| Medway AngelCover is a combination of products. Insured benefits are underwritten by Guardrisk. Administration is provided by Manage Plus Fund Administrators on behalf of the insurer. It is important for the policy owner to read this information and store in a safe place. PRODUCT Manage Plus Fund Administrators (Pty) Ltd (M.P.F.A.) FSP No. | IMPORTANT INFORMATION | | | |
|--|-----------------------|--|---|--|
| Administration is provided by Manage Plus Fund Administrators on behalf of the insurer. It is important for the policy owner to read this information and store in a safe place. PRODUCT INSURER ADDRESS Dread Disease for Minors Guardrisk Insurance Company Limited 1102 Rivonia Road Sandown San | | | | |
| INSURER ADDRESS IMPLIES ADDRESS ADD | | | | |
| INSURER ADDRESS IMPLIES ADDRESS ADD | | | | |
| ADDRESS Limited 102 Rivonia Road Sandown Sandton 2196 CONTACT TELEPHONE 011 669 1000 NUMBER REG. NO. 1992/001639/06 FSP NO. 261075 CONTACT DETAILS FOR ALL ADMINISTRATIVE QUERIES Tel: 0860 633 929 • Fax: 086 212 3406 • Box 5466 • Cape Town • 8000 COMPLIANTS PROCEDURE If you have a complaint regarding this product or service, please contact the Compliance Department of the insurer at the address listed above. COMPLIANCE OFFICERS If you believe that any legislation or regulatory considerations have been contravened, you may contact the Compliance Officer of the Insurer at the address listed above. CLAIMS NOTIFICATION In the event of a claim, please contact MPFA on 0860 633 929. CLAIMS NOTIFICATION In the event of a claim, please contact MPFA on 0860 633 929. ONBUD DETAILS ONST-term insurance OMBUD DETAILS ONST-term insurance ONBUD DETAILS ONBUD DETAILS ONST-term insurance ONBUD DETAILS ONST-term insurance ONBUD DETAILS ONST-term insurance ONBUD DETAILS ONST-term insurance ONBUD DETAILS ONBUD DETAILS ONBUD DETAILS ONST-term insurance insurance ONBUD DETAILS ONBUD PROCEDUR The issued policy may be cancelled within 30 days from the date of commencement. You may cancel the policy by insurance is generally to the disadvantage of the policy owner, due to the duplication of initial exists ONBUD PROCEDURY ON THE ONE OF THE OWNER OF THE | | | | |
| 102 Rivonia Road Sandown Sando | INSURER | | | |
| Sandown Sandton 2196 CONTACT TELEPHONE NUMBER REG. NO. 1992/001639/06 FSP NO. 261075 CONTACT DETAILS FOR ALL ADMINISTRATIVE QUERIES TE: 0880 633 929 * Fax: 086 212 3406 * Box 5466 * Cape Town * 8000 COMPLIANTS PROCEDURE If you have a complaint regarding this product or service, please contact the Compliance Department of the Insurer at the address listed above. COMPLIANCE OFFICERS If you believe that any legislation or regulatory considerations have been contravened, you may contact the Compliance Officer of the Insurer at the address listed above. CLAIMS NOTIFICATION In the event of a Calm, please contact MPFA on 0860 633 929. CLAIMS NOTIFICATION OMBUD DETAILS Short-term Insurance Ombud PO 80x 32394, Braamfontein, 2017 Te: 011 726 800 Fax: 011 726 5501 Fax: 011 726 800 Fax: 011 726 5501 Fax: 011 726 800 Fax: 011 726 5501 Fax: 012 748 8040 Te: 860 334 766 Fax: 012 348 3447 E-mail: info@ostl.co.za EPPLACEMENT OF POLICIES REPLACEMENT OF POLICIES REPLACEMENT OF POLICIES REPLACEMENT OF POLICIES REPLACEMENT OF POLICIES The benefits provided by this policy, depending on selection, are described within the policy owner, due to the duplication of initial existing costs. However, in the case of AngelCover, there are no initial costs. NAME, CLASS AND TYPE OF POLICY BENEFITS The benefits provided by this policy, depending on selection, are described within the policy world. Policy wording. COMMENCEMENT The policy will commence on the acceptance of the application and receipt of the first premium. The commencement date of the policy is indicated on the Policy Schedule. DURATION OF COVER COMMENCEMENT The policy will commence on the acceptance of the application form and will be confirmed in the Policy post. Premiums are paid in accordance with the policy world in the Policy post. Premiums are paid monthly and may be reviewed from time to time. NON-PAYMENT OF PREMIUM OBLIGATIONS Commission is paid to an intermediary in the amount of 20% of gross premium payable. A buministratoros A buministratoros | ADDRESS | ' ' | | |
| CONTACT TELEPHONE NUMBER REG. NO. 1992/001639/06 FSP NO. 261075 CONTACT DETAILS FOR ALL ADMINISTRATIVE QUERIES COMPLAINTS PROCEDURE If you have a complaint regarding this product or service, please contact the Compliance Department of the Insurer at the address listed above. COMPLIANCE OFFICERS you may contact the Compliance Officer of the Insurer at the address listed above. CLAIMS NOTIFICATION OMBUD DETAILS OMBUD DETAILS ONTH-term Insurance Ombud PO Box 32334, Braamfontein, 2017 Tel: 011 726 8900 Fax: 011 726 5501 Fex: 011 726 5501 Fex: 012 742 5501 Femali: info@osti.co.za Emalitinfo@fisisombud.co.za Emalitinfo@risombud.co.za Emalitinfo@risombud.co.za REPLACEMENT OF POLICES REPLACEMENT OF POLICES The benefits provided by this policy, depending on selection, are described within the policy wording. COMMENCEMENT The policy will commence on the acceptance of the application and receipt of the first premium. The Denefits provided by this policy, depending on selection, are described within the policy wording. COMMENCEMENT The policy will commence on the acceptance of the Application form and will be confirmed in the Policy pack. Premiums are paid in accordance with the policy conditions, but cover will cease on the death of the Principal Member. PREMIUM OBLIGATIONS The premium payable for this policy is indicated on the Policy Schedule. DURATION OF COVER COMMENCEMENT The policy will commence on the acceptance of the application and receipt of the first premium. The commencement date of the policy is indicated on the Policy Schedule. DURATION OF COVER COMMINISTERATION COMMINISTERATION Binder Fees of 25% are paid to the administrators. COMMINISTERATION ADMINISTERATION COMMISSIONS Commissions paid to an intermediary in the amount of 20% of gross premium payable. PREMIUM OBLIGATIONS A summary of claims exclusions and waiting periods are more fully described in the medical scheme — check with your intermediary to confirm Medway AngelCover Plan includes various short term insurance policies for wh | | | | |
| CONTACT TELEPHONE NUMBER REG. NO. 1992/001639/06 5SP NO. 261075 CONTACT DETAILS FOR ALL ADMINISTRATIVE QUERIES COMPLAINTS PROCEDURE Department of the insurer at the address listed above. COMPLAINTS PROCEDURE If you believe that any legislation or regulatory considerations have been contravened, you may contact the Compliance Officer of the insurer at the address listed above. CLAIMS NOTIFICATION OMBUD DETAILS Short-term Insurance Ombud PO Box 32334, Braamfontein, 2017 Tel: 011 726 5801 E-mail: info@ostit.co.za Fax: 011 726 5801 Fax: 011 726 5801 Fax: 012 348 3447 E-mail: info@ostit.co.za COOLING OFF The issued policy may be cancelled within 30 days from the date of commencement. You may cancel the policy by written notice to Box 5466 • Cape Town • 8000 Or ermail Customercrae@medway.co.za COULING OFF REPLACEMENT OF POLICIES The benefits provided by this policy, depending on selection, are described within the policy complex premium. The benefits provided by this policy, depending on selection, are described within the policy womencement and the oplicy will commence on the acceptance of the application and receipt of the first premium. The commencement date of the policy, shown in the application and receipt of the first premium. The commencement date of the policy is indicated on the Policy Schedule. DURATION OF COVER COMMENCEMENT The policy will commence on the acceptance of the application and receipt of the first premium. The commencement date of the policy is indicated on the Policy Schedule. DURATION OF COVER COMMISSIONS Commissions Commissions Commissions Commissions Commissions Commissions A summary of claims exclusions and waiting periods are more fully described in the medical scheme — check with your intermediary. Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term insurance Act) the member may not be benefit from duplicate cover. Check with your intermediary to confirm | | Sandown | | |
| CONTACT TELEPHONE NUMBER REG. NO. 1992/001639/06 251075 CONTACT DETAILS FOR ALL ADMINISTRATIVE QUERIES Tel: 0860 633 929 * Fax: 086 212 3406 * Box 5466 * Cape Town * 8000 COMPLAINTS PROCEDURE If you have a complaint regarding this product or service, please contact the Compliance Department of the Insurer at the address listed above. COMPLIANCE OFFICERS If you believe that any legislation or regulatory considerations have been contravened, you may contact the Compliance Officer of the Insurer at the address listed above. CLAIMS NOTIFICATION In the event of a claim, please contact MPFA on 0860 633 929. Short-term Insurance Ombud PO Box 32334, Bramfontein, 2017 Tel: 011 726 5901 Fax: 013 438 4347 E-mail: info@atico.uza Email: info@atico.uza The issued policy may be cancelled within 30 days from the date of commencement. You may cancel the policy by written notice to Box 5466 * Cape Town * 8000 Or email Customercare@medway.co.za REPLACEMENT OF POLICIES REPLACEMENT OF POLICY REPLACEMENT OF POLICY The benefits provided by this policy, depending on selection, are described within the policy owner, due to the duplication of initial existing costs. However, in the case of AngelCover, there are no initial costs. NAME, CLASS AND TYPE OF POLICY BENEFITS The benefits provided by this policy, depending on selection, are described within the policy wording. COMMENCEMENT The commencement date of the policy is indicated on the Policy Schedule. DURATION OF COVER Cover continues for as long as premiums are paid in accordance with the policy conditions, but cover will case on the death of the Principal Member. The premium. The commencement date of the policy is indicated on the Policy Schedule. DURATION OF COVER Cover continues for as long as premiums are paid in accordance with the policy conditions, but cover will case on the death of the Principal Member. The premium and benefits will be forfeited. A buministration Bi | | Sandton | | |
| NUMBER REG. NO. 1992/001639/06 2501075 CONTACT DETAILS FOR ALL ADMINISTRATIVE QUERIES COMPLAINTS PROCEDURE COMPLAINTS PROCEDURE OUTPLAINTS PROCEDURE COMPLAINTS PROCEDURE COMPLAI | | 2196 | | |
| REG. NO. FSP NO. 261075 Manage Plus Fund Administrators (Pty) Ltd (M.P.F.A), FSP No. 36085, Reg No. 1994/00187/07 QUERIES Tel: 0856 0339 29 * Fax: 086 212 3406 * Box 5466 * Cape Town * 8000 COMPLAINTS PROCEDURE COMPLIANCE OFFICERS Tel: 0856 0339 29 * Fax: 086 212 3406 * Box 5466 * Cape Town * 8000 COMPLIANCE OFFICERS Tel: 0856 0339 29 * Fax: 086 212 3406 * Box 5466 * Cape Town * 8000 COMPLIANCE OFFICERS Tel: 0856 0339 29 * Fax: 086 212 3406 * Box 5466 * Cape Town * 8000 COMPLIANCE OFFICERS Tel: 0856 0339 29 * Fax: 086 212 3406 * Box 5466 * Cape Town * 8000 COMPLIANCE OFFICERS Tel: 0856 0339 29 * Fax: 086 212 3406 * Box 5466 * Cape Town * 8000 COMPLIANCE OFFICERS The Seventhal Tel: 0856 033 29 9 * Fax: 086 212 3406 * Box 5466 * Cape Town * 8000 OMBUD DETAILS Short-term Insurance Ombud PO Box 32334 PO Box 74571, Tel: 011 726 8900 Fax: 011 726 8900 Fax: 011 726 5501 Fax: 012 736 8900 Fax: 012 736 343447 E-mail: info@osti.co.za Email: info@osti.co.za Email: info@faisombud.co.za COOLING OFF The issued policy may be cancelled within 30 days from the date of commencement. You may cancel the policy by written notice to Box 5466 * Cape Town * 8000 Or email Customercare@medway.co.za REPLACEMENT OF POLICIES REPLACEMENT OF POLICIES NAME, CLASS AND TYPE OF POLICY Dread Disease Cover: Covers for dread disease and chronic illness in Minors POPER OF POLICY BENEFITS The benefits provided by this policy, depending on selection, are described within the policy wording. COMMENCEMENT The commencement date of the policy is indicated on the Policy Schedule. DURATION OF COVER Cover continues for as long as premiums are paid in accordance with the policy conditions, but cover will cease on the death of the Principal Member. PREMIUM OBLIGATIONS The premium sand benefits will be forfeited. Binder Fees of 25% are paid to the administrators. HARGES COMMISSIONS Commission is paid to an intermediary in the amount of 20% of gross premium payable. EXCLUSIONS AND WAITING PERIODS **Principal Member must be a paid up mem | CONTACT TELEPHONE | 011 669 1000 | | |
| CONTACT DETAILS FOR ALL ADMINISTRATIVE QUERIES | NUMBER | | | |
| CONTACT DETAILS FOR ALL ADMINISTRATIVE 1994/00187/07 USERIES TEI: 0860 633 929 • Fax: 086 212 3406 • Box 5466 • Cape Town • 8000 If you have a complaint regarding this product or service, please contact the Compliance Department of the Insurer at the address listed above. If you believe that any legislation or regulatory considerations have been contravened, you may contact the Compliance Officer of the Insurer at the address listed above. CLAIMS NOTIFICATION In the event of a claim, please contact MPFA on 0860 633 929. Short-term insurance Ombud PO Box 32334, PO Box 74571, Tel: 011 726 8900 Fax: 011 726 8900 Fax: 011 726 5501 Famili: info@osti.co.za Fa | REG. NO. | 1992/001639/06 | | |
| QUERIES COMPLAINTS PROCEDURE If you have a complaint regarding this product or service, please contact the Compliance Department of the Insurer at the address listed above. COMPLAINCE OFFICERS If you believe that any legislation or regulatory considerations have been contravened, you may contact the Compliance Officer of the insurer at the address listed above. CLAIMS NOTIFICATION OMBUD DETAILS Short-term Insurance Ombud PO Box 32334, Braamfontein, 2017 Tei: 011 726 8900 Fax: 011 726 8900 Fax: 011 726 5500 Fax: 011 726 5500 Fax: 012 348 3447 Condition or regulation or regulatory considerations have been contravened, you may contact the Compliance Officer of the insurer at the address listed above. CLAIMS NOTIFICATION In the event of a claim, please contact MPFA on 0860 633 929. Short-term Insurance Ombud PO Box 32334, PA FAS Ombud PO Box 74571, Lynnwood Ridge, 0040 Tei: 0860 324 766 Fax: 012 348 3447 Fax: 013 748 6890 Fax: 013 748 6890 Fax: 014 726 6890 Fax: 015 746 6890 Fax: 015 746 6890 Fax: 015 746 6890 Fax: 015 746 746 Fax: 015 746 6890 Fax: 015 746 6890 Fax: 015 746 6890 Fax: 015 746 6890 Fax: 015 746 746 F | FSP NO. | 261075 | | |
| Tel: 0860 633 929 • Fax: 086 212 3406 • Box 5466 • Cape Town • 8000 COMPLINITS PROCEDURE If you have a complaint regarding this product or service, please contact the Compliance Department of the Insurer at the address listed above. COMPLIANCE OFFICERS If you believe that any legislation or regulatory considerations have been contravened, you may contact the Compliance Officer of the Insurer at the address listed above. CLAIMS NOTIFICATION In the event of a claim, please contact MPFA on 0860 633 929. Short-term Insurance Ombud Po Dox 32334, Braamfontein, 2017 Tel: 011 726 8900 Fax: 011 726 8900 Fax: 011 726 5501 Fax: 011 726 5501 Fax: 011 726 5501 Fax: 012 746 5501 Fax: 012 748 34347 F | CONTACT DETAILS FOR | | | |
| If you have a complaint regarding this product or service, please contact the Compliance Department of the insurer at the address listed above. | | · | | |
| Department of the Insurer at the address listed above. | | | | |
| If you believe that any legislation or regulatory considerations have been contravened, you may contact the Compliance Officer of the Insurer at the address listed above. In the event of a claim, please contact MPFA on 0860 633 929. OMBUD DETAILS | COMPLAINTS PROCEDURE | | | |
| You may contact the Compliance Officer of the Insurer at the address listed above. | | | | |
| In the event of a claim, please contact MPFA on 0860 633 929. | COMPLIANCE OFFICERS | | | |
| OMBUD DETAILS Short-term Insurance Ombud PO Box 32334, Braamfontein, 2017 Tel: 011 726 8900 Fax: 011 726 8900 Fax: 011 726 8900 Fax: 011 726 5501 Fax: 012 348 3447 Fax: 013 | | | | |
| Ombud PO Box 32334, Braamfontein, 2017 Tel: 011 726 8900 Fax: 011 726 5501 E-mail: info@osti.co.2a COOLING OFF The issued policy may be cancelled within 30 days from the date of commencement. You may cancel the policy by written notice to Box 5466 • Cape Town • 8000 Or email Customercare@medway.co.za REPLACEMENT OF POLICIES Replacement of any insurance is generally to the disadvantage of the policy owner, due to the duplication of initial existing costs. However, in the case of AngelCover, there are no initial costs. NAME, CLASS AND TYPE OF POLICY BENEFITS The benefits provided by this policy, depending on selection, are described within the policy wording. COMMENCEMENT The policy will commence on the acceptance of the application and receipt of the first premium. The commencement date of the policy is indicated on the Policy Schedule. DURATION OF COVER Cover continues for as long as premiums are paid in accordance with the policy conditions, but cover will cease on the death of the Principal Member. PREMIUM OBLIGATIONS The premium payable for this policy is shown in the application form and will be confirmed in the Policy pack. Premiums are paid monthly and may be reviewed from time to time. NON-PAYMENT OF Should premiums not be paid according to policy conditions, the policy will lapse and all premiums and benefits will be forfeited. BIOMINISTRATION CHARGES COMMISSIONS Commission is paid to an intermediary in the amount of 20% of gross premium payable. EXCLUSIONS AND WAITING PERIODS RESTRICTIONS Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary to confirm Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary to confirm | | | | |
| Braamfontein, 2017 Tel: 011 726 8900 Fax: 011 726 5901 E-mail: info@osti.co.za COOLING OFF COOLING OFF The issued policy may be cancelled within 30 days from the date of commencement. You may cancel the policy by written notice to Box 5466 ◆ Cape Town ◆ 8000 Or email Customercare@medway.co.za REPLACEMENT OF POLICIES REPLACEMENT OF POLICIES REPLACEMENT OF POLICY BENEFITS The benefits provided by this policy, depending on selection, are described within the policy wording. COMMENCEMENT The benefits provided by this policy, depending on selection, are described within the policy wording. COMMENCEMENT The policy will commence on the acceptance of the application and receipt of the first premium. The commencement date of the policy is indicated on the Policy Schedule. DURATION OF COVER Cover continues for as long as premiums are paid in accordance with the policy conditions, but cover will cease on the death of the Principal Member. PREMIUM OBLIGATIONS The premium payable for this policy is shown in the application form and will be confirmed in the Policy pack. Premiums are paid monthly and may be reviewed from time to time. NON-PAYMENT OF Should premiums not be paid according to policy conditions, the policy will lapse and all premiums and benefits will be forfeited. Binder Fees of 25% are paid to the administrators. CHARGES COMMISSIONS Commission is paid to an intermediary in the amount of 20% of gross premium payable. EXCLUSIONS AND MAITING PERIODS RESTRICTIONS Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary to confirm Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary to confirm | OMBUD DETAILS | | | |
| Tel: 011 726 8900 Fax: 011 726 5501 E-mail: info@osti.co.za COOLING OFF The issued policy may be cancelled within 30 days from the date of commencement. You may cancel the policy by written notice to Box 5466 • Cape Town • 8000 Or email Customercare@medway.co.za REPLACEMENT OF POLICIES Replacement of any insurance is generally to the disadvantage of the policy owner, due to the duplication of initial existing costs. However, in the case of AngelCover, there are no initial costs. NAME, CLASS AND TYPE OF POLICY BENEFITS The benefits provided by this policy, depending on selection, are described within the policy wording. COMMENCEMENT The policy will commence on the acceptance of the application and receipt of the first premium. The commencement date of the policy is indicated on the Policy Schedule. Cover continues for as long as premiums are paid in accordance with the policy conditions, but cover will cease on the death of the Principal Member. PREMIUM OBLIGATIONS The premium payable for this policy is shown in the application form and will be confirmed in the Policy pack. Premiums are paid monthly and may be reviewed from time to time. NON-PAYMENT OF PREMUIMS ADMINISTRATION CHARGES COMMISSIONS Commission is paid to an intermediary to the administrators. PRESTRICTIONS RESTRICTIONS A summary of claims exclusions and waiting periods are more fully described in the individual policy wordings. PRESTRICTIONS PREMIUM dember must be a paid up member of an approved registered medical scheme – check with your intermediary. Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary to confirm | | · · · · · · · · · · · · · · · · · · · | · · | |
| Fax: 011 726 5501 E-mail: info@osti.co.za Email: info@osti.co.za Ema | | , | , | |
| E-mail: info@osti.co.za Email: info@faisombud.co.za The issued policy may be cancelled within 30 days from the date of commencement. You may cancel the policy by written notice to Box 5466 • Cape Town • 8000 Or email Customercare@medway.co.za REPLACEMENT OF POLICIES Replacement of any insurance is generally to the disadvantage of the policy owner, due to the duplication of initial existing costs. However, in the case of AngelCover, there are no initial costs. NAME, CLASS AND TYPE OF POLICY Dread Disease Cover: Covers for dread disease and chronic illness in Minors POLICY The benefits provided by this policy, depending on selection, are described within the policy wording. COMMENCEMENT The policy will commence on the acceptance of the application and receipt of the first premium. The commencement date of the policy is indicated on the Policy Schedule. DURATION OF COVER Cover continues for as long as premiums are paid in accordance with the policy conditions, but cover will cease on the death of the Principal Member. The premium payable for this policy is shown in the application form and will be confirmed in the Policy pack. Premiums are paid monthly and may be reviewed from time to time. NON-PAYMENT OF Should premiums not be paid according to policy conditions, the policy will lapse and all premiums and benefits will be forfeited. ADMINISTRATION Should premiums not be paid according to policy conditions, the policy will lapse and all premiums and benefits will be forfeited. ADMINISTRATION Commission is paid to an intermediary in the amount of 20% of gross premium payable. A summary of claims exclusions and waiting periods are more fully described in the individual policy wordings. • Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. • Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from d | | | | |
| The issued policy may be cancelled within 30 days from the date of commencement. You may cancel the policy by written notice to Box 5466 • Cape Town • 8000 Or email Customercare@medway.co.za Replacement of any insurance is generally to the disadvantage of the policy owner, due to the duplication of initial existing costs. However, in the case of AngelCover, there are no initial costs. NAME, CLASS AND TYPE OF POLICY BENEFITS The benefits provided by this policy, depending on selection, are described within the policy wording. The policy will commence on the acceptance of the application and receipt of the first premium. The commencement date of the policy is indicated on the Policy Schedule. DURATION OF COVER Cover continues for as long as premiums are paid in accordance with the policy conditions, but cover will cease on the death of the Principal Member. The premium payable for this policy is shown in the application form and will be confirmed in the Policy pack. Premiums are paid monthly and may be reviewed from time to time. NON-PAYMENT OF PREMIUMS ADMINISTRATION CHARGES COMMISSIONS Commission is paid to an intermediary in the amount of 20% of gross premium payable. A summary of claims exclusions and waiting periods are more fully described in the individual policy wordings. Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | | | | |
| Tou may cancel the policy by written notice to Box 5466 • Cape Town • 8000 Or email Customercare@medway.co.za REPLACEMENT OF POLICIES Replacement of any insurance is generally to the disadvantage of the policy owner, due to the duplication of initial existing costs. However, in the case of AngelCover, there are no initial costs. NAME, CLASS AND TYPE OF POLICY BENEFITS The benefits provided by this policy, depending on selection, are described within the policy wording. COMMENCEMENT The policy will commence on the acceptance of the application and receipt of the first premium. The commencement date of the policy is indicated on the Policy Schedule. Cover continues for as long as premiums are paid in accordance with the policy conditions, but cover will cease on the death of the Principal Member. PREMIUM OBLIGATIONS The premium payable for this policy is shown in the application form and will be confirmed in the Policy pack. Premiums are paid monthly and may be reviewed from time to time. NON-PAYMENT OF PREMUIMS NON-PAYMENT OF PREMUIMS Should premiums not be paid according to policy conditions, the policy will lapse and all premiums and benefits will be forfeited. ADMINISTRATION CHARGES COMMISSIONS Commission is paid to an intermediary in the amount of 20% of gross premium payable. EXCLUSIONS AND WAITING PERIODS RESTRICTIONS • Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. • Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | COOLING OFF | | _ | |
| REPLACEMENT OF POLICIES Replacement of any insurance is generally to the disadvantage of the policy owner, due to the duplication of initial existing costs. However, in the case of AngelCover, there are no initial costs. NAME, CLASS AND TYPE OF POLICY BENEFITS The benefits provided by this policy, depending on selection, are described within the policy wording. COMMENCEMENT The policy will commence on the acceptance of the application and receipt of the first premium. The commencement date of the policy is indicated on the Policy Schedule. Cover continues for as long as premiums are paid in accordance with the policy conditions, but cover will cease on the death of the Principal Member. PREMIUM OBLIGATIONS The premium payable for this policy is shown in the application form and will be confirmed in the Policy pack. Premiums are paid monthly and may be reviewed from time to time. NON-PAYMENT OF PREMUMS ADMINISTRATION CHARGES COMMISSIONS Commission is paid to an intermediary in the amount of 20% of gross premium payable. EXCLUSIONS AND WAITING PERIODS RESTRICTIONS Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | COOLING OFF | | | |
| Replacement of any insurance is generally to the disadvantage of the policy owner, due to the duplication of initial existing costs. However, in the case of AngelCover, there are no initial costs. Dread Disease Cover: Covers for dread disease and chronic illness in Minors The benefits provided by this policy, depending on selection, are described within the policy wording. The policy will commence on the acceptance of the application and receipt of the first premium. The commencement date of the policy is indicated on the Policy Schedule. DURATION OF COVER Cover continues for as long as premiums are paid in accordance with the policy conditions, but cover will cease on the death of the Principal Member. The premium payable for this policy is shown in the application form and will be confirmed in the Policy pack. Premiums are paid monthly and may be reviewed from time to time. NON-PAYMENT OF PREMUIMS ADMINISTRATION CHARGES COMMISSIONS Commission is paid to an intermediary in the amount of 20% of gross premium payable. A summary of claims exclusions and waiting periods are more fully described in the individual policy wordings. Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. • Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. • Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | | | | |
| the duplication of initial existing costs. However, in the case of AngelCover, there are no initial costs. Dread Disease Cover: Covers for dread disease and chronic illness in Minors DFOLICY BENEFITS The benefits provided by this policy, depending on selection, are described within the policy wording. COMMENCEMENT The policy will commence on the acceptance of the application and receipt of the first premium. The commencement date of the policy is indicated on the Policy Schedule. DURATION OF COVER Cover continues for as long as premiums are paid in accordance with the policy conditions, but cover will cease on the death of the Principal Member. The premium payable for this policy is shown in the application form and will be confirmed in the Policy pack. Premiums are paid monthly and may be reviewed from time to time. NON-PAYMENT OF PREMIUMS NON-PAYMENT OF PREMIUMS ADMINISTRATION CHARGES COMMISSIONS Commission is paid to an intermediary in the amount of 20% of gross premium payable. A summary of claims exclusions and waiting periods are more fully described in the individual policy wordings. Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. • Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary to confirm | REPLACEMENT OF | | | |
| Initial costs. NAME, CLASS AND TYPE OF POLICY BENEFITS The benefits provided by this policy, depending on selection, are described within the policy wording. COMMENCEMENT The policy will commence on the acceptance of the application and receipt of the first premium. The commencement date of the policy is indicated on the Policy Schedule. DURATION OF COVER Cover continues for as long as premiums are paid in accordance with the policy conditions, but cover will cease on the death of the Principal Member. PREMIUM OBLIGATIONS The premium payable for this policy is shown in the application form and will be confirmed in the Policy pack. Premiums are paid monthly and may be reviewed from time to time. NON-PAYMENT OF PREMUIMS Should premiums not be paid according to policy conditions, the policy will lapse and all premiums and benefits will be forfeited. ADMINISTRATION CHARGES COMMISSIONS Commission is paid to an intermediary in the amount of 20% of gross premium payable. EXCLUSIONS AND WAITING PERIODS RESTRICTIONS Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | | | | |
| DURATION OF COVER DURATION OF COVER NON-PAYMENT OF PREMUIMS ADMINISTRATION CHARGES COMMISSIONS COMMISSIONS COMMISSIONS EXCLUSIONS AND WAITING PERIODS RESTRICTIONS The benefits provided by this policy, depending on selection, are described within the policy wording. The benefits provided by this policy, depending on selection, are described within the policy wording. The policy will commence on the acceptance of the application and receipt of the first premium. The commencement date of the policy is indicated on the Policy Schedule. Cover continues for as long as premiums are paid in accordance with the policy conditions, but cover will cease on the death of the Principal Member. The premium payable for this policy is shown in the application form and will be confirmed in the Policy pack. Premiums are paid monthly and may be reviewed from time to time. Should premiums not be paid according to policy conditions, the policy will lapse and all premiums and benefits will be forfeited. Binder Fees of 25% are paid to the administrators. Commission is paid to an intermediary in the amount of 20% of gross premium payable. EXCLUSIONS AND A summary of claims exclusions and waiting periods are more fully described in the individual policy wordings. Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | | | | |
| The benefits provided by this policy, depending on selection, are described within the policy wording. The policy will commence on the acceptance of the application and receipt of the first premium. The commencement date of the policy is indicated on the Policy Schedule. DURATION OF COVER Cover continues for as long as premiums are paid in accordance with the policy conditions, but cover will cease on the death of the Principal Member. The premium payable for this policy is shown in the application form and will be confirmed in the Policy pack. Premiums are paid monthly and may be reviewed from time to time. NON-PAYMENT OF PREMUIMS NON-PAYMENT OF PREMUIMS ADMINISTRATION Binder Fees of 25% are paid to the administrators. CHARGES COMMISSIONS Commission is paid to an intermediary in the amount of 20% of gross premium payable. A summary of claims exclusions and waiting periods are more fully described in the individual policy wordings. Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | NAME, CLASS AND TYPE | | | |
| COMMENCEMENT The policy will commence on the acceptance of the application and receipt of the first premium. The commencement date of the policy is indicated on the Policy Schedule. Cover continues for as long as premiums are paid in accordance with the policy conditions, but cover will cease on the death of the Principal Member. PREMIUM OBLIGATIONS The premium payable for this policy is shown in the application form and will be confirmed in the Policy pack. Premiums are paid monthly and may be reviewed from time to time. NON-PAYMENT OF PREMUIMS NON-PAYMENT OF PREMUIMS ADMINISTRATION CHARGES COMMISSIONS COmmission is paid to an intermediary in the amount of 20% of gross premium payable. A summary of claims exclusions and waiting periods are more fully described in the individual policy wordings. Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | OF POLICY | | | |
| The policy will commence on the acceptance of the application and receipt of the first premium. The commencement date of the policy is indicated on the Policy Schedule. DURATION OF COVER Cover continues for as long as premiums are paid in accordance with the policy conditions, but cover will cease on the death of the Principal Member. The premium payable for this policy is shown in the application form and will be confirmed in the Policy pack. Premiums are paid monthly and may be reviewed from time to time. NON-PAYMENT OF PREMUIMS Should premiums not be paid according to policy conditions, the policy will lapse and all premiums and benefits will be forfeited. Binder Fees of 25% are paid to the administrators. COMMISSIONS Commission is paid to an intermediary in the amount of 20% of gross premium payable. EXCLUSIONS AND WAITING PERIODS RESTRICTIONS Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | BENEFITS | | | |
| DURATION OF COVER Cover continues for as long as premiums are paid in accordance with the policy conditions, but cover will cease on the death of the Principal Member. PREMIUM OBLIGATIONS The premium payable for this policy is shown in the application form and will be confirmed in the Policy pack. Premiums are paid monthly and may be reviewed from time to time. NON-PAYMENT OF Should premiums not be paid according to policy conditions, the policy will lapse and all premiums and benefits will be forfeited. ADMINISTRATION CHARGES COMMISSIONS Commission is paid to an intermediary in the amount of 20% of gross premium payable. EXCLUSIONS AND WAITING PERIODS RESTRICTIONS Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | | , , , | | |
| The commencement date of the policy is indicated on the Policy Schedule. Cover continues for as long as premiums are paid in accordance with the policy conditions, but cover will cease on the death of the Principal Member. The premium payable for this policy is shown in the application form and will be confirmed in the Policy pack. Premiums are paid monthly and may be reviewed from time to time. NON-PAYMENT OF PREMUIMS Should premiums not be paid according to policy conditions, the policy will lapse and all premiums and benefits will be forfeited. ADMINISTRATION Binder Fees of 25% are paid to the administrators. COMMISSIONS Commission is paid to an intermediary in the amount of 20% of gross premium payable. EXCLUSIONS AND WAITING PERIODS AND WAITING PERIODS RESTRICTIONS Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. • Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | COMMENCEMENT | The policy will commence on the acceptance of the application and receipt of the first | | |
| DURATION OF COVER Cover continues for as long as premiums are paid in accordance with the policy conditions, but cover will cease on the death of the Principal Member. The premium payable for this policy is shown in the application form and will be confirmed in the Policy pack. Premiums are paid monthly and may be reviewed from time to time. NON-PAYMENT OF PREMUIMS ADMINISTRATION CHARGES COMMISSIONS COMMISSIONS Commission is paid to an intermediary in the amount of 20% of gross premium payable. A summary of claims exclusions and waiting periods are more fully described in the individual policy wordings. Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | | • | | |
| conditions, but cover will cease on the death of the Principal Member. PREMIUM OBLIGATIONS The premium payable for this policy is shown in the application form and will be confirmed in the Policy pack. Premiums are paid monthly and may be reviewed from time to time. NON-PAYMENT OF PREMUIMS Should premiums not be paid according to policy conditions, the policy will lapse and all premiums and benefits will be forfeited. Binder Fees of 25% are paid to the administrators. CHARGES COMMISSIONS Commission is paid to an intermediary in the amount of 20% of gross premium payable. EXCLUSIONS AND WAITING PERIODS RESTRICTIONS Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | | | | |
| The premium payable for this policy is shown in the application form and will be confirmed in the Policy pack. Premiums are paid monthly and may be reviewed from time to time. NON-PAYMENT OF PREMUIMS Should premiums not be paid according to policy conditions, the policy will lapse and all premiums and benefits will be forfeited. Binder Fees of 25% are paid to the administrators. CHARGES COMMISSIONS Commission is paid to an intermediary in the amount of 20% of gross premium payable. EXCLUSIONS AND Asummary of claims exclusions and waiting periods are more fully described in the individual policy wordings. Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | DURATION OF COVER | | | |
| confirmed in the Policy pack. Premiums are paid monthly and may be reviewed from time to time. NON-PAYMENT OF PREMUIMS Should premiums not be paid according to policy conditions, the policy will lapse and all premiums and benefits will be forfeited. ADMINISTRATION CHARGES COMMISSIONS Commission is paid to an intermediary in the amount of 20% of gross premium payable. EXCLUSIONS AND Asummary of claims exclusions and waiting periods are more fully described in the individual policy wordings. RESTRICTIONS Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | | | | |
| NON-PAYMENT OF PREMUIMS ADMINISTRATION CHARGES COMMISSIONS A summary of claims exclusions and waiting periods are more fully described in the individual policy wordings. Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | PREMIUM OBLIGATIONS | | | |
| NON-PAYMENT OF PREMUIMS ADMINISTRATION CHARGES COMMISSIONS EXCLUSIONS AND WAITING PERIODS RESTRICTIONS Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | | | ack. Premiums are paid monthly and may be reviewed from time | |
| PREMUIMS ADMINISTRATION CHARGES COMMISSIONS COmmission is paid to an intermediary in the amount of 20% of gross premium payable. EXCLUSIONS AND WAITING PERIODS RESTRICTIONS Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | NON DAYMENT OF | | unid passuding to unline and things the unline will large and all | |
| ADMINISTRATION CHARGES COMMISSIONS COMMISSIONS COMMISSIONS COMMISSIONS COMMISSIONS COMMISSIONS COMMISSIONS COMMISSIONS A summary of claims exclusions and waiting periods are more fully described in the individual policy wordings. RESTRICTIONS Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | | | | |
| COMMISSIONS Commission is paid to an intermediary in the amount of 20% of gross premium payable. EXCLUSIONS AND WAITING PERIODS RESTRICTIONS Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | | | | |
| COMMISSIONS Commission is paid to an intermediary in the amount of 20% of gross premium payable. A summary of claims exclusions and waiting periods are more fully described in the individual policy wordings. RESTRICTIONS Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | | bilider 1 ces of 25% are paid to the admillistrators. | | |
| A summary of claims exclusions and waiting periods are more fully described in the individual policy wordings. Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | | Commission is paid to an intermediary in the amount of 20% of gross premium payable | | |
| WAITING PERIODS individual policy wordings. RESTRICTIONS • Principal Member must be a paid up member of an approved registered medical scheme − check with your intermediary. • Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | | | | |
| Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | | | | |
| medical scheme – check with your intermediary. Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | | | | |
| Medway AngelCover Plan includes various short term insurance policies for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | | | | |
| for which (in terms of the Short Term Insurance Act) the member may not benefit from duplicate cover. Check with your intermediary to confirm | | | | |
| benefit from duplicate cover. Check with your intermediary to confirm | | | | |
| | | | | |
| | | - | | |