# **ELCO**ME **The** Your unbelievable value has begun



**Unlimit Your Life.** 

THE UNLIM**ited** 

# REMARKABLE VALUE?

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

For a monthly payment of just R350 (incl. insurance premium of R230), 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 payment is R350 (incl. insurance premium of R230).
- 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 payment.
- All other procedures are covered after 3 successful payments. 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 click here to check the detail of your cover amounts, see when waiting periods apply to understand the general Terms & Conditions and exclusions.







**FSP 75** 

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.

# 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?
<a href="Click here">Click here</a> to download
<a href="The Unlimited App now!">The Unlimited App now!</a>

#### 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 subscript for



**FSP 75** 







FSP 10287



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

Education for over

1.3 MILLION children.

2410 digital brochure

