



health and accident group



SURGERY INCOME PROTECTION PLAN

ELIGIBILITY

- Permanent SA residents.
- Adults aged 18 - 49 years.
- Children from 6 months to 17 years (24 if dependent and full-time students).

COVER

- Income Protector for surgical procedures.
- Up to R50 000 cover per incident.

FEATURES

- Guaranteed acceptance – no medical examinations.
- Worldwide cover, 24 hours a day, paid out in South African rands.
- Benefits paid directly to you.
- Cover up to the age of 60 years.
- MSO provides access to a managed care programme and assistance, which ensures quality care through effective and efficient utilisation of healthcare services.
- 30-day, no obligation period.
- Maximum Amount Payable – two claims per item described within a 365 day period.

EXCLUSIONS

General Exclusions including:

- Osteoporosis and pre-existing conditions.
- Self-inflicted injury or illness.
- Diabetes or epilepsy.
- AIDS or HIV infection.
- Surgical procedures not listed.

Full details of exclusions available in policy wording.

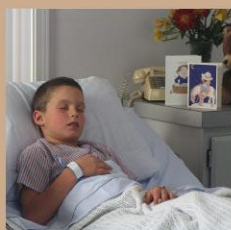
RATES

	R25 000	R50 000
Individual	R41.39	R 77.92
Individual & Spouse	R74.27	R 143.68
Individual & Children	R96.19	R 187.52
Whole Family	R129.07	R 253.28

Debit order of R10 is applicable on individual business.

Directors: A.Hofman (Managing Director) D.Hofman (Executive Director)

Administered by Health & Accident Underwriting Managers (PTY) Ltd 1994/002308/07
An Authorised Financial Services Provider - FSP 376
www.healthacc.co.za





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BENEFITS

- Cover for individual only, individual and spouse, individual and children or entire family.
- Automatic acceptance to MSO.

Description of surgeries	Sum insured	Description of surgeries	Sum insured
Amputation of finger	5%	Drainage of abscess	5-10%
Appendectomy	20%	Removal of disk in back	30-100%
Repair of joint	60-100%	Examination of pelvic cavity	25%
Drainage of joint	5%	Examination of throat	5%
Bronchoscopy	15%	Stitching of wound	10%
Cautery of cervix	5%	Varicose vein stripping	15%
Removal of gall bladder	20-70%	Removal of mastoid bone in ear	20%
Fractured arm/shoulder/ leg/skull/wrist	5%	Removal of kidney stones	30%
Repair of vaginal tear	15%	Removal of foreign object in eye	5%
Repair of skull	100%	Hernia repair	20-25%
Examination of bladder	10%	Repair of retinal detachment eye	25%
D&C	5%	Repair of nose	20%
Drainage of ear abscess	5%	Examination of chest wall and lungs	60%
Removal of testicle	30%	Removal of thyroid	20%
Excision of ganglion	10%	Removal of tonsils	5-10%
Drainage of fluid in testicle sac	5%	Hysterectomy	25%
Removal of growth in nose	5%	Removal of prostate gland	25%
Removal of breast lump	20%	Gastroscopy	5%
Abdominal surgery	10-35%		
Repair of Anal Fistula	40%		
Removal of stomach and/or oesophagus	5-10%		
	35-75%		

Sum Insured Expressed as a fixed percentage.

Underwritten by Chartis Life South Africa Limited

Please note: this is a summary only – full Policy documents apply and are available on request

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