



## Sanlam Gap Fedhealth NexGen Gap Cover Application Form

## Important note

Please complete and sign this form and return to your Broker who will submit to our administrators Kaelo on your behalf. Kaelo will only accept applications received by a broker. Applications received after the 15th of the current month will only be activated on the 1st of the following month. Dedicated Sanlam Gap email address: sanlamapps@kaelo.co.za.

A. Applicant Details (Policyholder)			
I do not currently have Gap Cover			
I currently have Gap Cover with another provider but I wish to transfer my cover to Sanlam Gap Fedhealth NexGen Cover If you have Gap Cover with another provider but wish to transfer to Sanlam Gap Fedhealth NexGen Cover, please submit your proof of cover. Waiting periods may apply.			
	cover will only apply to yourself and that should any changes in 90 days. This includes the addition of dependants. Premiums		
Family Policy If you are joining as a family, you accept that Cover will apply to you, your spouse and your children until they reach the age of 27. Should any changes be required, you must notify our adminstrator Kaelo, within 90 days. This includes the addition of dependants. Premiums are payable monthly.			
Plan Option: Fedhealth NexGen			
Cover Start Date:			
First Name:			
Surname:			
ID Number (compulsory field):	Cellphone:		
Gender:	Date of Birth:		
Email:			
Address:			
B. Fedhealth Medical Scheme Cover Detail			
Medical Scheme:	Option:		
Start date of medical scheme membership:			
Membership number:			
Please note that cover can only be granted if you are a member o	n the Fedhealth Savvy or any of the Fedhealth Elect options.		



## C. Insured Party Details:

Should you have dependants, please provide us with a copy of your Medical Scheme membership certificate. Cover will apply to you, your spouse and your children until they reach the age of 27. If any of your dependants are on another Medical Scheme, please provide a copy of their membership certificate. Financially dependant parents excluded.

First Name:	Surname:	Relationship:	Date of Birth/ID Number:	Inception Date

## **D.** Waiting Periods

A 3 month General Waiting Period and 12 month Condition Specific Waiting Period will be applied for all new applications. If you are transferring your cover from another Gap Cover provider with similar benefits, only the balance of the applicable waiting periods will apply.

E. Debit Order Details				
The following reference will be reflected on your bank statement: Multid for SNGAP. If you are joining as a family, you accept that cover will apply to you, your spouse and your children. Should any changes be required, you must notify our administrator Kaelo within one calendar month. This includes the addition or removal of Dependants.				
Account Name:	Account Number:			
Branch Name:	Bank Name:			
Account Type:	Bank Code:			
Premium:	_			
Name and Surname of Premium Payer:				
Fedhealth NexGen rates for under 35 years:				
R64.90 per month individual	R109 per month families			
Fedhealth NexGen rates for over 35 years:				
R87 per month individual	R160 per month families			
Debit Order date: Please specify the date you would  1st 7th 15th 25th	like for your debit order to take place each month.  last working day			
131 711 1311 2311	lust working day			
I, the Premium payer, hereby authorise Centriq to draw against the above bank account all amounts due to Centriq in terms of this insurance cover. Should the relevant Premiums be adjusted, I hereby confirm that the adjusted amount may be drawn from the above account subject to the notice period outlined in the Policy. This request is to remain in force unless cancelled by one month's written notice.				
Please submit a copy of your bank statement or a bank detail	confirmation letter not older than 3 months with this form.			
Premium Payer Signature:				
Debit order deductions or Payment Terms are in Arrears or A				

(This is dependent on the strike date chosen. 1st, 7th, 15th is collected in advance and 25th, 31st is collected in arrears).



F. Broker Details				
Broker House Name: B	roker Code:			
Broker Consultant Name:				
G. Declaration by Policyholder				
I, (full name)	apply for the Sanlam Gap Fedhealth NexGen Cover			
Accurate information I confirm that all the information provided herein is complete and true and that I have not concealed any relevant or pertinent information that may affect the evaluation of risk considered under this policy for cover.				
I understand that the provision of any false, misleading or missing information could result in my application being rejected or my policy being cancelled or claims being rejected. Should this occur, I agree to refund all benefit payments that I have received in relation to this policy of insurance.				
Premium payments Premiums for Sanlam Gap Fedhealth NexGen Cover are payable monthly and deducted by Centriq. The payment reference will reflect as: Sanlam Gap. Premiums that are in arrears will result in my policy being suspended or possibly terminated.				
Benefit payments In the event that any policy benefit becomes payable subsequent to my death, I hereby provide an irrevocable authority for such benefits to be paid directly to my surviving spouse or failing such circumstance to the nominated guardians or trustees responsible for the future care of my minor children or failing either of the preceding events to my estate.				
Medical history I hereby provide irrevocable authority for Kaelo, the administrator, and Centriq, the Insurer, to obtain any of my or my dependant's medical history from any Medical Service Provider, Medical Scheme, insurance company or healthcare broker for the purposes of assessing this application for insurance as well as the underwriting of any future risk or the assessment of any claim that relates to this insurance cover.				
Disclosure documents I have read and understood the Sanlam Gap Cover Disclosure Notice which I received together with this Application Form.				
Policy exclusions and terms and conditions Please refer to your policy document for the full list of exclusions and terms and conditions.				
Full Name: Sig	gnature:			
POPIA Consent				
I consent to Centriq Insurance, and its operators, processing, and further processing, my personal information in accordance with the Protection of Personal Information Act, for the purposes of concluding, and performing in terms of, this insurance contract.				
For further information please read our Privacy Notice, which can be found on <a href="https://www.centriq.co.za">www.centriq.co.za</a>				
Once signed, this application form should be returned to your Broker.				

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 authorised financial services provider (FSP 36931). Kaelo Risk (Pty) Ltd holds preference shares in Centriq Insurance Company Limited. Insurance Products are insured by Centriq Insurance Company Limited ("Centriq") a licensed non-life insurer and authorised Financial Services Provider (FSP 3417).