



2019 TRANSFER PROCESS FOR INDIVIDUALS

This is not a medical aid and the cover is not the same as that of a medical aid. This policy is not a substitute for medical aid membership.

WHO QUALIFIES AS A TRANSFER CLIENT?

A client who has been on cover with another Gap Cover provider for a minimum period of **3 months** and who transfers without a break in cover.

WHAT DOCUMENTATION IS REQUIRED?

- Our **2019 Client Application Form**; and
- A policy document from the current Insurer not older than **30 days** that confirms the cover start date, the Gap Cover option and applicable waiting periods.

MAY COVER BE TRANSFERRED TO ANY STRATUM BENEFITS OPTION?

Cover may be transferred to any of our Gap Cover options, except to our **ACCESS OPTIMISER** option as this policy is unique in its benefit design.

REPLACEMENT POLICY DISCLOSURE

Clients transferring cover must be informed that:

- A change in monthly premium and/or special terms and conditions may apply as products are different in benefit and fee structure; and
- Our Policy Particulars must be referred to for more information about the general exclusions, terms and conditions of cover.

WAITING PERIODS

Underwriting applies regardless of whether cover is transferred between the same Insurer, or from a different Insurer.

GENERAL WAITING PERIOD		
AGE DEMOGRAPHIC	49 OR YOUNGER	50 OR OLDER
	Where all individuals applying for cover on a policy are 49 or younger at the time the policy becomes effective, the following waiting period will apply: 0 Month General Waiting Period	Where any individual applying for cover on a policy is 50 or older at the time the policy becomes effective, the following waiting period will apply: 3 Month General Waiting Period
PRE-EXISTING CONDITION WAITING PERIOD		
LIKE-FOR-LIKE BENEFITS (Benefits that are materially similar when compared to the current Gap Cover policy)	Where the current Gap Cover policy has been active for 12 months or longer, the following waiting period will apply: 0 Month Pre-Existing Condition Waiting Period	Where the current Gap Cover policy has been active for less than 12 months , the balance of the number of months still applicable to the policy will be carried over: (Number of months carried over) Pre-Existing Condition Waiting Period
ENHANCED BENEFITS (Benefits not included in the current Gap Cover policy)		
If our policy provides benefits that are not provided by the current Gap Cover policy, a 12 Month Pre-Existing Condition Waiting Period will apply where no claims can be submitted for a procedure, surgery, treatment or an investigation relating to an illness or condition for which advice or treatment was received 12 months before the cover start date of the Stratum Benefits policy.		
DISCLOSED PLANNED MEDICAL EVENTS (Medical procedures, surgeries, treatments or investigations that are planned and that we have been informed about)		
Where a claim is received in the first 10 months of cover for a planned medical procedure, surgery, treatment or investigation that the claimant was aware of at the time of applying for cover, the claim will be covered at 20% of the approved medical expense shortfall amount.		

IMPORTANT TO NOTE

- Claims received for accidental events that occur after the cover start date will be covered in full.
- Claims received within the first 12 months of cover for medical procedures, surgeries, treatments or investigations that are deemed pre-existing and have not been disclosed at the time of applying for cover, the claim may be investigated and rejected on the basis of non-disclosure.
- We will not refund any premiums that have been paid towards our policy if the current Gap Cover policy has not been cancelled. It remains the policyholder's and the appointed broker's responsibility to cancel the current Gap Cover policy before cover starts with us.
- Make a note to ask us about bulk transfers.