

GOV-GAP

WHAT IS GOV-GAP COVER?

This product is a tailor made solution for government employees who need to optimise their health care cover portfolio and premiums covered by persal. Subject to your Overall Annual limit (OAL) of R150 000. The policy wording supercedes any marketing documentation and all benefits will be payable against the policy wording terms and conditions only.

Benefit	GOV - GAP Cover
Premiums	R221 Individual R254 Family
Gap Cover	500% Subject to OAL
Co-pay Cover	R40 000 OAL. Limited To R5 000 Per Claim Per Beneficiary
Out-patient Cover	R10 000 OAL. Limited To R3 500 Per Claim. 3 Claims Per Annum.
Emergency Room Cover	R7 500 OAL. Limited To R5 500 Emergency And R2 000 Illness.
PMB Cover	R30 000 OAL Per Incident
Cancer Benefit	R100 000 OAL Limited To R25 000 Per Claim for treatment.
Specialist Out-patient Consultation Fee	R3 600 OAL Per Policy Per Annum. R750 Per Claim. 3 Claims Per Beneficiary
Hospital Account Shortfalls	R5 000 OAL Per Policy Per Annum. R1 200 Per Claim. 3 Claims Per Beneficiary
Sub-Limit Enhancer	R45 000 OAL. R15 000 Per Incident. Maximum 3 claims per policy

VALUE ADDED BENEFITS

THESE DO NOT FORM PART OF THE AGGREGATED OAL R150 000 LIMIT. SPECIFIC WAITING PERIODS APPLY

Cancer Cover (Initial Diagnosis)	R5 000 Upon The Initial Diagnosis Of Cancer As Defined.
Accidental Death Benefit	R5 000 Principal. R5 000 Adult Dependant. R3 000 Child Per Policy Per Life.
Gap Cover Premium Waiver	In Event Of Death And Or Disability Of The Premium Payer Only. Credit Will Be Loaded Against The Policy for a 6 month period.
Medical Scheme Premium Waiver	Only In Event Of Death And Or Disability Of The Premium Payer Only. R2 500 Per Month For 6 Month Period.
Sira-Go' Baby	Enjoy An Exclusive Sira-Go' Baby Welcome Pack

KEY: PA - Per Annum; PPPA Per Policy Per Annum; OAL - Overall Annual Limit



GENERAL INFORMATION

Contact one of our world class service consultants to attend to any of your queries.

For new applications or follow up on applications:
applications@sirago.co.za

Client queries or policy updates:
info@sirago.co.za

To make changes to existing policies:
changes@sirago.co.za

For new claims or follow ups on claims:
claims@sirago.co.za

For new groups or follow up on groups:
groups@sirago.co.za

For any payment related queries:
payments@sirago.co.za

Broker queries and statements:
brokersupport@sirago.co.za



Disclaimer: This is not a substitute for a medical scheme membership and the cover is not the same as that of a medical scheme. This is a Short-Term Insurance accident and health policy in terms of the short-term insurance act 53 of 1998. The policy wording supersedes any marketing documentation and all benefits will be payable against the policy wording terms and conditions only.

CONTACT US

SIRAGO HEAD OFFICE

TEL: 010 599 1163

FAX: 086 601 9872

PHYSICAL ADDRESS: Midrand Business Park, Building 3,
563 Old Pretoria Main Road, Midrand, 1685

POSTAL ADDRESS: PO Box 1115, Bromhof, 2154

WEBSITE: www.sirago.co.za

TWITTER: @GoGetGap

BROKER DETAILS