



amsurelifestyle

Are you and your family correctly covered for your lifestyle and family needs?

AmsureLifestyle: R59 (excluding VAT) = 1PV or pro rata

Accidents, serious illness and unexpected death are likely to be the most stressful circumstances any family will experience, both emotionally and financially. Amsure are pleased to offer you competitive Lifestyle cover to take care of your family and the needs of your lifestyle.

What AmsureLifestyle Cover Offers

- Bereavement, Accident or Cancer Cover for each family member:
 - You and your life partner
 - Up to 5 children from newborn to 25
- No medical exams required
- Funeral claim payout within 48 hours of complete submission

Family Packages

Your AmsureLifestyle Cover offers 3 package options designed for the growing needs of your family

Family Matters

From R83

Amsure Family Matters offers up to R73 000 cover for funeral and related costs. Family Matters offers you cost effective premiums and includes the following benefits:

- Funeral cover for the death of any insured family member
- R10 000 top-up in the event of accidental death
- Family transport allowance
- Grocery allowance for your family and friends
- Repatriation of mortal remains within the borders of South Africa

Maximum Entry Age for Principal Member: 60 years age last birthday. (Funeral Cover halves when Principal Insured turns 65)

Accidents Happen

From R108

For active families where your priority is to protect your family against unforeseen accidents. Primary benefits include up to R60 000 Funeral and R50 000 accident cover including:

- Funeral cover for the death of any insured family member
- R10 000 extra funeral cover for accidental death
- Cash cover for hospitalisation in the event of an accident with top-up cover for surgery with a general anaesthetic
- Emergency Medical Services and Roadside Assistance

Maximum Entry Age for Principal Member: 60 years age last birthday. (Funeral Cover halves when Principal Insured turns 65)

In Sickness and In Health

From R113

Should your family fall victim to serious health related situations, Amsure's In Sickness and In Health cover provides up to R60 000 Funeral and R85 000 cancer cover:

- Funeral cover for the death of any insured family member
- R10 000 extra funeral cover for accidental death
- Cash payment on diagnosis of life threatening cancer
- Daily in-hospital cash benefit with top-up cover for emergency surgery
- Top-up payment after 12 months

Maximum Entry Age for Principal Member and Spouse: 60 years age last birthday. (Funeral Cover halves when Principal Insured turns 65)

	Family Matters	Accidents Happen	In Sickness and In Health
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Funeral Cover

Funeral arrangements – R20 000 or R50 000 funeral cover for you or your life partner. Up to R6 000 for 5 children up to the age of 25 years	✓	✓	✓
Grocery allowance - R3 000 cash paid to you to cover groceries and other funeral catering	✓		
Family transport allowance – Up to R5 000 paid to family members	✓		
Repatriation of mortal remains – Up to R5 000	✓		

Accident Cover

Accident Cash benefit – Payout of up to R50 000 while in-hospital: <ul style="list-style-type: none"> For Surgery using General Anaesthetic: <ul style="list-style-type: none"> Day 1: R5 000 Day 2 and 3: R2 500 Day 4+: R1 000 per day For Surgery using Local Anaesthetic: <ul style="list-style-type: none"> R1 000 per day 		✓	
R10 000 Additional Accidental Death benefit	✓	✓	✓
Emergency Medical Assistance - Free ambulance and emergency medical services		✓	
Roadside assistance - Free 24 hour emergency roadside assistance or towing		✓	

Cancer Cover

Cancer diagnosis – R20 000 cash payment on diagnosis of a life threatening cancer for any insured family member			✓
Top-up payment – a further R10 000 cash payment 12 months after diagnosis			✓
Hospital cash benefit – Daily cash payout of R500 per day for up to 100 days after 2 or more consecutive days are spent in hospital			✓
Emergency surgery cash payment – An extra R5 000 is paid in cash			✓

This document is a product summary only and does not contain all the terms and conditions of the policy. Should you purchase this product, kindly ensure that you read and understand the policy schedule and policy wordings.

amsuregap

Most specialist doctors charge above medical aid rates. Can you afford to pay the shortfall?

**AmsureGap: R49 (excluding VAT) = 1PV
or pro rata**

With Medical Aid premium increases and benefit decreases, you may no longer be adequately covered in the event of essential procedures, hospitalisation or emergency treatment. This leaves you exposed to large medical shortfall payments. AmsureGap is a medical insurance product that helps you to cover medical shortfalls.

AmsureGap Products:

AmsureGap Core	R223 per month	AmsureGap Premium	R303 per month
<ul style="list-style-type: none"> ◦ Covers specialist charges for in-hospital procedures up to 500% of your Medical Aid rate ◦ Covers any insured family member ◦ Extends cover to treatment on an out-patient basis for chemotherapy, radiotherapy and kidneys dialysis ◦ Covers certain medical procedures performed in doctors' rooms ◦ Includes a reimbursement of up to R10 000 for in-hospital expenses incurred as a result of accidental injury, or R10 000 accidental death cover 		<ul style="list-style-type: none"> ◦ AmsureGap Core plus: ◦ Cover for co-payments where your Medical Aid has imposed a levy or deductible on specific procedures, including MRI and CT scans ◦ Extended cover for in-hospital sub-limits imposed by your Medical Aid on certain procedures, which may result in a payment shortfall ◦ An additional reimbursement of up to R10 000 for accidental injury requiring treatment in a casualty ward 	

Why do I need AmsureGap?

Medical Aids often pay less than the full cost of healthcare procedures. AmsureGap is designed to protect you against medical shortfalls by offering a unique combination of benefits - designed to cover the most common and severe shortfalls.

EXCLUSIVE to AmsureGap:

As an exclusive AmsureGap benefit, we make switching to AmsureGap easy for you. Normal Gap benefit waiting periods will be adjusted on your new AmsureGap policy when switching cover from your existing Gap policy. Your waiting periods will be reduced based on the same, current cover in place and the time since your existing policy commenced.

Cover Details:

AmsureGap covers you and any insured member of your family for up to R2m per year - provided you are on a registered South African Medical Aid. You and your family qualify for AmsureGap provided:

- The maximum entry age for the Principal Insured is sixty five (65) last birthday.
- Children are covered until age 21 (or 25 under special circumstances)
- A twelve-month waiting period applies to new AmsureGap policies for pre-existing conditions

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