





Sanlam Gap Cover

Comprehensive cover made simple for you

What is Gap Cover?

Sanlam Gap Cover is a short term insurance product that provides an extra layer of financial protection for those who already have medical aid. It helps to cover certain shortfalls between what your medical aid scheme will pay and the rates charged by in-hospital medical specialists.

Monthly Premiums – 2022

	Individuals younger than 60 years	R 233.00
	Individuals older than 60 years	R 466.00
	Families younger than 60 years	R 409.00
	Families older than 60 years	R 815.00

How to Submit your Claim



 <https://www.kaelo.co.za/quick-links/>

2 Strand Road, Bellville, 7530
PO Box 1, Sanlamhof, 7532, South Africa

T +27 (0)861 111 167
E sanlaminfo@kaelo.co.za

Why choose Gap Cover?

The high cost of specialist treatments and above-inflation increases means that more people are at risk of being left behind and excluded from the quality medical care they need and deserve. Sanlam Gap gives you the freedom to choose whichever Doctor or specialist will give you the best case, regardless of your Medical Scheme, regardless of rates. We have you covered for the best case, without the stress of having to worry about additional bills.

What does my Gap Cover include?

Gap Cover is for certain cost shortfalls for in-hospital treatment as well as certain defined out-of-hospital procedures which can be categorised as follows: **Core Benefits** and **Benefit Extenders**. For details information and whether these **Benefits** and **Extenders** are applicable to your plan, access your **Policy** and **Detailed Benefits and Services** documents.

Core Benefits

- ⊙ Tariff Shortfalls
- ⊙ Co-Payments and Deductibles
- ⊙ Shortfalls from Sub-Limits
- ⊙ Oncology Tariff Shortfalls
- ⊙ Oncology Sub-Limits
- ⊙ Oncology Co-Payments
- ⊙ Out-Of-Hospital Tariff Shortfalls
- ⊙ Dental Reconstruction Benefit
- ⊙ Penalty Co-Payment
- ⊙ Innovative Oncology Medicines

Benefit Extenders

- ⊙ Family Booster
- ⊙ Hospital Booster
- ⊙ Family Protector
- ⊙ Accidental Casualty
- ⊙ Child Casualty Illness
- ⊙ Medical Scheme Contribution Waiver
- ⊙ End to End assistance with Road Accident
- ⊙ Fund claims through our preferred/chosen partner. This is a non-insurance Benefit and not underwritten by Centriq.

Statutory Notice:

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. Kaelo Risk (Pty) Ltd is an authorized financial services provider (FSP 36391). Insurance Products are underwritten by Centriq Insurance Company Limited ("Centriq") a licensed non-life insurer and authorized Financial Services Provider (FSP 3417). Centriq is committed to protecting the personal information of our stakeholders in accordance with the [Centriq Privacy Notice.pdf](#)