

What does Cura Cancer Cover entail?

Cura's Cancer Cover:

Being diagnosed with cancer is indeed a traumatic event which, statistically, one out of every four South Africans will be challenged with facing the different emotions and subsequent challenges in overcoming the disease, not only mentally, but also physically. The diagnosed need to focus on all positive aspects of the recuperating process. The least of their worries should be financial strain in terms of the high costs related to oncology treatment. It is here where Cura's Cancer Cover will assist you with these unexpected expenses.

What are the benefits covered on this policy?

- a. R1 000 000 stated benefit for any one insured person during the life of such insured person;
- b. R300 000 for shortfalls on outpatient medical oncology per insured person per annum;
- c. R3 000 for registered psychologist and/or psychiatrist counselling services per Insured person per annum.

What are the general exclusions on this policy?

The Company shall not be liable for hospitalisation bodily injury sickness or disease directly or indirectly caused by related to or in consequence of:

- Nuclear weapons or nuclear material or by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
- Benign or malignant skin tumour containing dark pigment or a tumour of high malignancy that starts in melanocytes of normal skin or moles and metastasizes rapidly and known as malignant melanoma.
- Drug addiction.
- Any pre-existing condition meaning any form of cancer occurring or manifesting prior to the Commencement Date.
- Any costs relating to Biological Cancer Drugs (as defined)
- The table of benefits applies in the territory of RSA, Botswana, Lesotho, Swaziland and Namibia.

How do I claim?

Following an insured event the Principal Insured Member shall at his own expense:

- Give written notice of the claim within 6 months from the date of treatment for such incident;
- Supply in writing any such proof or other information as Cura may reasonably request, which would include your:
 - > Hospital and doctor's accounts
 - > Pathology & Radiology Reports
 - > Medical Aid remittance advice
- Any benefit payable in respect of hospital confinement shall only become due at the end of a period of such confinement;
- Any claims in terms of this policy will prescribe after 12 calendar months from the date of occurrence of the insured incident if the claim is outstanding and not a subject of a then pending court case;
- All benefits payable shall be paid to the Principal Insured Member and not the service provider;
- No benefit payable shall carry interest.

Are there any waiting periods?

- 3 Months' general waiting period
- 12 Months' waiting period for pre-existing conditions

Is there a Maximum Entry Age for this policy?

Yes, maximum entry age is age 65 last birthday.