

<b>IMPORTANT INFORMATION</b>			
Medway BiologiCare is a combination of products. Insured benefits are underwritten by Guardrisk. Administration is provided by Manage Plus Fund Administrators on behalf of the insurer.			
<b>It is important for the policy owner to read this information and store in a safe place.</b>			
<b>PRODUCT</b>	BiologiCare		
<b>INSURER ADDRESS</b>	Guardrisk Insurance Company Limited 102 Rivonia Road Sandown Sandton 2196		
<b>CONTACT TELEPHONE NUMBER</b>	011 669 1000		
<b>REG. NO. FSP NO.</b>	1992/001639/06 261075		
<b>CONTACT DETAILS FOR ALL ADMINISTRATIVE QUERIES</b>	<b>Manage Plus Fund Administrators (Pty) Ltd (M.P.F.A), FSP No. 36085, Reg No 1994/00187/07</b> Tel: 0860 633 929 • Fax: 086 212 3406 • Box 5466 • Cape Town • 8000		
<b>COMPLAINTS PROCEDURE</b>	If you have a complaint regarding this product or service, please contact the Compliance Department of the Insurer at the address listed above.		
<b>COMPLIANCE OFFICERS</b>	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.		
<b>CLAIMS NOTIFICATION</b>	In the event of a claim, please contact MPFA on 0860 633 929.		
<b>OMBUD DETAILS</b>	<table border="0"> <tr> <td>Short-term Insurance Ombud PO Box 32334, Braamfontein, 2017 Tel: 011 726 8900 Fax: 011 726 5501 E-mail: info@osti.co.za</td> <td>FAIS Ombud PO Box 74571, Lynnwood Ridge, 0040 Tel: 0860 324 766 Fax: 012 348 3447 Email: info@faisombud.co.za</td> </tr> </table>	Short-term Insurance Ombud PO Box 32334, Braamfontein, 2017 Tel: 011 726 8900 Fax: 011 726 5501 E-mail: info@osti.co.za	FAIS Ombud PO Box 74571, Lynnwood Ridge, 0040 Tel: 0860 324 766 Fax: 012 348 3447 Email: info@faisombud.co.za
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<b>COOLING OFF</b>	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 <a href="mailto:customercare@medway.co.za">customercare@medway.co.za</a>		
<b>REPLACEMENT OF POLICIES</b>	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 BiologiCare, there are no initial costs.		
<b>NAME, CLASS AND TYPE OF POLICY</b>	BiologiCare: A cash benefit paid to the member to cover actual costs of biological medicines and treatment above any sub-limit imposed by the Medical Scheme.		
<b>BENEFITS</b>	The benefits provided by this policy, depending on selection, are described within the policy wording.		
<b>COMMENCEMENT</b>	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.		
<b>DURATION OF COVER</b>	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.		
<b>PREMIUM OBLIGATIONS</b>	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.		
<b>NON-PAYMENT OF PREMIUMS</b>	Should premiums not be paid according to policy conditions, the policy will lapse and all premiums and benefits will be forfeited.		
<b>ADMINISTRATION CHARGES</b>	Binder fees of 20% are paid to the Administrator.		
<b>COMMISSIONS</b>	Commission is paid to an intermediary in the amount of 20% of gross premium payable.		
<b>EXCLUSIONS AND WAITING PERIODS</b>	A summary of claims exclusions and waiting periods are more fully described in the individual policy wordings.		
<b>RESTRICTIONS</b>	<ul style="list-style-type: none"> <li>• Principal Member may not be covered by more than one Medway BiologiCare Plan</li> <li>• Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary.</li> <li>• Medway BiologiCare 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 you do not have duplicate cover.</li> </ul>		