

Unlimit Your Life.



theunlimited.co.za

REMARKABLE VALUE? (yes)

Welcome to The Unlimited family! You've made a really smart decision to join over <u>3 million</u> South Africans who we take care of every month.

You're now part of a select group of over **250 000** government workers who, just like you, have chosen peace of mind.

For a monthly premium of just **R299**, your unexpected medical expenses are taken care of.







Up to **R185 800** Gap cover per year.

What's included:



R185 800 Gap cover per year.

Up to R185 800 per year, per person covered, for the medical expense shortfall when your medical aid benefits aren't enough.



Up to 600% of medical aid rates covered.

You have in-hospital cover up to 600% of medical aid rates. We cover the gap between what your doctor charges and what your medical aid pays, up to R185 800.



Medical advice line.

You have 24-hour access to trained medical professionals over the phone on our medical advice line.

Most unbelievable of all...

R10 000 Casualty cover included.

Important details about your cover.

- Your monthly premium is **R299**.
- The annual Gap cover limit is R185 800 per person covered.
- Your spouse and children who are registered on your medical aid, are covered at no extra cost.
- You are covered for up to R10 000 per person for an emergency hospital casualty visit, as part of your annual Gap cover limit.
- Accidents are covered immediately after we have received your 1st successful premium deduction.
- All other procedures are covered after 3 successful premium deductions. Pre-existing conditions have a 12-month waiting period.
- Only treatment types listed in your policy wording will be covered as an outpatient event.
- 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.
- Premiums are reviewed annually in January and the insurer can change the premium at any time by giving 31 days' notice.

What's not covered:

- Medical or surgical procedures that are not covered or have been declined by your medical aid.
- Doctor consultations and medicine prescribed by a doctor.
- Co-payments.
- Over the counter medication.

All cover provided is subject to T's & C's. Please <u>click here</u> to check the detail of your cover amounts, see when waiting periods apply to understand the general Terms & Conditions and exclusions.





FSP 10287

The insurance benefits are underwritten by Guardrisk Insurance Company Limited. Guardrisk Insurance Company Limited is an authorised financial services provider (FSP 75) and licensed non-life insurer. Ambledown Financial Services (Pty) Ltd is an authorised financial services provider (FSP 10287) and is the underwriting manager. All cover provided is subject to T's & C's.

FSP 75

Three easy ways to claim.







Visit theunlimited.co.za to find out more about our **unbeatable value offers.**



Death Cover Insurance protection for your loved ones.



Legal Cover When you need to fight for your future.



Cellular Cover Double Airtime and Data, shopping and deals.



Scratch & Dent Essential car and maintenance cover.



Accident Cash Emergency medical and hospital cover.



Do you want more rewards? <u>Click here</u> to download The Unlimited App now!

We partner with only the biggest companies to bring you the **best value.**













Santam underwritten by Santam Structured Life Limited, a licensed life insurer and autocal for the set of the Your life insurance benefits an



ESP 75







FSP 10287

0 (0) you are helping to shift the lives of ordinary South Africans?

By being part of The Unlimited family, you are helping to shift our country by supporting over **3 600 crèches.** That's over **1.3 million young children** – unbelievable, isn't it? We feel the same. **Thank you for helping us to reach even more children through The Unlimited Child.**

Find out more at theunlimitedchild.org

