

IMPORTANT INFORMATION

Maximiser insured benefits are underwritten by Guardrisk. Administration is provided by Manage Plus Fund Administrators on behalf of the insurer.			
PRODUCT INSURER ADDRESS	Gap; Sub-limit; Co-payment; Personal Accident; Casualty; Biologicare Guardrisk Insurance Company Limited 102 Rivonia Road Sandown Sandton 2196 011 669 1000 1992/001639/06 75		
CONTACT TELEPHONE NO REG. NO. FSP NO.			
GENERAL	Medway Maximiser insured benefits are underwritten by Guardrisk. Administration is provided by Manage Plus Fund Administrators on behalf of the insurer.		
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 • Email: customercare@medway.co.za • 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 M.P.F.A 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
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		
CANCELLATION OF POLICIES	The issued policy may be cancelled within 30 days from the date of commencement. You may cancel the policy by written notice to M.P.F.A • 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 Maximiser, there are no initial costs.		
NAME, CLASS AND TYPE OF POLICY	<p>Gap Cover: A top-up cash benefit paid to the Principal Insured after hospitalisation.</p> <p>Consumables Cover: Reimburses you for up to R3 000 for in-hospital disposable items such as bandages, gauze sponges and gloves, where the charge exceeds the scheme tariff rate.</p> <p>Personal Accident Death Cover: A cash benefit paid to the Principal Insured on accidental death.</p> <p>Personal Accident Hospital Expenses Cover: A cash benefit paid to the Principal Insured after hospitalisation.</p> <p>Sub-limit Cover: An additional cash benefit paid to the Principal Insured after (defined) treatments when medical scheme benefits are inadequate.</p> <p>Co-payment Cover: A cash benefit paid to the member for co-payments and deductible charges imposed due to hospitalisation.</p> <p>Casualty Cover: A cash benefit paid to the Principal Insured for Casualty expenses due to accidental injury</p> <p>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.</p>		
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 Insured.		
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 19% are paid to the administrators.		
COMMISSIONS	Commission is paid to an intermediary in the amount of 20% of the first R300 of gross premium payable, thereafter 15% 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	<p>This policy may include various short term insurance policies for which (in terms of the Short Term Insurance Act) the Principal Insured may not benefit from duplicate cover. Check with your intermediary to confirm you do not have duplicate cover.</p> <p>The Benefits are subject to the Policy Terms and Conditions and are dependent on premiums being fully paid up. All references to Spouse and Dependants refer to those nominated as Immediate Family on this policy. The minimum entry age for the Principal Insured Person is age eighteen (18) last birthday and the maximum entry age is age sixty (60).</p> <p>Claims must be intimated within six (6) months and all required documents are to be received within twelve (12) months of the Date of Incident, otherwise the claim will not be authorised.</p> <p>Cover shall only be in force provided that the Insured Person is registered with a Medical Scheme.</p> <p>Territorial Limits – limited to SADC Countries only.</p>		