

IMPORTANT INFORMATION			
Medway MedCARE 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	Gap; Personal Accident; XtraCare; Co Payment; Casualty Cover		
INSURER ADDRESS	Guardrisk Insurance Company Limited 102 Rivonia Road Sandown Sandton 2196		
CONTACT TELEPHONE NUMBER	011 669 1000		
REG. NO.	1992/001639/06		
FSP NO.	261075		
CONTACT DETAILS FOR ALL ADMINISTRATIVE QUERIES	Manage Plus Fund Administrators (Pty) Ltd (M.P.F.A), FSP No. 36085, Reg No 1994/00187/07 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.		
OMBUD DETAILS	<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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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 MedCARE, there are no initial costs.		
NAME, CLASS AND TYPE OF POLICY	<ul style="list-style-type: none"> • Gap Cover: A top-up cash benefit paid to the member after hospitalisation. • Personal Accident Death Cover: A cash benefit paid to the member on accidental death. • Personal Accident Hospital Expenses Cover: A cash benefit paid to the member after hospitalisation. • XtraCARE: An additional cash benefit paid to the member after (defined) treatments when medical scheme benefits are inadequate. • Co-payment Cover: A cash benefit paid to the member for co-payments and deductible charges imposed due to hospitalisation. • Casualty Cover: A cash benefit paid to the member for Casualty expenses due to accidental injury 		
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 PREMIUMS	Should premiums not be paid according to policy conditions, the policy will lapse and all premiums and benefits will be forfeited.		
ADMINISTRATION CHARGES	Binder Fees of 20% 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	A summary of claims exclusions and waiting periods are more fully described in the individual policy wordings.		
RESTRICTIONS	<ul style="list-style-type: none"> • Principal Member may not be covered by more than one Medway MedCARE Plan. • Principal Member must be a paid up member of an approved registered medical scheme – check with your intermediary. • Medway MedCARE 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. 		