• Accidental death and disability benefits to a maximum of R25 000</li><li>• Cancer benefit to a maximum of R25 000</li><li>• Hello Doctor service</li></ul> As defined in the terms and conditions of the policy.
<b>your policy starts</b>	On <b>01 May 2016</b> .
<b>your payment</b>	Your payment is <b>R 198.00</b> per month (including VAT).
<b>Commission included in premium</b>	Your monthly payment includes commission of R24.72 per month (including VAT).

## Principal insured person's details

<b>first name</b>	Jane	<b>middle name</b>	
<b>last name</b>	Smith		
<b>Email</b>	sample@instantlife.co.za	<b>alternate email</b>	
<b>mobile phone</b>	027	<b>other phone</b>	
<b>address</b>	sample street	<b>suburb</b>	sample suburb
<b>city</b>	sample city	<b>postal code</b>	0123
<b>country</b>		<b>SA ID number</b>	6811145476085
<b>monthly income</b>	R 80,000 - R 99,999		

## How you answered our application

When you applied for this policy on **01 April 2016** we asked you, **Jane Smith**, the following questions and these were your answers;

<b>Are you currently the principal member of a registered medical aid?</b>	Yes
<b>What is the name of the medical aid you belong to?</b>	Sample

## Declaration

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It's your responsibility to be truthful with us and to disclose all information that is relevant to our decision to provide you cover. Any misrepresentation or non-disclosure may result in us refusing to pay any claim and/or amending the terms of this policy or voiding this policy.

I, **Jane Smith, ID 6811145476085**, through my electronic acknowledgement confirm that:

- The information in this application is true and correct; and
  - I am aware of no other information which might be relevant to Instant Life's decision to offer me cover; and
  - the questions and answers pertaining to my medical scheme are true and correct and I understand and agree to abide by the terms and conditions set out in this policy; and
  - I have read the Legal disclosure and I have made an informed decision.
  - By ticking this box I confirm all of the above  
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