

WELCOME TO THE UNLIMITED

theunlimited.co.za

YOU'VE
UNLOCKED
UNBEATABLE
VALUE



Unlimit Your Life.

THE UNLIMITED

Insurance | Lifestyle | Rewards

The Unlimited is an authorised financial services provider [21473]
Founder of The Unlimited Child

YOU'VE CHOSEN TO KEEP YOUR FAMILY SAFE!



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

For only R299 per month (incl. VAT) including an insurance premium of R159.17, your unexpected in-hospital medical expense shortfalls are taken care of.

★★★★★

Trusted by over
3 MILLION
South Africans



Over

**R800
MILLION**
in claims paid



**30
YEARS**
in business



**32
OFFICES**
nationwide

YOU HAVE:

CASH

Up to
R210 500
Gap cover per year

Up to R210 500 per year, per person covered, for in-hospital medical expense shortfalls when your medical aid benefits aren't enough.

Insurance Benefit



Covers up to
600%
medical aid rates for
in-hospital shortfalls

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 R210 500.

Insurance Benefit



Telephonic
**MEDICAL
ADVICE**

24 hour access to trained medical professionals over the phone.

Membership Benefit



**R10 000 CASUALTY
COVER INCLUDED**

Insurance Benefit

- Your partner and children who are registered on your medical aid, are covered at no extra cost.
- If you haven't added your partner or children and would like to, please call our customer care number on 0861 990 000.

IMPORTANT DETAILS

ABOUT YOUR COVER

- Your payment is R299 per month (incl. VAT), including an insurance premium of R159.17.
- The annual gap cover limit is R210 500 per person covered, per year or any higher amount which may be published by the regulator during the year.
- Your partner 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 first successful payment.
- There is a 3-month waiting period for all other procedures.
- Pre-existing conditions have a 12-month waiting period.
- You are covered for in-hospital medical expense shortfalls up to 600% of the medical aid rate.
- Only treatment types listed in your terms and conditions 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 a medical scheme membership.
- Premiums are reviewed annually in January and the insurer can change the premium at any time by giving 31 days' notice.
- Please read your terms and conditions for more information about your benefits, cover limits, exclusions and waiting periods.

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

We're here to help you,
please reach out to us on

0861 990 000

Emergencies | Customer Care | Claims



Licensed non-life Insurer

FSP 75



ambledown
FINANCIAL SERVICES (PTY) LTD

Underwriting Manager

FSP 10287

The benefits are underwritten by Guardrisk Insurance Company Limited, an authorised financial services provider (FSP 75) and licensed non-life insurer. Guardrisk and Vida Product Services (Pty) Ltd are subject to a cell captive arrangement through a shareholder and subscription agreement. The full details are in the disclosure notice in your terms and conditions. Ambledown Financial Services (Pty) Ltd is an authorised financial services provider (FSP 10287) and the Underwriting Manager, who administers all claims.

3 EASY WAYS TO CLAIM



1

Start your claim via
The Unlimited App
(quickest option)



2

Visit our **website** and
follow the step-by-step
claims process



3

Call or WhatsApp us on
0861 990 000 and we'll
talk to you through it



Do you want more rewards?

[Click here](#) to download
The Unlimited App now!

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



Death Cover

Insurance protection
for your loved ones.



Accident Cash

Cash for when you
have an accident.



Scratch & Dent

Essential car and
maintenance cover.



Cellular Cover

Double Airtime and Data,
shopping and deals.



Legal Cover

When you need to
fight for your future.



Warranty Cover

Keep your car safely on the
road, and in great
condition.



Gap Cover

Peace of mind when
your medical aid can't
keep you fully covered.

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

Member of



underwritten by Santam Structured Life Limited
a licensed life insurer and authorised financial services provider [1026]



FSP 75



FSP 39925



FSP 10287

DID YOU KNOW?

By being part of The Unlimited, you're supporting us in getting many more children school ready through our **early childhood development** (ECD) programme, and helping us to shift our country. **Thank you!**

Find out more at theunlimitedchild.org



Over

4 700

ECD Centres supported



Over

9 000

ECD practitioners
trained



Over

**1.7 MILLION
CHILDREN**

made school ready

**THE UNLIMITED
Child**

Unlimiting Dreams Together

