



## Standard Accident Summary of Cover 2024



INSURED BY  
**CENTRIQ**  
INSURANCE  
A LICENSED NON-LIFE INSURER

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. Dis-Chem Health is not a Medical Scheme or an Insurer. The administrator of this product is Kaelo Risk (Pty) Ltd, an authorised Financial Services Provider (FSP 36931). Insurance products are insured by Centriq Insurance Company Limited ("Centriq"), a licensed non-life insurer and authorised Financial Services Provider (FSP 3417). Lifestyle Benefits are Kaelo Offerings. Service Providers are contracted to Kaelo. Terms and Conditions apply. © Centriq Insurance Company Limited. This document may not, in whole or in part, be copied, photocopied, reproduced, translated, simplified, published or distributed in any way without the prior written consent of Centriq Insurance Company Limited.

## What is Dis-Chem Health Accident Cover?

Dis-Chem Health Accident Cover is a non-life insurance product which gives you cover in a private hospital in the case of a Medical Emergency due to Accidental Injury. You also have cover for Medical Emergencies related to 13 qualifying illnesses if the Medical Emergency Illness Buy-Up is purchased. 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.

## What Cover is Included

### Accident Cover

- Emergency Department Treatment
- In-Hospital Treatment
- Total Permanent Disability Cover in the event of permanent disability due to Accidental Injury
- Death Cover due to Accidental Injury

### Ambulance Cover

- Ambulance
- Stabilisation

### Medical Emergency Illness (Buy-Up Option)

- Emergency Department Treatment\*
- In-Hospital Treatment\*

\*For 13 qualifying Medical Emergency Illness conditions

## Key Role Players

### Your Insurer

Centriq Insurance Company Limited, FSP 3417, a licensed non-life insurer, is the insurance company providing the Benefits as detailed in this Policy.

### Your Underwriting Manager

Your Underwriting Manager is responsible for all administrative matters relating to your Policy which include

- Issuing of your Policy.
- Assessing and processing claims
- Collection of your Premium.

This product is administered by Kaelo Risk (Pty) Ltd, registration number 2008/019335/07 an authorised Financial Services Provider(FSP 36931). You can reach Kaelo Risk on 0861 029 892.



### Your Network Provider

Kaelo Prime Cure (Pty) Ltd, registration number 1997/017429/07, is the network provider who has contracted with various Healthcare Providers to provide the Benefits and services under this Policy.

### Premiums

Your insurance Policy will remain in force for as long as your Premium is received. All Premiums are payable monthly in advance by the first working day of each month.

Non-payment of Premiums may lead to the rejection of a claim or cover being suspended and any Benefit payable will be suspended until all arrear Premiums have been received by Kaelo Risk or the Insurer.

Your Premium will be reviewed every year. The Insurer may adjust the Premiums by giving at least 31 days written notice to the Policyholder. Please be aware the Premium noted in your Policy Schedule/Renewal letter is the total Premium due to Us.

### Cancelling your Policy

You can cancel this Policy at any time by giving one calendar months' notice. If you provide notice of termination after the first of the month, your Policy will terminate on the last day of the following month and your cover will be effective up until the last day of the following month. Your Premium will be payable up until the Termination Date. Benefits or services will only be covered if they were provided before the Policy Termination Date.

**Disclaimer:** This brochure is only a summary of cover. For a comprehensive list of benefits and limits that apply to a specific plan, please contact your Financial Advisor.

## Exclusions (What we will not cover)

Claims or benefits will not be paid for any incident, illness, Accidental Injury, or event that happens because of or related to the following:

- Intentional self-harm.
- Misuse of drugs.
- Failure to follow medical advice.
- Having a blood alcohol content level that exceeds the legal limit.
- Riots, strikes, civil disturbances, war or war-like activities, rebellions, acts of terrorism, or nuclear related incidents.
- You or your Dependants participation in any Hazardous Sport.
- Playing sports as a professional player.
- If you or your Dependants are in the defence force, police force, medical rescue service, firefighting service, correctional services or involved in disarming of explosives.
- If you or your Dependants are a pilot or member of the aircrew.
- Pregnancy unless the Medical Emergency is related to an ectopic pregnancy and where the Medical Emergency Illness Buy-Up is purchased.
- Acts that knowingly put the Insured Party in danger, except where the act is to save someone's life or prevent Accidental Injury.

Claims for the following services or service providers:

- Rehabilitation, frail care, hospice services or step-down facilities.
- Services provided by non-Prime Cure Network Healthcare Providers without Pre-authorization.
- Any Specialist or follow-up visits and or Treatment after hospital or Emergency Department Discharge.
- Any services provided outside of South Africa.

Claims for the following treatments, procedures, expenses, items or events:

- Any Treatment or procedure that is not an Accidental Injury. This exclusion does not apply to the emergency stabilisation and ambulance services Benefit nor the Qualifying Conditions included under the Medical Emergency Illness Buy-Up option if you purchased this option.
- External prosthesis.
- Any appliances, like wheelchairs, crutches, beds, rehabilitation or mobility equipment.
- Medicine prescribed to take home after hospital Discharge.
- Expenses incurred for non-Medical Emergency transport.
- Transport expenses for any emergency transportation other than an ambulance.
- Claims submitted after 120 days from the date of service.

**Disclaimer:** This is a summary of the exclusions on the Accident Cover Options. For a comprehensive list of benefits and limits that apply to a specific plan, please view your Policy wording.



## Contact Information



0861 029 892



dischemhealth@kaelo.co.za



www.dischemhealth.co.za



Please direct all queries to the  
**Service Centre on 0861 029 892**



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