

IMPORTANT INFORMATION			
Medway Health & Accident Individual Plan is a combination of products. All insured benefits are underwritten by Guardrisk. Administration is provided by Manage Plus Fund Administrators on behalf of the product insurers.			
It is important for the policy owner to read this information and store in a safe place.			
PRODUCT	Health & Accident Funeral		Hospital Expenses Cash Back; Income Protector; Accidental Death and Disability Cover and Casualty Cover.
INSURER ADDRESS	Guardrisk Life Limited 102 Rivonia Road Sandown Sandton 2196		Guardrisk Insurance Company Limited 102 Rivonia Road Sandown Sandton 2196
CONTACT TELEPHONE NUMBER	011 669 1000		011 669 1000
REG. NO.	1999/013922/06		1992/001639/06
FSP NO.	261076		261075
CONTACT DETAILS FOR ALL ADMINISTRATIVE QUERIES	Manage Plus Fund Administrators (Pty) Ltd, (M.P.F.A), FSP No. 36085, Reg. No. 1994/001877/07 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 relevant Insurer at the address listed above.		
COMPLIANCE OFFICERS	If you believe that any legislation or regulatory considerations have been contravened, you may contact the relevant Compliance Officer of the Insurer at the address listed above.		
CLAIMS	In the event of a claim, please contact M.P.F.A on 0860 633 929.		
OMBUD DETAILS	Long-term Ombud Private Bag X45, Claremont, 7735 Tel: 0860 103 236 Fax: 021 674 0951 E-mail: info@ombud.co.za	Short-term Insurance Ombud PO Box 32334, Braamfontein, 2017 Tel: 011 726 8900 Fax: 011 726 5501 Email: info@osti.co.za	FAIS Ombud PO Box 74571, Lynnwood Ridge, 0040 Tel: 0860 324 766 Fax: 012 348 3447 E-mail: 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.		
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 Medway Health and Accident Individual Plan, there are no initial costs.		
NAME, CLASS AND TYPE OF POLICY	<ul style="list-style-type: none"> • Funeral Plan: A lump sum to be paid on death of the lives insured aimed at covering funeral costs. • Hospital Expenses Cash Back: A stated cash benefit paid to a member after hospitalisation of the lives insured due to accidental injury for recovery costs. • Casualty Cover: A cash benefit paid to the member for Casualty expenses due to accidental injury. • Accidental Death and Disability Plan: A lump sum paid to the member in event of either death or permanent total disability due to an accident. • Income Protector: A weekly sum payable to the Member in the event of temporary total disability as a result of accident. 		
BENEFITS	The benefits provided by this policy are described in the individual policy wordings.		
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 in 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. Disability benefits cease upon payment of the maximum benefit value.		
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 by the chosen payment method 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 are paid to the administrator in the amount of 20% of monthly premium in respect of Funeral Cover, and 17% of monthly premium in respect of all other benefits.		
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 Health and Accident Plan. • Principal Member to be younger than 65 years at inception. 		