



GAP Cover

R 90.00 per month per family

Product Overview

Most medical schemes will cover in-hospital expenses defined as services rendered by a Medical Practitioner at the Medical Aid rate. However, most specialists today are charging rates that are substantially higher than such Medical Aid rates and you, as the member, will be liable for the difference.

GAP COVER is an Insurance Product that provides cover for you and your dependants registered under your medical scheme, for any medical/surgical procedure charged above the benefit paid by your Medical Aid for incidents that necessitate hospitalisation.

Benefits

The insured will receive a benefit equivalent to the costs incurred as a result of the GAP for any hospital admission as an in-patient. Costs incurred as a result of the GAP for chemotherapy or radiotherapy for the treatment of cancer on an out-patient basis, or the necessity for kidney dialysis on an out-patient basis, are also covered.

The GAP is defined as services rendered by a Medical Practitioner who charges above the Medical Aid Benefit (to a minimum of the NHRPL), subject to a maximum of 4 times the NHRPL. Certain surgical procedures that are traditionally performed in-hospital that are performed in Doctor's Rooms will also be covered e.g. certain scopes.

Benefits exclude ward fees, theatre fees, medicines, materials and other hospital expenses.

Actual Example

In this example, the medical scheme member would have been out of pocket for some R 7,699.86, equivalent to some 54% of the total knee replacement costs.

Total Knee Replacement	Charged	Medical Aid Benefit	Gap Cover Benefit
Anaesthetist			
Pre-op Exam	344.08	139.59	204.49
Total Knee Replacement	528.99	166.30	362.69
Time	7,750.75	864.86	1,885.88
Procedure for Pain Relief	466.84	227.26	239.58
Total	4,090.66	1,398.01	2,692.65
Specialist			
Total Knee Replacement & Additional Procedures	7,988.76	3,889.38	4,099.48
Assistant	1,597.77	777.89	819.89
Total	9,586.63	4,667.27	4,919.37
Physiotherapy			
In-Hospital Treatment	715.18	627.33	87.85
Total	715.18	627.33	87.85
Total Benefit	14,392.47	6,692.61	7,699.86

Limitations

R 100,000 in aggregate per annum per Insured Person
R 200,000 in aggregate per annum per Family

Exclusions

No benefits are payable for hospitalisation, injury or illness directly or indirectly caused by or in consequence of:

- 1) Any condition for which an Insured Person received treatment or advice twelve (12) months prior to becoming an Insured Person will be excluded for the first (1st) twelve (12) months of membership (if applicable)

The exclusion is extended to pregnancy or childbirth during the first (1st) nine (9) months of the female's membership (if applicable).

- 2) Investigation, treatment or surgery as a result of:
 - Nuclear weapons or nuclear material or by ionising radiation
 - Investigations, treatment or surgery for obesity, its sequelae or cosmetic surgery
 - Any claim not covered by the Medical Scheme as well as any procedure of a purely diagnostic nature
 - Suicide, attempted suicide or intentional self-injury
 - The taking of any drugs or narcotics unless prescribed by and taken in accordance with the instructions of a registered Medical Practitioner
 - An event directly attributable to the Insured Person being under the influence of drugs or alcohol
- 3) Participation in:
 - Active military duty, police duty, police reservist duty, civil commotion, labour disturbances, strikes or the activities of locked out workers
 - Aviation other than as a passenger
 - Any form of race or speed test (other than on foot or involving any non-mechanically propelled vehicle, vessel, craft or aircraft)

Claims should be submitted in writing (i.e. complete the claim form as soon as possible), but not later than three months from the admission date into hospital. Claim forms are obtainable from LSG and should be returned to:

P O Box 53038 | Kenilworth | 7745

Claims

Once you have submitted your claim form, copies of your medical aid statement and all related accounts, i.e. for the hospital, surgeon, anaesthetist, etc., must be forwarded to us as soon as possible.

Enquiries

Enquiries should be addressed to LSG Insurance.

Tel: 086 111 5140
Fax: 086 111 5193
E-mail: gapcover@lsginsurance.co.za
Website: www.lsginsurance.co.za

This brochure is for information purposes only. Any claim is subject to the actual policy document.

NOTICE TO CLIENT

STATUTORY NOTICE TO SHORT TERM INSURANCE POLICYHOLDERS - IMPORTANT - PLEASE READ CAREFULLY DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(This notice does not form part of the Insurance Contract or any other document)

As a short-term insurance policyholder, or prospective policy holder, you have the right to the following information

1. THE ADMINISTRATOR

Name, physical address and postal address and telephone number.	LSG Insurance Secrvices (Pty) Ltd Unit 3 33 Bell Crescent Westlake Business Park Westlake 7945 P O Box 53038 Kenilworth 7745 Tel: 086 111 5140 Fax: 086 111 5139 Website: www.lsginsurance.co.za Email: info@lsginsurance.co.za
Legal status and any interest in the insurer.	Authorised Financial Service Provider: Licence No 10598 Private Company:- 2001/025391/07 Directors: S J Griffiths (Managing) L C Griffiths There is no interest in the Insurer Not more than 30% of the income is from the insurer
Whether or not in possession of professional indemnity insurance.	Yes
Details of how to institute a claim	Telephone: Ambledown Risk and Underwriting Managers (021) 685 5766
Administration fee payable	R 0.00
Licenced Financial Services	Short - term Insurance: Category Personal Lines, Commercial Lines
Written mandate to act on behalf of insurer	Written mandate issued by Ambledown Risk and Underwriting Managers (Pty) Ltd

2(a). THE UNDERWRITING AGENCY

Ambledown Risk and Underwriting Managers (Pty) Ltd
26 Station Road | Rondebosch | 7700
P O Box 246 | Rondebosch | 7701
Tel: (021) 685 5766 | Fax: (021) 685 5506

2(b). THE INSURER

Constantia Insurance Company Limited
Unit 3 Tulbach | 360 Oak Avenue | Randburg | 2194
P O Box 3518 | Cramerview | 2060
Tel: (011) 886 1488 | Fax: (011) 789 8828

3. OTHER MATTERS OF IMPORTANCE

You must be informed of any material changes to the information referred to above.
If the above information was given orally, it must be confirmed in writing within 30 days.
If your complaint to the intermediary or insurer is not resolved to your satisfaction, you may submit the complaint to the registrar of short term insurance.
Polygraph or any lie detector test is not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating a claim.
The insurer and not the intermediary must give reasons for repudiating your claim.
Your insurer may not cancel your insurance merely by informing your intermediary. There is an obligation to make sure the notice has been sent to you.
You are entitled to a copy of the policy free of charge. It is available for inspection on www.lsginsurance.co.za.

4. WARNINGS

Do not sign any blank or partially completed application form.
Complete all forms in ink and keep copies for your own records.
Keep all documents handed to you.
Make notes as to what is said to you.
Don't be pressurised to buy the product.
Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.

5. PARTICULARS OF SHORT-TERM INSURANCE OMBUDSMAN WHO IS AVAILABLE TO ADVISE YOU IN THE EVENT OF CLAIM PROBLEMS, WHICH ARE NOT SATISFACTORILY RESOLVED BY THE INSURANCE INTERMEDIARY AND/OR THE INSURER

P O Box 32334 | Braamfontein | 2017 | Tel: (011) 726 8900 | Fax: (011) 726 5501

6. PARTICULARS OF REGISTRAR OF SHORT-TERM INSURANCE

Financial Service Board | P O Box 35655 | Menlo Park | 0102 | Tel: (012) 428 8000 | Fax: (012) 347 0221

7. COMPLAINTS IN TERMS OF FAIS ACT (ACT NO.37 OF 2002)

Email: complaints@lsginsurance.co.za (all FAIS complaints must be submitted in writing)
Compliance Officer: Mr S J Griffiths | P O Box 53038, Kenilworth, 7745 | Tel: (021) 701 0840 | Fax: (021) 701 8078