

CHARTIS SURGERY PROTECTION PLAN

MASTER PLAN NUMBER: SURG 120207-003

10 Queens Road, Parktown, Johannesburg, 2193

P.O. Box 31983, Braamfontein, 2017

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MSO

(Clidet No.313 (PTY) LTD (Reg. No. 1999/028285/07) t/a Medical Services Organisation

Building 14, Healthcare Park, Woodlands Drive, Woodmead)

Tel: (011) 259 5000 Fax: (011) 259 5500

This Policy is a contract made between You (the policyholder) and Us (Chartis Life South Africa Limited). We agree to provide insurance on the basis set out in this Policy provided the Premium is paid when due and We agree to accept it. Any Amendment, Declaration or Endorsement to the Policy or the Schedule will form part of this Policy.

Signed on behalf of the Company



David Murphy

Regional Vice President

Chartis International Accident & Health Division

SCOPE OF INSURANCE

We will pay You a percentage of the sum insured having regard to the anticipated extent to which and the period for which You will be incapacitated and incur losses and costs, pain and suffering loss of amenities and inconvenience according to the severity of the Surgery listed in the Table of Benefits.

AGE LIMITS

1. You, and if insured, Your Spouse must be between the ages of 18 and 79 years to join this plan.
2. Children, if insured are covered between the ages of 6 months and 18 years (under 25 years if they are unmarried, not pregnant and dependent full time students).
3. If either Your age or the age of Your Spouse has been misstated, all amounts under this Policy will equal the Benefit amounts for which the premium would have been paid had the correct age been stated. In the event that the age of any Insured Person was misstated and if, according to the correct age of the Insured Person, the coverage provided would not have become effective, or would have ceased prior to acceptance of such premium/s, then Our liability will be limited to the refund, upon written demand, of all premium paid for the period not covered by this Policy less any reasonable expenses incurred by Us.

PERIOD OF INSURANCE / PREMIUM PAYMENTS

- (a) This Policy is issued in consideration of the payment of the premium stated in the Policy Schedule, which includes premiums for any attached Endorsement.
- (b) This insurance will begin and end at 00H00 South African time.
- (c) Your premiums are payable monthly in advance. By arrangement with Us the premium may be paid monthly, annually, bi-annually or quarterly in advance. If Your premium is not paid on the due date the Policy will terminate from that date unless You pay all premium in arrears within 2 months of the due date.
- (d) We reserve the right to ask for proof of payment of premium at any time. Such proof must be to Our satisfaction.

- (e) Although We do not expect to increase premiums, certain circumstances such as change in general economic conditions may result in future contributions not being sufficient to maintain full Benefits throughout the lifetime of the Policy. We will, from time to time, review the level of contributions in relation to the Benefits provided by Your Policy, and will advise You of any changes that may be necessary by sending You written notice to your last known address 30 days before the change takes effect.
- (f) This Policy is issued in terms of our Master Plan according to which lump sums are paid to insured persons for the anticipated period of incapacity relating to Surgery. If We decide to discontinue the Master Plan We will be entitled to cancel the Policy as set out below.

MAXIMUM AMOUNT PAYABLE

- (a) The maximum Benefit payable in relation to any Surgery is stated in the Policy Schedule but shall be limited to two claims per Item described in the Table of Benefits within a period of 365 days.
- (b) Child/ren are covered for 50% of the Benefit, unless otherwise stated.
- (c) For each period of 365 days from the commencement date or anniversary date of the Policy an annual aggregate of R 250 000 for each person insured under this Policy is applicable but in respect of families an annual aggregate of R 500 000 shall be applicable for the whole Family.
- (d) The Benefit payable in relation to one Surgery as a result of an Accident or Illness will not exceed 100% of the Sum Insured as shown in the Policy Schedule.
- (e) In the event of an Accident We will only pay for a maximum of one Surgery arising from such Accident.
- (f) The lifetime aggregate of R 750 000 shall be applicable for Individual Coverage irrespective of the number of policies purchased.
- (g) The lifetime aggregate of R 1 250 000 shall be applicable for Individual and Spouse Coverage irrespective of the number of policies purchased.
- (h) The lifetime aggregate of R 1 250 000 shall be applicable for the Individual and Children Coverage irrespective of the number of policies purchased.
- (i) The lifetime aggregate of R 1 750 000 shall be applicable for the Whole Family irrespective of the number of policies purchased.

WAITING PERIODS

No Benefit is payable in relation to:

- a) Any Surgery performed as a result of Illness within the first 180 days from the Effective Date of the Policy; or
- b) Any Surgery performed as a result of Illness within the first 180 days in respect of any Insured Person added after the Effective Date of the Policy.

PLAN NAMES

The Policy Schedule refers to the person/s insured under this Policy by reference to the "Plan Selected". The Plan names are as follows:

- Policyholder covers You only.
- Policyholder and Spouse covers You and Your Spouse.
- Policyholder and Child/ren covers You and Your Child/ren.
- Whole Family covers the Policyholder, Spouse and Child/ren.

GENERAL CONDITIONS

1. The laws of South Africa govern this Policy and any dispute or action in connection therewith will be conducted and determined in South Africa.
2. Any word or expression which is given a specific meaning in this Policy or in the Policy Schedule will have that meaning wherever it appears.
3. The official version of this Policy is in English only.
4. Should any discrepancies arise between this Policy and any literature received in connection with this Policy by You or any Insured Person, the Definitions, Conditions, Exclusions, Terminations, the Policy Schedule and any Endorsements of this Policy will govern in all cases.
5. The onus will always be on You or an Insured Person to ascertain, correctly admit and pay any tax liability in consideration of any Benefit being paid that may in any form incur tax of any nature.
6. This Policy shall be voidable in the event of misrepresentation, misdescription or non-disclosure by or on behalf of the Insured Person regarding any fact material to this insurance.
7. We reserve the right to amend the Benefits by forwarding notice 30 days prior to the amendment taking effect to the Policyholder's last known address. This notice will apply in the case of general changes in current legislation and may mean that more immediate changes are enforced.
8. Words in this Policy in the masculine gender include the feminine gender.

DEFINITIONS

For the purpose of interpretation of this Policy:

Accident means a sudden unexpected and specific event which occurs at an identifiable time (moment or point in time) and place and which results in bodily Injury.

Acquired Immune Deficiency Syndrome or AIDS shall have the meanings assigned to it by the World Health Organisation including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or Illness in the presence of a sero-positive test for HIV.

Benefit means the amount paid at the rate shown in the Table of Benefits.

Beneficiary/ies means the person or persons nominated by You and recorded in writing to You.

Child/ren means:

- any natural children,
- lawfully adopted children,
- step children by marriage,
- foster children who have in terms of the provisions of any legislation relative to the protection of children been placed in the custody of the policyholder as foster children, or any children who are living with the policyholder in the same household in a relationship which is not casual or impermanent and as if they were the lawful children of the policyholder, who are over the ages of 6 months and under 18 years of age (or under 25 years of age and are full-time students at an accredited institution for higher learning, not pregnant, unmarried and primarily dependent on You for maintenance and support.

Catastrophic Surgery Benefit means when an Insured Person undergoes Surgery which requires the use of general anaesthetic, where the surgical procedure lasts at least 2 hours and the Insured Person spends at least two Days in Hospital.

Date of Loss means the date of first diagnosis of any Illness or, in the case of Injury, the date of the Accident.

Day Clinic means a legally constituted establishment that operates pursuant to the laws of the country in which it is based and which meets the following requirements:

- (a) it operates primarily for the reception, medical care and treatment of sick, ailing or injured persons on an ambulatory basis;
- (b) it provides Medical Treatment under the supervision of a Medical Practitioner;
- (c) it maintains organised facilities for the medical diagnosis and treatment of such persons and provides (where appropriate) facilities for Surgery within the confines of the establishment or facilities controlled by the establishment;
- (d) it is not a health hydro or nature clinic, a mental institution, an institution confined primarily to the treatment of psychiatric disease, the psychiatric department of a hospital, a place for the treatment of chemical dependence, an establishment or a special unit of a hospital used primarily as a place for treatment of drug addicts or alcoholics, a hospice, frail care centre, a rest or nursing home, convalescent, rehabilitation, assisted living or extended care centre.

Effective Date means the date as stated in the Policy Schedule.

Family means the nominated Spouse of the Policyholder and their eligible Child/ren for which coverage is elected and premium is paid.

Hospital means a legally constituted establishment that operates pursuant to the laws of the country in which it is based and which meets the following requirements:

- (a) it operates primarily for the reception, medical care and treatment of sick, ailing or injured persons on a resident in-patient basis;
- (b) it admits resident in-patients under the supervision of a Medical Practitioner;
- (c) it maintains organised facilities for the medical diagnosis and treatment of such persons and provides (where appropriate) facilities for Surgery within the confines of the establishment or facilities controlled by the establishment;
- (d) it provides a full-time nursing service by or under the supervision of a staff of nurses;
- (e) it is not a health hydro or nature clinic, a mental institution, an institution confined primarily to the treatment of psychiatric disease, the psychiatric department of a hospital, a place for the treatment of chemical dependence, an establishment or a special unit of a hospital used primarily as a place for treatment of drug addicts or alcoholics, a hospice, frail care centre, a rest or nursing home, convalescent, rehabilitation, assisted living or extended care centre.

Illness means any fortuitous sickness, Illness or disease originating, contracted, commencing or first manifesting itself whilst an Insured Person is covered under this Policy.

Injury means a physical bodily Injury to an Insured Person resulting from an Accident, and thereby requiring Surgery, which is necessary solely and directly as a result of the Accident and independently of any other cause or other physical defect or infirmity existing prior to the Accident.

Insured Person means You (the policyholder) or Your Spouse, or Your Children residing in the Republic of South Africa.

Legal Representative/s means the person or persons who manages the legal affairs of another because of incapacity.

Master Plan means the internal reference for a specific product containing identical benefits and premium rates.

Medical Practitioner means a person currently legally licensed and registered to practice medicine in the country concerned other than an Insured Person under this Policy or a member of any Insured Person's immediate family.

Medical Treatment means a Medical Practitioner's medical advice, treatment, consultations, and prescribed or repeat maintenance medication.

MSO means Medical Services Organisation who provides a managed care programme to ensure that in the event of hospitalisation You receive quality care, delivered in the most appropriate setting through a process that encourages effective, efficient and consistent utilisation of healthcare services.

Obesity means an Insured Person whose body mass index exceeds the healthy level as determined by the South African Medical Association.

Policy means this document embodying the contract of insurance and shall include any subsequent Endorsements, Amendments, Declarations, Policy Schedule and Application form provided that cover has been elected and paid for.

Policy Schedule means the schedule attaching to and forming an integral part of Your Policy stating Your personal details, Benefits and monthly premiums.

Professional Player means an Insured Person who earns in excess of 50% of his income from playing sport.

Spouse means the husband, wife, partner in a permanent same sex life partnership or any de facto partner with whom the Insured Person has permanently and continuously lived in the same household in a relationship which is not casual or impermanent for a period longer than 12 consecutive months and as if he or she were Your lawful spouse. Only one Spouse shall be eligible for cover under this Policy.

Surgeon means a Medical Practitioner who specialises in Surgery and is legally authorised to practice medicine in the Republic of South Africa, and operating within his licence.

Surgery means a treatment of Injury or Illness by incision or manipulation by a Surgeon.

Terrorist Act means active involvement in any actual or threatened use of force or violence directed at or causing damage, Injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator/s and victim/s will not be considered Terrorist Acts.

Terrorism will also include any act which is verified or recognised by any relevant Government as an act of terrorism.

We/Our/Us means Chartis Life South Africa Limited, the Company.

War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

Passive War means being within an area where War has been declared or hostilities are taking place, but the Insured Person is not involved in such activity. Furthermore, the Insured Person will leave the area where such War or hostility has been declared within seven days.

EXCLUSIONS

No Benefit will be payable if a Surgery is as a result of, by, to or from:

1. War, invasion, terrorist acts, act of foreign enemy, civil war, rebellion, revolution, insurrection or military or usurped power, labour disturbances, riot, strike or lock-out; or
2. Being in active service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation; or
3. Injury or Illness arising directly or indirectly from declared War or hostilities, however, the Insured Person will have seven consecutive days from such declaration to leave the area where War or hostilities have been declared.
4. Illness or Injury caused by, traceable to, prolonged by or otherwise affected by any physical defect, infirmity or condition existing prior to the Effective Date of this Policy; or
5. Any gradually operating cause, Illness or disease or naturally occurring or degenerative process other than the Surgeries listed in the Table of Benefits; or
6. Osteoporosis or other pre-existing disease which has caused weakening of the bones if the osteoporosis or disease was first diagnosed prior to the Effective Date of this Policy; or
7. Any criminal or illegal act committed by an Insured Person; or
8. The Insured Person travelling by air, except as a passenger on a legally licensed commercial aircraft; or
9. Self-inflicted Injury, wound, Illness, suicide or attempted suicide, whether sane or insane; or
10. Routine physical examination, investigations, operations or treatment of a purely cosmetic nature; or
11. Obesity; or
12. Cure or improve impotency or undertaken to facilitate pregnancy; or
13. Congenital abnormalities from which the Insured Person suffered at any time before the Effective Date of this Policy and any conditions arising or resulting therefrom; or
14. Childbirth, abortion, miscarriage, pregnancy or any condition arising therefrom; or
15. Any childhood diseases; or
16. Venereal or other sexually transmitted diseases; or

17. Diabetes or epilepsy; or
18. Insanity or any acute and/or chronic psychiatric, psychological or emotional condition, mental disorders including, but not limited to anxiety disorders, eating disorders, psychotic disorders, affective disorders, personality disorders, substance use disorders, somatoform disorders, dissociate disorders, psychosexual disorders, adjustment disorders, organic mental disorders, mental retardation and autism; or
19. a) an Accident occurring whilst an Insured Person was driving a motor vehicle with more than the legal limit of alcohol in his blood or breath;
b) an Insured Person being under the influence of drugs or narcotics unless such drugs or narcotics were administered by a Medical Practitioner or unless prescribed by and taken in accordance with the directions of a Medical Practitioner; or
20. Acquired Immune Deficiency Syndrome (A.I.D.S.) or HIV infection, including all phases and consequences thereof; or
21. Deliberate violation of criminal law.
22. The Insured Person participating in any sport as a Professional Player; engaging in motor cycling (where the engine capacity exceeds 200cc or the cycle is under control of an unlicensed driver), steeple chasing, polo or horseback riding, hunting, bungee jumping, abseiling, white water rafting, hiking (unless accompanied by a recognised guide), mountaineering, scuba diving (unless licensed and/or accompanied by a qualified instructor), potholing, fighting (except in bona-fide self defence), racing (other than on foot or under sail in in-land waters), speed or endurance racing or practise thereof (other than athletics), or any hazardous pursuits or activities or pastimes, or training for or engaging in contact sports; or
23. The Insured Person's wilful or deliberate exposure to danger (except in an attempt to save human life); or
24. Engaging in underground occupational activities, occupational or other activities requiring the use of explosives; or
25. The use, release or escape of nuclear materials that directly or indirectly results in ionising, radiation or contamination by radioactivity from any nuclear fuel or from nuclear weapons materials. For the purpose of this exclusion only combustion shall include any self-sustaining process of nuclear fission; or
26. The dispersal or application of pathogenic or poisonous biological or chemical materials; or
27. Any Surgery not listed on the Table of Benefits and that does not constitute a Catastrophic Surgery Benefit; or
28. Any Surgery performed outside of Hospital or a Day Clinic.

All exclusions will apply to:

- (a) Any subsequent increase in Benefits from the date of such increase.
- (b) Any Insured Person being added to this Policy from the date of his acceptance onto the Policy.

PAYMENT OF BENEFIT

- a) This policy is not assignable and all Benefits are payable to You or, in the case of Your death to Your estate or in the case of incapacity to Your Legal Representative/s. If the Benefit is payable in respect of Your Spouse or Child/ren the money will be paid to You on behalf of Your Spouse or Your Child/ren or his Legal Representative/s, but no one other than You shall have rights in terms of this Policy against Us. Receipt of the amount so paid will be a valid discharge of Our liability under this Policy.
- b) MSO have agreed to provide You directly with the MSO service subject to their standard Terms, Conditions, Provisions, Terminations and Exclusions in the MSO contract which is available from them and are outlined in the literature supplied by MSO.

These Benefits include:

- i. Access to and monitoring of the most appropriate level and cost of care whilst in Hospital through qualified and experienced case managers.
- ii. Specialist assistance with discharge planning and post Hospital care.
- iii. Assistance with the possible transfer to a rehabilitation or convalescent facility.
- iv. Clinical review of all accounts to ensure Policyholder benefits from maximum savings on Hospital charges.
- v. Convenient delivery of the Chartis Life South Africa Limited claim form to You during Your stay in Hospital.

Please note that Chartis Life South Africa Limited is not a party to Your contract with MSO and is not the agent for MSO nor is MSO an agent of Chartis South Africa Limited. In addition Chartis Life South Africa Limited makes no representation in regard to the financial status or services of MSO and is not in any way liable in connection with Your contract with MSO.

CLAIMS CONDITIONS

- (a) You or Your Legal Representative/s or Your nominated Beneficiary/ies must notify Us within 14 days of the Surgery to an Insured Person and will be required to complete a claim form.
- (b) The claim form and all supporting documentation as may be requested will be supplied at Your own expense, and must be received by Us within 30 days of discharge from the Hospital, Day Clinic or from the date of Injury.
- (c) We may request that the Insured Person undergo a medical examination/s at Our own expense. Agreement to

such medical examination/s shall not be unreasonably withheld.

- (d) In the event of Death We shall have the right to have a post mortem examination of the body.
- (e) Claims may be subject to review by a consultant physician or nurse at Our discretion.
- (f) We will not be liable to pay any Benefits if an Insured Person does not comply with all Policy obligations.
- (g) No amount payable in terms of this Policy shall bear any interest.
- (h) Qualified medical advice shall be sought and followed promptly and We shall not be liable for that part of any claim which in the opinion of Our Medical Practitioner arises from the unreasonable or wilful neglect or failure of an Insured Person to seek and remain under the care of a qualified Medical Practitioner and to follow medical advice.
- (i) No Insured Person shall be entitled to recover Benefits under this Policy exceeding more than 100% of the compensation in respect of any one Insured Event and upon accrual of an Insured Person's right to such percentages, all further rights of the Insured Person in respect of such Insured Event shall cease.
- (j) All claims arising from criminal incidents are to be supported and accompanied by a certified police report.

COMPLAINTS AND DISPUTES

We have developed an internal procedure for dispute resolution so that, if at any time Our products or services have not satisfied Your expectations, You can contact Us. Our Complaints and Disputes Department will have Your complaint reviewed by management and You will have a response within 15 working days. We will not be responsible for any expenses incurred if You do not contact Us first. If You are still unhappy You may take Your complaint to the Long-Term Insurance Ombudsman who may be contacted at (021) 657 5000 - Telephone or (021) 674 0951 - Facsimile or Private Bag X45 Claremont 7735.

CANCELLATION/TERMINATION OF POLICY

You may cancel this Policy at any time by giving Us one calendar month's notice in writing. We may cancel this Policy by sending You one calendar month's notice in writing to Your last known address. If You pay the monthly premium annually, bi-annually or quarterly in advance and the Policy is cancelled other than at the anniversary date, We will refund a pro-rata portion of the premium.

This Policy will terminate in respect of an Insured Person on the earliest of the following dates:

- (a) On the date the Master Plan is cancelled;
- (b) Retrospectively from the last premium due date should the required premium not be paid by You on the due date or within the period of grace ;
- (c) On the premium date following Your written request for cancellation of this Policy;
- (d) On the date the Policyholder ceases to be eligible. However the Spouse, if eligible, may continue this Policy provided that We are given 30 days prior notice in writing and We accept this transfer;
- (e) In respect of the Policyholder or Spouse on such Insured Person's 80th birthday;
- (f) In respect of the Spouse and Child/ren on the date that such Insured Person ceases to be eligible as herein defined.

FRAUD

You will forfeit all Benefits under this Policy if any claim is considered to be fraudulent by Us or intentionally exaggerated or if any fraudulent means or devices are used by You or anyone acting on Your behalf or with Your knowledge and consent to obtain any Benefit under this Policy, We will cancel this Policy from any date in Our discretion.

LEGAL ACTION

Legal action may only be commenced by You or on Your behalf once 90 days have expired after You have fulfilled Your Claims Conditions. No Benefit will be payable if legal proceedings are not commenced within 365 days of any disclaimer of liability by Us.

ONUS OF PROOF

You shall bear the onus of proving that the Surgery was necessary.

TABLE OF BENEFITS

These Benefits are intended to relate to the period of incapacity suffered by an Insured Person and to compensate that person for additional losses, expenses, inconvenience, loss of amenities and pain and suffering that Surgery inevitably causes.

ITEM	DESCRIPTION OF SURGERIES	Sum Insured Expressed as a fixed percentage

1.	Amputation, Metacarpal With Finger Or Thumb, Single With Or Without Interosseous Transfer	5%
2.	Appendectomy	20%
3.	Arthroplasty With Glenoid And Proximal Humeral Replacement	60%
4.	Arthroplasty, Acetabular And Proximal Femoral Prosthetic Replacement	100%
5.	Arthroplasty , Knee	60%
6.	Aspiration And/Or Injection; Major Joint/Bursa	5%
7.	Cauterisation Of Cervix Electro Or Thermal	5%
8.	Coronary Artery Bypass	100%
9.	Coronary Angiogram with stent	50%
10.	Cholecystectomy	40%
11.	• Closed Treatment Humeral Shaft Fracture; Without Manipulation	5%
	• Closed Treatment Of Carpal Scaphoid Fracture Without Manipulation	5%
	• Closed Treatment Of Radial Head Or Neck Fracture; Without Manipulation	5%
	• Closed Treatment Of Tibial Shaft Fracture; Without Manipulation	5%
	• Closed Treatment Ulnar Fracture Proximal End Without Manipulation	5%
12.	Colpoperineorrhaphy Suture Of Injury Of Vagina And/Or Perineum (excluding the result of confinement)	15%
13.	Craniectomy/Craniotomy	100%
14.	Cystourethroscopy With Removal Of Foreign Body/Calculus/Ureteral Stent; Simple	10%
15.	Drainage, Abscess Or Hematoma,	5%
16.	Enterectomy Small Intestine With Enterostomy	30%
17.	Epididymectomy Unilateral	10%
18.	Excision Of Ganglion, Wrist, Recurrent	5%
19.	Excision Of Hydrocele Unilateral	5%
20.	Excision Breast Lesion, One Or More Lesions	10%
21.	Fissurectomy With Or Without Sphincterotomy	5%
22.	Gastrectomy, Total With Esophagoenterostomy	75%
23.	Discectomy cervical/thorax	60%
24.	Spinal Fusion	100%
25.	Laminectomy/discectomy - lumbar	30%
26.	Layer Closure Wound(S), Scalp/Axillae/Trunk/Extremities; 2.5 Cm Or more	10%
27.	Ligation And Division And Complete Stripping Of Long And Short Saphenous Veins (Non Cosmetic)	15%
28.	Mastectomy, Radical, Including Pectoral Muscles, Axillary Lymph Nodes	35%
29.	Mastoidectomy, Complete	20%
30.	Removal Of Foreign Body, External Eye, Corneal Without Slit Lamp	5%
31.	Repair Initial Incisional Hernia	25%
32.	Repair Of Retinal Detachment, One Or More Sessions; Cryotherapy Or Diathermy	25%
33.	Septoplasty Or Submucous Resection	20%
34.	Thoracotomy Limited, For Biopsy Of Lung/Pleura	60%
35.	Thyroidectomy, Total Or Complete	20%
36.	Tonsillectomy And Adenoidectomy	10%
37.	Total Abdominal Hysterectomy	25%

38.	Transurethral Electrosurgical Resection Of Prostate, Complete	25%
39.	Catastrophic Surgery Benefit	10%

In the interests of clarity and simplicity, the medical procedures/conditions covered in terms of the policy are described in Layman's terms below. Please note that the description of these terms is for clarity/information only, in order that you, the insured, may identify these procedures. If there is any doubt regarding these, please contact either our offices or your own medical practitioner for clarity. In the event of there being a dispute regarding the meanings described below, the official medical terms as contained in the policy document shall prevail.

	Laymen's description of surgeries	Sum Insured - %
1.	Removal of a single finger or thumb joint with or without transfer of the tendon	5%
2.	Surgical removal of the appendix	20%
3.	Repair/replacement of shoulder joint using an artificial joint / prosthesis	60%
4.	Repair/replacement of hip joint using an artificial joint / prosthesis	100%
5.	Repair/replacement of knee joint and knee cap using an artificial joint / prosthesis	60%
6.	Draining of fluid and/or an injection into a major joint or bursa	5%
7.	Treatment by means of surgical burning (cauterizing) the mouth of the uterus (womb) i.e. Cervix	5%
8.	Open-heart surgery to graft a new vessel in order to bypass a damaged vessel	100%
9.	Placement of catheter in a vein to establish a blockage and then a Stent is used to open the blocked vessel	50%
10.	Removal of gall bladder	40%
11.	Treatment of:	
	• A broken bone (humerus) in the upper arm, or	
	• A broken bone (carpal/scaphoid) in the wrist, or	
	• A broken bone just below the elbow (head/neck of radius or proximal end of ulna), or	
	• Broken bone in the lower leg (tibial shaft)	
	Using plaster of paris or similar bandage without putting the bones back into place	5%
12.	Repair of vaginal tear and/ or the immediate surrounding area (perineum) excluding as a result of child birth	15%
13.	Opening of/or entry into the skull and brain	100%
14.	Investigation and examination of urinary tract with removal of stones, foreign objects or a permanent catheter (stent) to bypass a blockage	10%
15.	Draining of an abscess (large or small)	5%
16.	Removal of a portion of small bowel (intestine) through a small incision in the abdominal wall	30%
17.	Removal of testicular sac one sided	10%
18.	Removal of ganglion in the wrist	5%
19.	Drainage of fluid in the testicle sac	5%
20.	Removal of breast lump	10%
21.	Repair of a tear or crack in the anus and/or the muscle that controls the anus	5%
22.	Total removal of the stomach with an opening into the food pipe (esophagus) and intestines	75%
23.	Removal of a vertebral disc in upper spine - CERVICAL/THORACIC	60%
24.	Fusion of the spinal vertebra using bone or cement	100%
25.	Removal of disc in the lower spine - Lumbar	30%

26.	Layered stitching and/ or repair of cut (laceration)	10%
27.	Stripping, tying off and separation of varicose veins in the saphenous vein (not for cosmetic reasons)	15%
28.	Removal of breast and glands under arm including the pectoral muscle	35%
29.	Removal of the mastoid bone in the ear	20%
30.	Removal of foreign object in the eye	5%
31.	Repair of a hernia resulting from a previous operation/incision. PREV SURG MUST HAVE OCCURRED AFTER INCEPTION	20%
32.	Repair of a detached retina in the eye either by using heat (diathermy) or freezing it (cryotherapy)	25%
33.	Repair of the bones of the nose (nasal septum) or removal of tissues of the nose	20%
34.	Opening of the chest wall and biopsy of the lung and/or pleura	60%
35.	Removal of the thyroid gland	20%
36.	Removal of the tonsils and adenoids	10%
37.	Complete removal of the uterus	25%
38.	Removal of the prostate gland using a scope (camera)	25%
39.	Catastrophic Surgery Benefit	10%



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