kaelogap
shortfall cover

2022 Brochure

Kaelo Gap

CENTRIQ
INSURANCE

This is not a Medical Scheme and the cover is not the same as that of a Medical Scheme. This Policy is not a substitute for Medical Scheme membership.

Kaelo Risk (Pty) Ltd is an authorised Financial Services Provider (FSP 36931).
Insurance products are underwritten by Centriq Insurance Company Limited ("Centriq"), a licensed non-life insurer and authorised Financial Services Provider (FSP 3417).

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The Benefits apply only for services rendered within the territory of the Republic of South Africa. Any services provided outside of the borders of South Africa are excluded from cover. The events listed in the clauses below are deemed as separate events and may qualify for coinciding yet distinct Benefits, as the case may be.

Health Service	Benefit	Limit
Core Benefits		
Core Benefits	The maximum Benefit payable by the Insurer for all Core Benefit clauses (as defined) combined shall be limited to R177 800 per Insured Party Per Annum. The following Benefits are defined as Core Benefits: • Tariff and Out-of-Hospital Shortfalls • Co-Payments and Deductibles • Shortfalls from Sub-Limits • Oncology Tariff Shortfalls • Oncology Sub-Limits • Oncology Co-Payments • Penalty Co-Payment • Innovative Oncology Medicines • Dental Reconstruction Benefit	
Tariff Shortfalls	This Benefit provides an additional 500% of the medical aid rate, covering shortfalls for all service providers such as surgeons, radiologists, pathologists and physiotherapists. Also includes cover for Prescribed Minimum Benefits (PMBs).	Subject to the Core Benefit Limit.
Co-Payments and Deductibles	Provides full cover for defined Diagnostic Procedures which occur during a Hospital Episode.	Subject to the Core Benefit Limit.
Shortfalls from Sub-Limits	Provides full cover for fixed, upfront payments provided during a hospital stay for charges above the Medical Scheme sub-limit.	R57 500, subject to the Core Benefit Limit.
Oncology Tariff Shortfalls	The Oncology Shortfall Benefit provides an additional 500% of the medical aid rate, to cover oncology treatment shortfalls.	Subject to the Core Benefit Limit.
Oncology Sub Limits	Provides full cover for fixed, upfront payments for Oncology and related treatment for charges above the Medical Scheme Benefit.	Subject to the Core Benefit Limit.
Oncology Co-Payments	The Oncology Co-payment Benefit provides full cover for the 20% Oncology related Co-Payment imposed by the Medical Scheme.	Subject to the Core Benefit Limit.
Out-of-Hospital Tariff Shortfalls	Provides additional five times (500%) of the Medical Scheme Tariff of cover for defined out-patient procedures or treatment that are rendered and charged for by an individual Medical Practitioner.	Subject to the Core Benefit Limit.
Penalty Co-Payment	Cover for penalty Co-payments or Deductibles, that does not exceed 30%, for the voluntary use by an Insured Party of a non-Network Hospital.	Two events per Family per annum and a maximum of R16 500 per event, subject to the Core Benefit Limit.
Innovative Oncology Medicines	Cover for defined Innovative Oncology Medications.	A value equal to the lesser of 25% of the total drug cost or R12 000 as it relates to Innovative Medicines, subject to the Core Benefit Limit.
Dental Reconstruction Benefit	The Benefit is payable where Dental reconstruction surgery is required as a direct result of Accidental Harm or from oncology Treatment that occurred after the Inception of this Policy. The Benefit is only payable during an Insured Event.	The Benefit is subject to a maximum of Two such events per Family per annum and a maximum amount of R49 900 per annum, subject to the Core Benefit Limit.
Benefit Extenders		
Family Booster	A lump sum Benefit payable when a Premature Birth occurs.	Lump Sum Benefit: R15 000.
Child Casualty Illness	Paid in respect of Emergency out-patient services that are provided within a casualty ward of a Hospital. The benefit is only payable in the event of after-hours treatment in an emergency. After-hours is Mondays to Fridays between 18:00pm and 08:00am and all-day Saturdays, Sundays and South African public holidays.	Subject to a maximum of Two such events per annum and R2 500 per event. Limited to children under age 12.
Accidental Casualty	Cover for emergency out-patient services that are a direct result of Accidental Harm and are provided within a casualty ward of a Hospital.	Subject to a maximum of R16 500 per event.
Hospital Booster	A lump-sum payment, related to the length of the hospital stay, will be paid in the event of an accident or premature birth. A maximum of two Hospital Episodes per Family per annum.	From day 1 to day 13 a payment of R450 will be made. From day 14 to day 20 a payment of R820 will be made. From day 21 to day 30 a payment of R 1610 will be made. Maximum Benefit of R27 690 per Insured Party per annum.
Family Protector	A lump sum payment upon the death or permanent disability of an Insured Party due to Accidental Harm.	Children below six years: R20 000. All other Insured Parties: R30 000.
Medical Scheme Contribution Waiver	Medical Scheme and Gap Cover contributions for up to 6 months in the event of the death or permanent disability of the Principal Member of the Medical Scheme due to Accidental Harm.	Contributions will be covered for 6 months up to a total maximum amount of R35 500 In addition, the Kaelo Gap Cover premium will be waived for six months. Limited to one event over the Policy lifetime.
Road Accident Fund Claims	Assistance with Road Accident claims. Service Providers are contracted to Kaelo Risk and not to the Insurer: Centriq Insurance Company Limited.	✔
As a Kaelo client, you have access to Kaelo Lifestyle Digital. Contact Kaelo Lifestyle I Digital on 0861 635 766 or visit www.kaelo.co.za. For detailed information on the benefit please refer to the Kaelo Lifestyle Digital Brochure. This is a non-insurance product offered by Kaelo.		

Please note: *We are continuously improving our communications and content. The latest version of this document is available on www.kaelo.co.za. Any material changes to your policy terms and conditions, once your Policy has been issued, will be communicated.*

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