



Sanlam Gap Cover

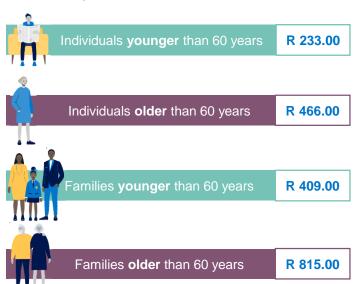
Comprehensive cover made simple for you



What is **Gap Cover?**

Sanlam Gap Cover is a short term insurance product that provides an extra layer of financial protection for those who already have medical aid. It helps to cover certain shortfalls between what your medical aid scheme will pay and the rates charged by inhospital medical specialists.

Monthly Premiums – 2022



How to Submit your Claim



https://www.kaelo.co.za/quick-links/

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Why choose **Gap Cover?**

The high cost of specialist treatments and aboveinflation increases means that more people are at risk of being left behind and excluded from the quality medical care they need and deserve. Sanlam Gap gives you the freedom to choose whichever Doctor or specialist will give you the best case, regardless of your Medical Scheme, regardless of rates. We have you covered for the best case, without the stress of having to worry about additional bills.

What does my **Gap Cover** include?

Gap Cover is for certain cost shortfalls for inhospital treatment as well as certain defined out-of-hospital procedures which can be categorised as follows: Core Benefits and Benefit Extenders. For details information and whether these Benefits and Extenders are applicable to your plan, access your Policy and Detailed Benefits and Services documents.

Core Benefits

- Tariff Shortfalls
- O Co-Payments and Deductibles
- Shortfalls from Sub-Limits
- Oncology Tariff Shortfalls
- Oncology Sub-Limits
- Oncology Co-Payments
- Out-Of-Hospital Tariff Shortfalls
- Dental Reconstruction Benefit
- Penalty Co-Payment
- Innovative Oncology Medicines

Benefit Extenders

- Family Booster
- Hospital Booster
- Second Protector
 Second Protector
- Accidental CasualtyChild Casualty Illness
- Medical Scheme Contribution Waiver
- Fund claims through our preferred/chosen partner. This is a non-insurance Benefit and not underwritten by Centriq.

End to End assistance with Road Accident

Statutory Notice:

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 if an authorized financial services provider (FSP 36391).

Insurance Products are underwritten by Centriq Insurance Company Limited ("Centriq") a licensed non-life insurer and authorized Financial Services Provider (FSP 3417).

Centriq is committed to protecting the personal information of our stakeholders in accordance with the Centriq Privacy Notice.pdf

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