

Cura Life & Health Cover



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Administrators (Pty) Ltd
an authorised financial services provider
Reg No: 1997/017797/07 FSP No: 26848

What does Cura Life & Health Cover entail?

1. Emergency Transportation;
2. Being confined to hospital and undergoing medical or surgical procedures, operations and/or treatment whilst in hospital;
3. Funeral benefits as per benefit table. The Company will pay to the principal insured person an amount in accordance with the table of benefits subject to the limitations;
4. Children are covered until they reach the age of 21 and then have the option to take out their own policy, without new waiting periods. This age may be extended to 25 in respect of an unmarried child who is a full time student.

What are the benefits covered on this policy?

| Benefits | Total Insurance Benefit |
|--|-------------------------|
| Expenses incurred for transport charges or for services rendered whilst being transported in an emergency vehicle, vessel or aircraft | Netcare 911 |
| Hospitalised from the first day of admission to Hospital | R270 per day |
| Under the care of a Specialist Practitioner | R380 per day |
| Admission to a High Care Ward | R420 per day |
| Admission to an Intensive Care Unit | R740 per day |
| For each minute in the hospital theatre shall apply | R18 |
| Where the admission to hospital is for the following conditions and/or procedures then a stated benefit as follows shall replace all benefits: | |
| Childbirth | R1 900 |
| Cranial surgery | R4 200 |
| Cardio Angiogram & Angioplasty | R6 800 |
| Open Heart Surgery | R12 600 |
| Funeral Benefit | |
| Principal & Spouse | R8 000 |
| Child Aged 14-21 | R6 000 |
| Child Aged 7-13 | R3 000 |
| Child Aged 0-6 | R1 500 |
| Stillbirth | R1 500 |
| Double benefit in case of accidental death | |

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;
- Investigations, treatment surgery for obesity, et sequelae or cosmetic surgery or surgery directly or indirectly caused by or related to or as a consequence of cosmetic surgery other than as a result of an insured event otherwise insured;
- Cosmetic surgery shall include surgery for breast reduction or reconstruction unless necessitated as a result of treatment for cancer;
- Suicide, attempted suicide or intentional self-injury;
- The taking of any drug or narcotic unless prescribed by and taken in accordance with the instructions of a registered medical practitioner (other than the Insured Person) or any illness caused by the use of alcohol;
- Drug addiction;
- An event directly attributable to the Insured Person where the alcohol content in the blood exceeds the legal level permitted by law;
- Participation in
 - a. Active military duty, police duty, police reservist duty, civil commotion, labour disturbances, riot, strike or the activities of locked out workers;
 - b. Aviation other than as a passenger;
 - c. Any form of race or speed test (other than on foot or involving any non-mechanically propelled vehicle vessel craft or aircraft);
- No benefits shall be payable for an insured event for which the Insured Member received treatment or advice twelve (12) months prior to becoming an Insured Member. This exclusion only applies to the first twelve (12) months of an Insured Member's cover;
- No benefits shall be payable for pregnancy or childbirth for a period of nine (9) months from inception of this policy;
- Investigations, treatment or surgery for artificial insemination or hormone treatment for infertility;
- Depression, insanity or mental stress or psychotic/psychoneurotic disorders;
- No benefits shall be payable in the event of fraudulent submission by the claimant.
- 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 accounts
 - > Medical Scheme 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 lapse 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?

Funeral Portion of product:

- 6 Months' general waiting period. During this period no benefit will be paid out for any death due to natural causes;
- 1 Month waiting period for Accidental death, excluding suicide, only a one month waiting period will be enforced, after the first premium was received and the benefit payment will be a double payment;
- 24 Months' waiting period in case of suicide;
- 12 Months' waiting period for pre-existing illnesses and opportunistic diseases caused as a direct result of HIV / Aids.

Health Portion of product:

- 3 Months' general waiting period;
- 9 Months' waiting period on pregnancy;
- 12 Months' waiting period for pre-existing conditions;
- An underwriting process will determine the waiting period applicable.

Is there a Maximum Entry Age for this policy?

Yes, maximum entry age on the:

- Standard Option is age 65 last birthday;

Premium: R218.00

per family or individual per month