



SIRAGO

U.M.A

Gap Cover is a crucial
part of your personal
healthcare planning.

Find out why...



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Sirago Underwriting Managers (Pty) Ltd is an Authorised Financial Services Provider (FSP: 4710) Underwriting Agency for GENRIC Insurance Company Limited (FSP: 43638). GENRIC is an Authorised Financial Services Provider and registered Short-term insurer.





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**Gap covers the shortfall
between what medical
schemes pay and
specialist doctors charge.**



GENRIC
Insurance

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**Why do I need Gap
Cover if I already
belong to a medical
scheme?**



GENRIC
Insurance
Company

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**Gap Cover takes care
of the financial
burdens in the event of
a health crisis.**



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MEDICAL EXPENSES CAN BE A PAIN IN THE... HEAD!

CONSIDER GAP COVER...

It's designed to help cover the shortfalls on hospital related accounts that your medical aid doesn't cover in full.

GAP COVER OPTIONS:

Choose between a **200%** or **500%** benefit option. Each benefit option offers something different, with our top option offering cover for...

- Doctors and specialists accounts;
- Co-payments and deductibles;
- Internal prosthetic devices, MRI and CT scans;
- Private ward fees;
- Cancer treatment;
- Physical rehabilitation;
- Out-patient specialist consultations;
- Casualty events;
- Trauma counselling;
- Preventative tests and procedures;
- Payout benefit on accidental disability and death; and
- Waiver benefits that cover your Gap Cover policy premium and medical aid contribution.

FROM AS LITTLE AS:

- **R 213** per month for an individual starting out, or
- **R420** per month for a family on our top option.

Stratum Benefits. Real benefits. Real cover.