

AMSUREGAP AND AMSURELIFESTYLE

FREQUENTLY ASKED QUESTIONS AND ANSWERS

AMSUREGAP

WHAT ARE THE UNIQUE SELLING POINTS FOR AMSUREGAP?

AMSUREGAP PROVIDES UP TO R2M COVER PER FAMILY PER ANNUM WHILE COVERING SPECIALIST CHARGES UP TO 500% OF YOUR MEDICAL AID RATE, AMSUREGAP ALSO PROVIDES COVER FOR OUT-PATIENT PROCEDURES SUCH AS CHEMOTHERAPY, RADIOTHERAPY AND KIDNEY DIALYSIS

IN THE EVENT OF AN ACCIDENT, AMSUREGAP PROVIDES AN EXTRA R10000 COVER FOR EACH FAMILY MEMBER FOR IN-HOSPITAL TREATMENT

AMSUREGAP PROVIDES CERTAIN OUT-PATIENT PROCEDURE BENEFITS

AMSUREGAP POLICIES BOTH PAY OUT R10000 FOR ACCIDENTAL DEATH, OR IN-HOSPITAL EXPENSES IN THE EVENT OF AN ACCIDENT

AMSUREGAP PREMIUM OFFERS AN EXTRA R10000 PER FAMILY MEMBER FOR ACCIDENT TREATMENT IN A CASUALTY WARD

AMSUREGAP PREMIUM OFFERS SUBLIMIT COVER UP TO R30000 FOR PROCEDURES THAT MAY BE LIMITED BY YOUR MEDICAL AID

AMSUREGAP PREMIUM OFFERS CO-PAYMENT COVER OF R30 000

AMSUREGAP PRICING IS COMPETITIVE AND OFFERS REAL VALUE FOR MONEY

AMSUREGAP INCREASES YOUR PV MONTHLY WITH ITS USE AND SALE

VIRAL TOOLS GROW YOUR BUSINESS BY OPENING AMSUREGAP AND AMSURELIFESTYLE DOORS TO NEW AMWAY PROSPECTS.

WHY DO I NEED AMSUREGAP?

MEDICAL AID COVER FREQUENTLY PAYS LESS THAN THE TOTAL COST OF TREATMENT – PARTICULARLY FOR HOSPITAL TREATMENT – AND YOU (THE MEMBER) ARE LIABLE FOR THE DIFFERENCE. AMSUREGAP COVERS YOU FOR MOST OF THESE SHORTFALLS.

WHAT IS AMSUREGAP COVER?

AMSUREGAP COVER IS AN INSURANCE PRODUCT THAT PROVIDES COVER FOR YOU AND YOUR DEPENDENTS, REGISTERED UNDER YOUR MEDICAL SCHEME, FOR THE SHORTFALL (GAP) RESULTING FROM ANY MEDICAL / SURGICAL PROCEDURE CHARGED BY A PRACTITIONER ABOVE YOUR

	MEDICAL SCHEME BENEFIT RATE PAID FOR INCIDENTS THAT NECESSITATE HOSPITALISATION.		
WILL AMSUREGAP COVER ALL SHORTFALLS I HAVE ON MY MEDICAL AID?	<p>AMSUREGAP SPECIFICALLY COVERS THAT SHORTFALL WHERE A MEDICAL PRACTITIONER CHARGES MORE THAN THE MEDICAL SCHEME RATE FOR TREATMENT IN HOSPITAL. OTHER SHORTFALL WILL NOT BE COVERED BY AMSUREGAP COVER, BUT MAY BE COVERED BY AMSUREGAP PREMIUM OPTION, SUCH AS</p> <ul style="list-style-type: none"> - CO-PAYMENT COVER - SUB-LIMIT (XTRACARE) COVER. 		
CAN I EXTEND THE COVER TO MY EXTENDED FAMILY?	NO. THE POLICY COVERS YOU, YOUR SPOUSE/LIFE PARTNER , AND YOUR CHILDREN UP TO AGE OF 21 – AS DEFINED.		
WHY DO I NEED A MEDICAL AID TO HAVE GAP?	YOUR MEDICAL AID NEEDS TO BE IN PLACE TO PAY THE AMOUNT IT COVERS BEFORE AMSUREGAP GAP CAN PAY THE SHORTFALL. BE AWARE THAT IF YOU CANCEL YOUR MEDICAL AID, YOU NEED TO ADVISE US TO TERMINATE YOUR AMSUREGAP AS WELL.		
WHAT PROCEDURES MAY BE COVERED AS AN OUT-PATIENT?	<p>TECHNOLOGY ADVANCES HAVE ENABLED DOCTORS TO PERFORM PROCEDURES WITHOUT THE NEED FOR A FULL ADMISSION TO HOSPITAL – “OUT-PATIENT” OR “DAY ADMISSION” MEANS THE PATIENT IS NOT IN HOSPITAL OVERNIGHT.</p> <p>OUT-PATIENT PROCEDURES COVERED BY AMSUREGAP ARE CONTAINED IN THE TABLE BELOW:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>GENERAL SURGERY</p> <ul style="list-style-type: none"> • SURGICAL BIOPSY OF BREAST LUMP • HERNIA REPAIRS - INGUINAL HERNIA; FEMORAL HERNIA; UMBILICAL HERNIA; EPIGASTRIC HERNIA; SPIGELIAN HERNIA • ISCHIO-RECTAL ABSCESS DRAINAGE • CLOSURE OF COLOSTOMY • SURGICAL HAEMORRHOIDECTOMY (EXCLUDING </td> <td style="width: 50%; vertical-align: top;"> <p>UROLOGY</p> <ul style="list-style-type: none"> • VASECTOMY • CYSTOSCOPY • ORCHIDOPEXY • PROSTATE BIOPSY <hr/> <p>HEPATOBIILIARY SURGERY</p> <ul style="list-style-type: none"> • NEEDLE BIOPSY OF THE LIVER </td> </tr> </table>	<p>GENERAL SURGERY</p> <ul style="list-style-type: none"> • SURGICAL BIOPSY OF BREAST LUMP • HERNIA REPAIRS - INGUINAL HERNIA; FEMORAL HERNIA; UMBILICAL HERNIA; EPIGASTRIC HERNIA; SPIGELIAN HERNIA • ISCHIO-RECTAL ABSCESS DRAINAGE • CLOSURE OF COLOSTOMY • SURGICAL HAEMORRHOIDECTOMY (EXCLUDING 	<p>UROLOGY</p> <ul style="list-style-type: none"> • VASECTOMY • CYSTOSCOPY • ORCHIDOPEXY • PROSTATE BIOPSY <hr/> <p>HEPATOBIILIARY SURGERY</p> <ul style="list-style-type: none"> • NEEDLE BIOPSY OF THE LIVER
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	<p>SCLEROTHERAPY OR BAND LIGATION)</p> <ul style="list-style-type: none"> • LYMPH NODE BIOPSY 		
	<p>ENT SURGERY</p> <ul style="list-style-type: none"> • DIRECT LARYNGOSCOPY AND TONSILLECTOMY • LASER AND CONVENTIONAL • NASAL SURGERY (TURBINECTOMY AND SEPTOPLASTY) • SINUS SURGERY (FESS) • MYRINGOTOMY • GROMMETS 	<p>ORTHOPAEDIC</p> <ul style="list-style-type: none"> • ARTHROSCOPY • CARPAL TUNNEL RELEASE • GANGLION SURGERY • BUNIONECTOMY 	
	<p>DIAGNOSTIC RADIOLOGY</p> <ul style="list-style-type: none"> • MAGNETIC RESONANCE IMAGING • COMPUTER TOMOGRAPHY SCANS 	<p>IMMUNOLOGY</p> <ul style="list-style-type: none"> • PLASMATHERESIS 	
	<p>NEUROLOGY</p> <ul style="list-style-type: none"> • 48-HOUR HALTER EEG 	<p>OBSTETRICS & GYNAECOLOGY</p> <ul style="list-style-type: none"> • TUBAL LIGATION • CHILDBIRTH IN A NON-HOSPITAL SETTING • INCISION AND DRAINAGE OF BARTHOLIN'S CYST • MARSUPIALISATION OF BARTHOLIN'S CYST • CERVICAL LASER ABLATION • HYSTEROSCOPY AND PHOTOTHERAPY • DILATION AND CURETTAGE 	
	<p>CARDIOTHORACIC SURGERY</p> <ul style="list-style-type: none"> • BRONCHOSCOPY 		
	<p>OPHTHALMOLOGY</p> <ul style="list-style-type: none"> • CATARACT AND PTERYGIUM REMOVAL • TRABECULECTOMY 		
	<p>PAEDIATRIC SURGERY</p> <ul style="list-style-type: none"> • ORCHIDOPEXY 	<p>HYPERBARIC OXYGEN TREATMENT FOR:</p> <ul style="list-style-type: none"> • RADIONECROSIS • MALUNION OF MAJOR FRACTURES • AVASCULAR LEG ULCERS • DECOMPRESSION SICKNESS • CHRONIC OSTEITIS • SERIOUS ANAEROBIC INFECTIONS 	
	<p>GENERAL MEDICAL CARDIOLOGY</p> <ul style="list-style-type: none"> • CORONARY ANGIOPLASTY • AND CORONARY ANGIOGRAM 		
<p>DOES GAP COVER ACCIDENTAL INJURY?</p>	<p>IN ADDITION TO PLANNED PROCEDURES, COVER IS ALSO IN PLACE FOR ACCIDENTAL INJURY RESULTING IN ADMISSION TO A CASUALTY WARD OR DIRECTLY INTO HOSPITAL.</p>		

<p>WHAT ARE “PRE-EXISTING CONDITIONS”?</p>	<p>IN AMSUREGAP, PRE-EXISTING CONDITIONS ARE THOSE CONDITIONS FOR WHICH YOU RECEIVED ADVICE OR TREATMENT FROM ANY MEDICAL PRACTITIONER BEFORE YOU APPLIED FOR THE POLICY INCLUDING:</p> <ul style="list-style-type: none"> - PREGNANCY IS EXCLUDED FOR 12 MONTHS - CO-PAYMENT COVER PRE-EXISTING CONDITIONS ARE SUBJECT TO A 12 MONTHS WAITING PERIOD - SUB-LIMIT COVER (INCLUDING DAY ADMISSION COVER AND TRAUMA PLAN COVER) PRE – EXISTING CONDITIONS ARE PERMANENTLY EXCLUDED, (NOT JUST FOR 12 MONTHS)
<p>WHICH ADDITIONAL SHORTFALLS ARE COVERED BY AMSUREGAP PREMIUM?</p>	<p>IN THE EVENT THAT YOU EXPERIENCE A SHORTFALL DUE TO THE MEDICAL SCHEME APPLYING A SUB-LIMIT, AMSUREGAP PREMIUM WILL COVER YOU UP TO R30000 PER INSURED PERSON PER ANNUM. A COMMON EXAMPLE OF A MEDICAL AID SUB-LIMIT IS FOR A PROSTHESIS WHERE THE COVER IN THE SCHEME BENEFIT IS LIKELY TO BE INSUFFICIENT INCLUDING:</p> <ul style="list-style-type: none"> - HIP - KNEE - STENT - VALVE, ETC. <p>WHERE YOUR MEDICAL SCHEME IMPOSES A CO-PAYMENT (A FIRST AMOUNT PAYABLE BY THE MEDICAL SCHEME MEMBER) AMSUREGAP PREMIUM WILL PAY UP TO R30 000 PER INSURED PERSON PER ANNUM. COMMON EXAMPLES OF PROCEDURES WITH CO-PAYMENTS INCLUDE:</p> <ul style="list-style-type: none"> - SCOPES - MRI/CT SCANS <p>ACCIDENT TRAUMA RESULTS IN VARIOUS ADDITIONAL MEDICAL AND LIVING EXPENSES TO THE MEMBER, AND AMSUREGAP PREMIUM PROVIDES CASH TO ASSIST IN PAYING FOR THESE.</p>
<p>WHAT ARE PRESCRIBED MINIMUM BENEFITS [PMBS]?</p>	<p>PMB’S ARE A SET OF 270 DEFINED BENEFITS THAT ENSURE THAT ALL MEDICAL SCHEME MEMBERS HAVE ACCESS TO CERTAIN MINIMUM HEALTH SERVICES, REGARDLESS OF THE BENEFIT OPTION THEY HAVE SELECTED.</p> <p>YOUR MEDICAL AID SHOULD COVER ALL PMBS. CHEMOTHERAPY WOULD BE PART OF THE PMBS IF IT IS ADMINISTERED FOR ONE OF THE PMB CONDITIONS.</p>
<p>DOES AMSUREGAP PREMIUM OPTION COVER ALL</p>	<p>AMSUREGAP PREMIUM COVERS THE MOST IMPORTANT SHORTFALLS, BUT NOT NECESSARILY ALL OF THEM.</p>

SHORTFALLS?	
WHICH SHORTFALLS ARE NOT COVERED BY AMSUREGAP PREMIUM?	<p>COMMON EXAMPLES OF SHORTFALLS NOT COVERED BY AMSUREGAP PREMIUM ARE:</p> <ul style="list-style-type: none"> - DAY TO DAY EXPENSES, GP AND SPECIALIST VISITS ETC - PRIVATE EXPENSES IN HOSPITAL TREATMENTS NOT COVERED BY YOUR MEDICAL AID - SHORTFALLS OCCURRING AS A RESULT OF REJECTION BY MEDICAL AID, FOR EXAMPLE, PRE-EXISTING CONDITIONS, WAITING PERIODS ETC.
WHAT IS THE ADMINISTRATION FEE?	<p>THE MONTHLY ADMIN FEE IS R8 PER MONTH AND IS ADDED TO THE AMSUREGAP PREMIUM. IT COVERS SERVICES INCLUDING:</p> <ul style="list-style-type: none"> - POLICY ISSUANCE - QUERIES AND CLAIMS - CLAIMS MANAGEMENT - PREMIUM PAYMENT MANAGEMENT
WHAT GAP COVER RESTRICTIONS SHOULD I BE AWARE OF?	<p>AMSUREGAP: BE AWARE THAT:</p> <p>YOU MAY ONLY APPLY FOR THE AMSUREGAP PRODUCTS UP TO AGE 65 LAST BIRTHDAY</p> <p>EXCLUSIONS EXIST AND SO YOU SHOULD READ YOUR POLICY WORDING CAREFULLY AND ADDRESS ANY QUERIES TO MEDWAY ON 0860 633 929 OR CONTACT THEM ON CUSTOMERCARE@MEDWAY.CO.ZA.</p>
CAN I CANCEL MY GAP POLICY?	<ul style="list-style-type: none"> - IF YOU ARE NOT SATISFIED, YOU HAVE A 30-DAY COOLING OFF PERIOD IN WHICH YOU MAY TERMINATE THE POLICY IN WRITING TO CUSTOMERCARE@MEDWAY.CO.ZA.
IF I DEFAULT ON A MONTHLY PAYMENT IS MY POLICY CANCELLED?	<p>YOUR POLICY IS ONLY CANCELLED ONLY AFTER 2 CONSECUTIVE NON-PAYMENTS. YOU HAVE A 15 DAY GRACE PERIOD IN WHICH PAYMENT HAS BEEN DELAYED BUT COVER REMAINS IN PLACE.</p> <p>AFTER THIS PERIOD, THE COVER IS NOT IN PLACE BUT THE POLICY REMAINS UNTIL A 2ND PAYMENT IS MISSED AND THEN CANCELLED.</p>
UP TO 5 CHILDREN ARE COVERED - TILL WHEN ARE THEY COVERED AND WHERE SHOULD THEY BE LIVING?	<p>5 CHILDREN FROM NEWBORN UP TO THE AGE OF 21. UP TO THE AGE OF 25 FOR FULLTIME, DEPENDENT STUDENTS AND PROVISION FOR DEPENDENT, PHYSICALLY AND/OR MENTALLY CHALLENGED CHILDREN. THEY NEED TO BE RESIDENT IN SOUTH AFRICA.</p>

DO PREMIUMS INCLUDE VAT?	YES.
MAY YOU CLAIM IF YOU'RE OVERSEAS? MUST YOU HAVE A SOUTH AFRICAN PASSPORT? COULD YOU BE LIVING ABROAD?	THE GAP AND LIFESTYLE POLICIES COVER YOU FOR SHORT STAYS OVERSEAS, SUCH AS, HOLIDAYS AND BUSINESS TRIPS AND NOT FOR AN EXTENDED PERIOD. THIS APPROACH ALIGNS WITH YOUR MEDICAL AID AND THE PERIOD FOR WHICH IT COVERS YOU WHILE OVERSEAS. IT IS ADVISABLE TO INFORM YOUR MEDICAL AID WHEN YOU TRAVEL OUT OF THE COUNTRY.
WHO MAY I COVER WITH AMSURE GAP AND LIFESTYLE?	BESIDES YOURSELF, YOU MAY COVER YOUR MARITAL SPOUSE OR LIFE PARTNER WHO HAS BEEN SO FOR MORE THAN 6 MONTHS. IN ADDITION, YOU MAY COVER UP TO 5 BIOLOGICAL AND/OR DEPENDENT CHILDREN BETWEEN THE AGES OF NEWBORN UP TO 21 YEARS OLD WITH SOME EXCEPTIONS FOR FULLTIME STUDENTS UP TO AGE 25 AND MENTALLY/PHYSICALLY PROVIDED BOTH ARE DEPENDENTS. IN THIS WAY, YOU CAN EFFECTIVELY COVER YOUR ENTIRE IMMEDIATE FAMILY.
CAN I UPGRADE MY POLICY COVER?	AT ANY TIME YOU FEEL YOU CAN AFFORD IT, YOU MAY UPGRADE THE BENEFITS OF YOUR POLICY. FOR ASSISTANCE: <ul style="list-style-type: none"> • CALL MEDWAY ON 0860 633 929, OR, • EMAIL MEDWAY ON CUSTOMERCARE@MEDWAY.CO.ZA
DO I NEED A MEDICAL EXAMINATION?	NO MEDICAL EXAMINATIONS ARE REQUIRED.
DO I NEED TO FILL IN AN APPLICATION AND SIGN IT?	NO, YOUR APPLICATION IS CAPTURED DURING A CALL WITH OUR SANCLARE APPOINTED AGENTS WHICH IS RECORDED. YOU DO NOT SIGN THE APPLICATION. YOU MAY REQUEST A COPY OF THE RECORDED TELEPHONE CALL AT ANY TIME BY CONTACTING MEDWAY ON 0860MEDWAY (0860 633 929).
WILL MY FAMILY REMAIN COVERED AFTER MY DEATH?	NO, IF YOU AS THE PRINCIPAL INSURED PASS AWAY, THE DEBIT ORDER IS CANCELLED AND THE POLICY TERMINATES. HOWEVER, YOUR SPOUSE/LIFE PARTNER, OR A BENEFICIARY 18 YEARS OR OLDER, MAY APPLY FOR A NEW POLICY IN THEIR NAME TO COVER THEMSELVES AND THE BALANCE OF THE FAMILY.
MAY I RE-INSTATE MY AMSUREGAP OR AMSURELIFESTYLE POLICY IF IT HAS LAPSED?	YES, YOU CAN REACTIVATE YOUR COVER. HOWEVER, THE WAITING PERIODS WILL APPLY AS FOR A NEW POLICY.

<p>WILL MY PREMIUMS BE REFUNDED IF I CANCEL MY AMSUREGAP OR AMSURELIFESTYLE POLICY?</p>	<p>THERE IS A 30-DAY COOLING-OFF PERIOD. IF YOU CANCEL YOUR POLICY WITHIN THE FIRST 30 DAYS OF COMMENCEMENT (FOR ANY REASON WHATSOEVER) YOU WILL RECEIVE A FULL REFUND OF THAT MONTH'S PREMIUM SHOULD IT HAVE BEEN DEDUCTED AND PROVIDED THAT YOU HAVE NOT LODGED A CLAIM.</p> <p>IF YOU CANCEL YOUR GAP OR FUNERAL POLICY AFTER THE 30-DAY COOLING-OFF PERIOD, YOU WILL NOT GET ANYTHING BACK AS AMSUREGAP AND AMSURELIFESTYLE DO NOT ACQUIRE A SURRENDER VALUE.</p>
<p>MAY I DECIDE WHO WILL RECEIVE THE BENEFITS?</p>	<p>ALL BENEFIT PAYMENTS ARE TO YOU. IF YOU DIE, WE WILL PAY THE BENEFIT TO THE PERSON YOU HAVE CHOSEN TO RECEIVE THE BENEFIT (YOUR NOMINATED BENEFICIARY). IF YOU HAVE NOT NOMINATED A BENEFICIARY, THE BENEFIT WILL BE PAID TO YOUR ESTATE.</p>
<p>HOW DO I MAKE A CLAIM?</p>	<p>FOLLOW THIS EASY PROCESS:</p> <p>STEP 1: EXPLAIN THE NATURE OF YOUR CLAIM BY CONTACTING THE MEDWAY CALL CENTRE: ON 0860 633 929 OR AT AMSURECLAIMS@MEDWAY.CO.ZA AND</p> <p>STEP 2: MEDWAY WILL SEND YOU THE RELEVANT APPLICATION FORM AND A LIST OF THE DOCUMENTS REQUIRED FOR YOUR CLAIM.</p> <p>STEP 3: COMPLETE THE APPLICATION AND SCAN OR FAX IT TO MEDWAY WITH THE REQUIRED DOCUMENTS.</p>
<p>HOW IS MY AMSUREGAP OR AMSURELIFESTYLE PREMIUM DEDUCTED?</p>	<p>YOUR PREMIUM IS DEDUCTED FROM YOUR BANK ACCOUNT BY DEBIT ORDER MONTHLY ON THE DATE YOU DECIDE.</p>
<p>WHEN DOES MY COVER START?</p>	<p>YOUR COVER STARTS ON THE FIRST OF THE MONTH FOLLOWING YOUR FIRST PAYMENT. IF YOUR FIRST PAYMENT IS BEFORE THE 7TH OF THE MONTH, YOUR COVER WILL START FROM THE FIRST OF THE SAME MONTH.</p>
<p>WILL MY MONTHLY PREMIUMS INCREASE OVER THE YEARS?</p>	<p>PREMIUMS WILL INCREASE IF:</p> <ul style="list-style-type: none"> - YOUR BENEFITS ARE INCREASED BY YOU. THIS WILL TAKE EFFECT FROM YOUR NEXT PAYMENT DATE. - ANNUALLY, SUBJECT TO A REVIEW OF ITS POLICIES BY MEDWAY. IN THIS CASE YOU WILL RECEIVE 30 DAYS' NOTICE BEFORE IT HAPPENS.

AMSURELIFESTYLE	
GENERAL FUNERAL COVER (ALL AMSURELIFESTYLE POLICIES)	
WHAT ARE THE UNIQUE SELLING POINTS FOR AMSURELIFESTYLE?	<p>AMSURE HAS DESIGNED PRODUCTS THAT MEET THE LIFESTYLE NEEDS OF ABO'S AND THEIR CLIENTS AT CRITICAL TIMES IN LIFE</p> <p>APTLY NAMED PRODUCTS THAT:</p> <ul style="list-style-type: none"> - PROVIDE DIGNITY IN DEATH AND THE NECESSARY VALUE SO ESSENTIAL AT THIS TIME - <i>FAMILY MATTERS</i> - KEEP YOU ON YOUR FEET WHEN ACCIDENTS HAPPEN - <i>ACCIDENTS HAPPEN</i> - HELP YOU FUND THE SHOCKING NEWS OF CANCER - <i>IN SICKNESS AND IN HEALTH</i> <p>AMSURELIFESTYLE POLICIES ALL PAY OUT R10000 FOR ACCIDENTAL DEATH</p> <p>AMSURELIFESTYLE HAS BENEFITS THAT SURPASS THOSE OF LEADING COMPETITORS</p> <p>AMSURELIFESTYLE PRICING IS COMPETITIVE AND THE PREMIUM IS NOT AGE-DEPENDENT</p> <p>AMSURELIFESTYLE INCREASES YOUR MONTHLY PV WITH ITS USE AND SALE</p> <p>VIRAL TOOLS GROW YOUR BUSINESS BY OPENING AMSURELIFESTYLE AND AMSUREGAP DOORS TO NEW AMWAY PROSPECTS.</p>
WHAT COULD A FUNERAL COST? WHY DO I NEED FUNERAL COVER?	<p>WE DON'T OFTEN THINK ABOUT IT, BUT A FUNERAL MAY COST MANY THOUSANDS OF RANDS. ORGANISING THE BURIAL INCLUDING BUYING THE PLOT, A HEADSTONE, FLOWERS AND WREATHS AND HIRING A VENUE. IT ALL ADDS UP AND AMSURELIFESTYLE HELPS YOU PROVIDE A DIGNIFIED PARTING FOR YOUR LOVED ONE JOINED BY FAMILY AND FRIENDS.</p>
IF MORE THAN ONE COVERED FAMILY MEMBER DIES AT THE SAME TIME, WILL EACH BE COVERED IN TERMS OF THE POLICY?	<p>YES THE COVER BENEFITS WILL APPLY TO EACH FAMILY MEMBER WHO HAS SIMULTANOUSLY PASSED AWAY AS DEFINED IN THE POLICY.</p>
IF YOU DIE OUTSIDE OF SA, DOES YOUR POLICY COVER YOU?	<p>YES, IF YOU ARE ABROAD FOR A SHORT PERIOD [180 DAYS IN A TWELVE MONTH PERIOD], AND NOT LIVING ABROAD YOU ARE COVERED BUT MUST HAVE A SOUTH AFRICAN BANK ACCOUNT.</p>
FAMILY	

MATTERS COVER	
WHAT IS THE GROCERY ALLOWANCE?	THE GROCERY ALLOWANCE HELPS YOU PAY FOR FOOD ARRANGEMENTS AT THE TIME OF BEREAVEMENT. R3 000 IS PAYABLE WITH THE FUNERAL COVER AND BOTH ARE PAID BY EFT DIRECTLY INTO YOUR BANK ACCOUNT.
WHAT IS THE FAMILY TRANSPORT ALLOWANCE?	THE TRANSPORT ALLOWANCE IS PAID UP TO R5000. IT IS CLAIMED FOR VEHICLE/S HIRED TO TRANSPORT FAMILY OR GUESTS TO THE FUNERAL. IF YOU EXCEED R5000 IN TRANSPORT COSTS, YOU NEED TO PAY THE BALANCE BUT IF THE EXPENSE IS LESS THAN R5000, FAMILY MATTERS COVERS UP TO THAT AMOUNT.
WHAT IS REPATRIATION OF MORTAL REMAINS COVER?	THE MORTAL REMAINS OF A DECEASED PERSON MAY BE TRANSPORTED TO A PLACE OF BURIAL WITHIN THE BORDERS OF SOUTH AFRICA. IF YOU EXCEED R5000 IN TRANSPORT COSTS, YOU WILL BE REQUIRED TO PAY THE BALANCE, BUT IF THE EXPENSE IS LESS THAN R5000, MEDWAY PAYS UP TO THAT AMOUNT.
WILL I BE COVERED FOR REPATRIATION OF REMAINS OUTSIDE OF SOUTH AFRICA	NO, REPATRIATION CAN ONLY OCCUR WITHIN THE BORDERS OF SOUTH AFRICA UP TO R5000.
HOW LONG DOES FAMILY MATTERS FUNERAL COVER LAST?	<ul style="list-style-type: none"> - COVER FOR YOU WILL CEASE WHEN YOU PASS AWAY, AS LONG AS YOUR PREMIUMS ARE UP TO DATE. - COVER FOR YOUR PARTNER AND/OR OTHER FAMILY MEMBERS, WILL END WHEN YOU PASS AWAY OR WHEN THEY PASS AWAY, WHICHEVER COMES FIRST, AS LONG AS YOUR PREMIUMS ARE UP TO DATE. - COVER FOR YOUR CHILDREN WILL END WHEN YOU PASS AWAY, OR WHEN THEY PASS AWAY OR WHEN THEY TURN 21, WHICHEVER COMES FIRST, AS LONG AS YOUR PREMIUMS ARE UP TO DATE. IF YOUR CHILDREN ARE DEPENDENT FULL-TIME STUDENTS UP TO AGE 25 THEY WILL BE COVERED. IF YOUR CHILDREN ARE MENTALLY OR PHYSICALLY CHALLENGED DEPENDENTS THEN THEY REMAIN COVERED UNTIL YOU OR THEY PASS AWAY. - COVER WILL HALVE FOR THE ENTIRE FAMILY WHEN THE PRINCIPAL MEMBER TURNS 65.
IN SICKNESS AND IN HEALTH COVER	
WHAT CLASSIFIES AS A LIFE THREATENING CANCER?	WITH THE EXCEPTION OF THE FOLLOWING CONDITIONS WHICH ARE NOT CONSIDERED LIFE-THREATENING, ALL OTHER FORMS OF CANCER ARE COVERED:

	<ul style="list-style-type: none"> - TUMOURS HISTOLOGICALLY DESCRIBED AS PRE-MALIGNANT, OR NON-INVASIVE OR AS CANCER IN-SITU - ALL FORMS OF LYMPHOMA IN THE PRESENCE OF ANY HUMAN IMMUNODEFICIENCY VIRUS - KAPOSÍ'S SARCOMA IN THE PRESENCE OF ANY HUMAN IMMUNODEFICIENCY VIRUS - ANY SKIN CANCER OTHER THAN MALIGNANT MELANOMA
HOW LONG DOES IN SICKNESS AND IN HEALTH FUNERAL COVER LAST?	<ul style="list-style-type: none"> - FUNERAL COVER ON THIS POLICY WILL HALVE WHEN THE PRINCIPAL MEMBER TURNS 65 YEARS OF AGE. - COVER FOR YOUR PARTNER AND/OR OTHER FAMILY MEMBERS, WILL END WHEN YOU PASS AWAY OR WHEN THEY PASS AWAY, WHICHEVER COMES FIRST, AS LONG AS YOUR PREMIUMS ARE UP TO DATE.
ACCIDENTS HAPPEN COVER	
DOES THE ACCIDENT CASH BENEFIT OF UP TO R50 000 COVER YOU WHEN YOU ARE ON HOLIDAY OR TRAVELLING ABROAD?	<p>NO, THIS PRODUCT DOES NOT COVER YOU IF YOU ARE OUT OF SADC COUNTRIES [SOUTHERN AFRICA DEVELOPMENT COMMUNITY COUNTRIES: ANGOLA, BOTSWANA, CONGO (DR), LESOTHO, MALAWI, MAURITIUS, MOZAMBIQUE, NAMIBIA, SEYCHELLES (IN PROGRESS), SOUTH AFRICA, SWAZILAND, TANZANIA, ZAMBIA, ZIMBABWE].</p> <p>YOUR MEDICAL AID WOULD NORMALLY COVER YOU WITH MEDICAL INSURANCE AND YOU MAY TAKE COMPREHENSIVE TRAVEL INSURANCE. IT IS ADVISABLE TO INFORM YOUR MEDICAL AID WHEN YOU TRAVEL OUT OF THE COUNTRY.</p>
HOW LONG DOES ACCIDENTS HAPPEN FUNERAL COVER LAST?	<ul style="list-style-type: none"> - FUNERAL COVER ON THIS POLICY WILL HALVE WHEN THE PRINCIPAL MEMBER TURNS 65 YEARS OF AGE. - COVER FOR YOUR PARTNER AND/OR OTHER FAMILY MEMBERS, WILL END WHEN YOU PASS AWAY OR WHEN THEY PASS AWAY, WHICHEVER COMES FIRST, AS LONG AS YOUR PREMIUMS ARE UP TO DATE.
WHERE DO I CALL FOR EMERGENCY SERVICES OR ROADSIDE ASSISTANCE?	<p>IN THE EVENT OF A CLAIM:</p> <p>CALL 010 211 5441/0860 AMSURE.</p>
WHAT EMERGENCY SERVICES ARE AVAILABLE?	<p>PANIC SOS</p> <p>USING USSD TECHNOLOGY OR EMERGENCY PANIC BUTTON ON CELLPHONE, CALL CENTRE RESPONSE WITHIN 90 SECONDS, DEPLOYING APPROPRIATE SERVICE PROVIDERS.</p> <p>MEDICAL ADVICE</p> <p>DEDICATED TEAM OF MEDICAL STAFF TO ASSIST WITH ADVICE AND</p>

	<p>ARRANGEMENT OF MEDICAL TRANSPORTATION IN THE EVENT OF AN EMERGENCY.</p> <p>MEDICAL TRANSPORTATION</p> <p>IN AN EMERGENCY, ARRANGEMENT OF THE MOST APPROPRIATE EMERGENCY MEDICAL TRANSPORTATION, BY ROAD OR AIR TO THE NEAREST ADEQUATE MEDICAL FACILITY.</p>
WHAT ROADSIDE ASSISTANCE IS AVAILABLE?	<ul style="list-style-type: none"> - MECHANICAL AND ELECTRICAL TOWING - BASIC ROADSIDE ASSISTANCE INCLUDING FLAT TYRES, FLAT BATTERIES, KEYS LOCKED IN VEHICLE AND RUN OUT OF FUEL - MECHANICAL AND ELECTRICAL TOW-IN TO NEAREST APPROVED DEALER OR REPAIRER, TO A MAXIMUM OF 100KM ROUNDTRIP - ACCIDENT TOWING - ARRANGEMENT AND MANAGEMENT OF TOWING OF THE VEHICLE TO THE NEAREST PREFERRED PANEL OF REPAIRERS OR SAFE YARD, WITHIN 60KM OF THE SCENE OF THE ACCIDENT
<h2>GENERAL AMSURELIFESTYLE QUESTIONS</h2>	
HOW DO I GET MY CLAIM PAID OUT WITHIN 48 HOURS?	<p>ALL VALID AND COMPLETE FUNERAL CLAIMS WILL BE PAID WITHIN 48 HOURS. CLAIMS WILL BE VALIDATED ONCE ALL NECESSARY DOCUMENTS ARE RECEIVED. CALL THE MEDWAY CALL CENTRE ON 0860 633 929 OR EMAIL THEM AT AMSURECLAIMS@MEDWAY.CO.ZA AND THEY WILL IMMEDIATELY SEND YOU:</p> <ul style="list-style-type: none"> - AN APPLICATION FORM - A LIST OF THE DOCUMENTS YOU NEED TO PROVIDE FOR YOUR CLAIM.
WHAT POLICY RESTRICTIONS SHOULD I BE AWARE OF?	<ul style="list-style-type: none"> - YOU MAY ONLY APPLY FOR THE AMSURELIFESTYLE PRODUCTS UP TO 60 YEARS AGE LAST BIRTHDAY. - EXCLUSIONS EXIST AND SO YOU SHOULD READ YOUR POLICY WORDING WELL AND ADDRESS ANY QUERIES TO MEDWAY ON 0860 633 929 OR CONTACT THEM ON CUSTOMERCARE@MEDWAY.CO.ZA. - IF YOU ARE NOT SATISFIED, YOU HAVE A 30-DAY COOLING OFF PERIOD IN WHICH YOU MAY TERMINATE THE POLICY IN WRITING TO CUSTOMERCARE@MEDWAY.CO.ZA.
WHAT IS THE WAITING PERIOD FOR FUNERAL BENEFITS?	<p>THERE IS NO WAITING PERIOD FOR ACCIDENTAL DEATH PROVIDED PREMIUMS ARE UP TO DATE.</p> <p>WAITING PERIODS AS BELOW START ON THE COMMENCEMENT DATE OF THE POLICY. NO BENEFIT WILL BE PAID IF DEATH OCCURS DURING THE APPLICABLE FUNERAL POLICY WAITING PERIOD. GENERAL WAITING PERIODS ARE:</p> <p>6 MONTHS FOR DEATH AS A RESULT OF NATURAL CAUSES</p> <p>24 MONTHS FOR DEATH AS A RESULT OF SUICIDE, HIV OR AIDS</p>

	24 MONTHS FOR DEATH AS A RESULT OF PRE-EXISTING CONDITIONS
WHAT CAUSES OF DEATH ARE COVERED UNDER AMSURE'S FUNERAL AND ACCIDENT COVER?	ACCIDENTAL AND NATURAL CAUSES ARE COVERED
IF I AM DISABLED MAY I GET FUNERAL COVER?	BEING DISBALED WOULD BE CONSIDERED A PRE-EXISTING CONDITION AND THE POLICY WOULD BE REVIEWED BY MEDWAY UNDERWRITERS BEFORE A DECISION TO ISSUE THE POLICY IS TAKEN
WILL MY FAMILY HAVE TO PAY TAX ON THE FUNERAL PAY-OUTS?	NO THEY WON'T HAVE TO PAY TAX AS THE COVER IS PAID TAX-FREE TO THE BENEFICIARY OR ESTATE. CONTRIBUTIONS ARE NOT TAX-DEDUCTABLE.
MAY I INCREASE MY FUNERAL COVER OR MAKE OTHER CHANGES AT ANY TIME?	YES YOU MAY JUST CONTACT MEDWAY ON OR EMAIL THEM ON 0860 633 929 OR CUSTOMERCARE@MEDWAY.CO.ZA. MEDWAY WILL IMPROVE YOUR COVER OR MAKE CHANGES SUCH AS ADDING A NEW BENEFICIARY. INCREASED COVER WILL BE SUBJECT TO NORMAL NEW POLICY RESTRICTIONS IN TERMS OF WAITING PERIODS, BUT THE ORIGINAL LEVEL OF COVER IS NOT SUBJECT TO NEW RESTRICTIONS
WHO ARE THE CLAIMANTS ON A POLICY?	IF THE PRINCIPAL INSURED IS STILL ALIVE, THE PROCEEDS ARE PAID TO HIM/HER. IF HE/SHE HAS DIED THEN THE NOMINATED BENEFICIARY RECEIVES THE PAYOUT. IF THE BENEFICIARY ALSO PASSES AWAY, THE PAYOUT IS MADE TO THE ESTATE.
MAY I EXTEND THE COVER TO MY EXTENDED FAMILY?	NO. THE POLICY COVERS YOU, YOUR SPOUSE , AND YOUR CHILDREN UNDER THE AGE OF 21 – AS DEFINED.
GENERAL POLICY QUESTIONS	
IF I DEFAULT ON A MONTHLY PAYMENT IS MY POLICY CANCELLED?	YOUR POLICY IS ONLY CANCELLED ONLY AFTER 2 CONSECUTIVE NON-PAYMENTS. YOU HAVE A 15 DAY GRACE PERIOD IN WHICH PAYMENT HAS BEEN DELAYED BUT COVER REMAINS IN PLACE. AFTER THIS PERIOD, THE COVER IS NOT IN PLACE BUT THE POLICY REMAINS UNTIL A 2ND PAYMENT IS MISSED AND THEN CANCELLED.
CHILDREN ARE	5 CHILDREN FROM NEWBORN UP TO THE AGE OF 21. UP TO THE AGE OF 25

COVERED UP TO 5 IN NUMBER – TILL WHEN ARE THEY COVERED AND WHERE SHOULD THEY BE LIVING?	FOR FULLTIME, DEPENDENT STUDENTS AND PROVISION FOR DEPENDENT, PHYSICALLY AND/OR MENTALLY CHALLENGED CHILDREN. THEY NEED TO BE RESIDENT IN SOUTH AFRICA.
DO PREMIUMS INCLUDE VAT?	NO VAT IS PAYABLE.
MAY YOU CLAIM IF YOU'RE OVERSEAS? MUST YOU HAVE A SOUTH AFRICAN PASSPORT? COULD YOU BE LIVING ABROAD?	THE GAP AND LIFESTYLE POLICIES COVER YOU FOR SHORT STAYS OVERSEAS, SUCH AS, HOLIDAYS AND BUSINESS TRIPS AND NOT FOR AN EXTENDED PERIOD. THIS APPROACH ALIGNS WITH YOUR MEDICAL AID AND THE PERIOD FOR WHICH IT COVERS YOU WHILE OVERSEAS. IT IS ADVISABLE TO INFORM YOUR MEDICAL AID WHEN YOU TRAVEL OUT OF THE COUNTRY.
WHO MAY I COVER WITH AMSURE GAP AND LIFESTYLE?	BESIDES YOURSELF, YOU MAY COVER YOUR MARITAL SPOUSE OR LIFE PARTNER WHO HAS BEEN SO FOR MORE THAN 6 MONTHS. IN ADDITION, YOU MAY COVER UP TO 5 BIOLOGICAL AND/OR DEPENDENT CHILDREN BETWEEN THE AGES OF NEWBORN TO 21 YEARS OLD WITH SOME EXCEPTIONS FOR FULLTIME STUDENTS UP TO AGE 25 AND MENTALLY/PHYSICALLY PROVIDED BOTH ARE DEPENDENTS. IN THIS WAY, YOU CAN EFFECTIVELY COVER YOUR ENTIRE IMMEDIATE FAMILY.
IF A CHILD, 21 OR LESS, IS WORKING BUT STAYING AT HOME BECAUSE THEY CANNOT AFFORD TO LEAVE HOME, IS THIS CHILD CONSIDERED "DEPENDENT"?	IF THEY ARE COVERED AS A CHILD DEPENDANT ON THE MEDICAL AID THEN THEY WILL BE COVERED BY THE AMSURE PRODUCTS.
CAN I UPGRADE MY POLICY COVER?	AT ANY TIME YOU FEEL YOU CAN AFFORD IT, YOU MAY UPGRADE THE BENEFITS OF YOUR POLICY. FOR ASSISTANCE CALL MEDWAY ON 0860 633 929, OR, EMAIL MEDWAY ON CUSTOMERCARE@MEDWAY.CO.ZA
HOW MANY POLICIES MAY I HAVE?	YOU MAY HAVE MORE THAN ONE POLICY PROVIDED YOUR FUNERAL COVER DOES NOT EXCEED R50000. FOR EXAMPLE, YOU MAY HAVE AMSUREGAP AND TWO LIFESTYLE PRODUCTS OF R20000 FUNERAL COVER EACH, OR, YOU MAY HAVE AMSUREGAP AND ONE LIFESTYLE PRODUCT WITH R50000 FUNERAL COVER.
DO I NEED A	NO MEDICAL EXAMINATIONS ARE REQUIRED.

MEDICAL EXAMINATION?	
DO I NEED TO FILL IN AN APPLICATION AND SIGN IT?	<p>NO, YOUR APPLICATION IS CAPTURED DURING A CALL WITH OUR SANCLARE APPOINTED AGENTS WHICH IS RECORDED.</p> <p>YOU DO NOT SIGN THE APPLICATION. YOU MAY REQUEST A COPY OF THE RECORDED TELEPHONE CALL AT ANY BY CONTACTING MEDWAY ON 0860MEDWAY (0860 633 929).</p>
WILL MY FAMILY REMAIN COVERED AFTER MY DEATH?	<p>NO, IF YOU AS THE PRINCIPAL INSURED PASS AWAY, THE DEBIT ORDER IS CANCELLED AND THE POLICY TERMINATES. HOWEVER, YOUR SPOUSE/LIFE PARTNER, OR A BENEFICIARY WHO IS 18 YEARS OR OLDER, MAY APPLY FOR A NEW POLICY IN THEIR NAME TO COVER THEMSELVES AND THE BALANCE OF THE FAMILY.</p>
IF A PRINCIPAL MEMBER DIES AND THE LIFE PARTNER TAKES OUT A NEW POLICY, WILL THAT POLICY INCUR 12 MONTH WAITING PERIODS?	<p>COVER WILL BE FROM INITIAL INCEPTION DATE SO NO NEW WAITING PERIODS WILL BE INCURRED.</p>
COULD I INSURE A 6TH CHILD IN LIEU OF A LIFE PARTNER?	<p>NO</p>
MAY I RE-INSTATE MY AMSUREGAP OR AMSURELIFESTYLE POLICY IF IT HAS LAPSED?	<p>YES, YOU CAN REACTIVATE YOUR COVER. HOWEVER, THE WAITING PERIODS WILL APPLY AS FOR A NEW POLICY.</p>
WILL MY PREMIUMS BE REFUNDED IF I CANCEL MY AMSUREGAP OR AMSURELIFESTYLE POLICY?	<p>THERE IS A 30-DAY COOLING-OFF PERIOD. IF YOU CANCEL YOUR POLICY WITHIN THE FIRST 30 DAYS OF COMMENCEMENT (FOR ANY REASON WHATSOEVER) YOU WILL RECEIVE A FULL REFUND OF THAT MONTH'S PREMIUM SHOULD IT HAVE BEEN DEDUCTED AND PROVIDED THAT YOU HAVE NOT LODGED A CLAIM.</p> <p>IF YOU CANCEL YOUR GAP OR FUNERAL POLICY AFTER THE 30-DAY COOLING-OFF PERIOD, YOU WILL NOT GET ANYTHING BACK AS AMSUREGAP NOR AMSURELIFESTYLE DO NOT ACQUIRE A SURRENDER VALUE.</p>

MAY I DECIDE WHO WILL RECEIVE THE BENEFITS?	ALL BENEFIT PAYMENTS ARE TO YOU. IF YOU DIE, WE WILL PAY THE BENEFIT TO THE PERSON YOU HAVE CHOSEN TO RECEIVE THE BENEFIT (YOUR NOMINATED BENEFICIARY). IF YOU HAVE NOT NOMINATED A BENEFICIARY, THE BENEFIT WILL BE PAID TO YOUR ESTATE.
HOW DO I MAKE A CLAIM?	<p>FOLLOW THIS EASY PROCESS:</p> <p>STEP 1: EXPLAIN THE NATURE OF YOUR CLAIM BY CONTACTING THE MEDWAY CALL CENTRE: ON 0860 633 929 OR AT AMSURECLAIMSCLAIMS@MEDWAY.CO.ZA AND</p> <p>STEP 2: MEDWAY WILL SEND YOU THE RELEVANT APPLICATION FORM AND A LIST OF THE DOCUMENTS REQUIRED FOR YOUR CLAIM.</p> <p>STEP 3: COMPLETE THE APPLICATION AND SCAN OR FAX IT TO MEDWAY WITH THE REQUIRED DOCUMENTS.</p>
HOW IS MY AMSUREGAP OR AMSURELIFETYLE PREMIUM DEDUCTED?	YOUR PREMIUM IS DEDUCTED FROM YOUR BANK ACCOUNT BY DEBIT ORDER MONTHLY ON THE DATE YOU DECIDE.
HOW IS DEATH CAUSED BY HIV ASSESSED AS DEATH CERTIFICATES DO NOT RECORD THE CAUSE OF DEATH AS HIV?	IF THE POLICY IS LESS THAN 2 YEARS OLD, MEDWAY WILL INVESTIGATE FURTHER.
WHEN DOES MY COVER START?	YOUR COVER STARTS ON THE FIRST OF THE MONTH FOLLOWING YOUR FIRST PAYMENT. IF YOUR FIRST PAYMENT IS BEFORE THE 7TH OF THE MONTH, YOUR COVER WILL START FROM THE FIRST OF THE SAME MONTH.
WILL MY MONTHLY PREMIUMS INCREASE OVER THE YEARS?	<p>PREMIUMS WILL INCREASE IF:</p> <p>YOUR BENEFITS ARE INCREASED BY YOU. THIS WILL TAKE EFFECT FROM YOUR NEXT PAYMENT DATE.</p> <p>ANNUALLY, SUBJECT TO A REVIEW OF ITS POLICIES BY MEDWAY. IN THIS CASE YOU WILL RECEIVE 30 DAYS' NOTICE BEFORE IT HAPPENS.</p>
IS INJURY OR DEATH AS A RESULT OF CRIME COVERED?	<p>YES. CRIME IS DEEMED TO BE ACCIDENTAL INJURY OR DEATH.</p> <p>HOWEVER, A PERPERTRATOR OF CRIME WILL NOT BE COVERED.</p>
WHO IS GUARDRISK?	GUARDRISK HAS BEEN ESTABLISHED SINCE 1992 AND IS A COMPANY IN MMI HOLDINGS.

