



0 - 64



R178



R204



65+



R359



R432

Age Limit:
None

OAL per beneficiary per annum: R100 000

WHAT IS EXACT COVER?

The EXACT COVER benefit covers necessary medical procedures that your medical scheme excludes because it is listed as a medical scheme specific policy exclusions. This benefit covers the hospital and service providers accounts up to the cover limit as specified. Subject to an Overall Annual limit (OAL) of R100 000.

MEDICAL PROCEDURES WE WILL COVER:

Arthroscopic Surgery

R85 000

Back And Neck Surgery

R85 000

Bunion Surgery

R17 500

Cochlear Implant, Auditory Brain Implant and Internal Nerve Stimulator Surgery, Including the Device and Processor

R80 000

Dental Procedures for Reconstructive Plastic Surgery due to an Accident

R80 000

Functional Nasal Surgery

R25 000

Joint Replacement Surgery

R50 000

Oesophageal Reflux and Hiatus Hernia Surgery

R60 000

Varicose Vein Surgery

R22 500

WHAT THIS BENEFIT DOES NOT COVER:

- Medical procedures listed as specific exclusions by your medical scheme that do not form part of our list of medical procedures covered;
- Service providers accounts where your medical scheme paid a portion towards the account, where your medical scheme applied an Overall Annual Limit (OAL) as a cover limit to in-hospital medical procedures; and/or
- If your medical scheme sub-limit benefit is exhausted at the time of the event, or your chosen service providers charge a rate that exceeds the cover limit we provide.

NB: Exact cover can be enhanced by purchasing additional benefits, related co-payments and Gap Cover. Not applicable to Exact benefits, only to the medical scheme cover.

Note

For all terms and conditions, benefits, limitations and exclusions please visit www.sirago.co.za or contact your broker.



Underwritten by



SIRAGO

U.M.A



WAITING PERIODS

A 12-month waiting period on pre-existing condition specific disease and or illness applies to this policy. In the event that there is no pre-existing conditions related to the stated conditions within this policy, a 10-month waiting period applies where no claims can be submitted for a procedure or surgery related to the following conditions, unless due to an injury resulting from an accident: dental procedures for reconstructive plastic surgery, functional nasal surgery, oesophageal reflux and hiatus hernia surgery, back and neck surgery, joint replacement surgery, cochlear implant, auditory brain implant and internal nerve stimulator surgery including the device and processor, bunion surgery, arthroscopic surgery and varicose veins surgery. When a new beneficiary joins the policy, they are subject to normal underwriting terms and conditions and waiting periods as denoted above will apply.

“The first wealth is health.”

— Ralph Waldo Emerson —

ENTHUSIASM IS COMMON
RESILIENCE IS RARE **#FUTUREBUILT**

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BROKER DETAILS

Sirago Underwriting Managers (Pty) Ltd is an Authorised Financial Services Provider (FSP: 4710) underwritten by GENRIC Insurance Company Limited (FSP: 43638). GENRIC is an Authorised Financial Services Provider and licensed non-life Insurer.

