



NAPTOSA RONBEL PRODUCT RANGE 2017

Insured By

Constantia Insurance Company Limited

Reg. 1952/001514/06-FSP 31111

Constantia Life and Health Assurance Company Limited

Reg. 1952/001635/06

Underwriting Manager & Administration

Ambledown Financial Services (Pty) Ltd

Reg. 2004/006271/07 - FSP 10287



MEMP

Financial Services (Pty) Ltd

Reg. 1997/001041/07

CMS. 1565, FSP No. 13833

Naptosa Consultants

MEMP Financial Services (Pty) Ltd

P O Box 34053

Newton Park

Port Elizabeth

6055

Tel: +27 (0)41 363-7333



ambledown

FINANCIAL SERVICES (PTY) LTD

Fiona Drake

Brett Davies



NAPTOSA Ronbel Gap Supreme

Gap Cover, Co-Payment Cover, Co-Payment Cover for MRI & CT Scan, Sub-Limitation Cover, Cancer Cover, 6 Month Medical Scheme Premium Waiver and Costs incurred in casualty unit as a result of an accident.

Benefits:

- Charges above the Medical Scheme Tariff for services in-hospital and/or the necessity for chemotherapy or radiotherapy for the treatment of cancer on an out-patient basis and/or the necessity for kidney dialysis on an out-patient basis, limited to 5 times the Medical Scheme Tariff and R2 000 000.00 per family per annum

It is important to note that Gap Cover does not provide for charges above the tariff for hospital costs and medication. The only cover is provided for the services provided by specialists, general practitioners and medical professionals such as physiotherapists for the period of hospitalisation.

There are a number of out of hospital procedures covered by Gap Cover

- Charges in the form of a co-payment or deductible applied for in-hospital admissions and/or the necessity for chemotherapy or radiotherapy for the treatment of cancer on an out-patient basis, and/or the necessity for kidney dialysis on an out-patient basis; plus
- Charges in the form of a co-payment or deductible for major medical outpatient treatment limited to specialized diagnostic radiology limited to MRI and CT Scans
- Charges above any sub-limitation imposed by the Medical Scheme for in-hospital admissions; plus
- Costs incurred in a casualty unit of a Hospital as a result of an emergency, not met by the Medical scheme; plus
- Charges in the form of any costs incurred over the sub-limitation for treatment in a private facility for cancer. Treatment includes in-hospital expenses, chemicals, medication and outpatient radiotherapy or chemotherapy
- The sub-limitation imposed by the medical scheme for biological cancer drugs, limited to Herceptin, Mylotarg, Nexavar, Gleevec, Sprycel, Faslodex, Velcade, Tarceva, Alimta, Zevalin, Avastin, Erbitux, Sutent, Fludara, Mabthera with specific oncological condition
- A premium waiver in respect of the adjustment medical scheme contribution for a period of six months in the event of the total and permanent disability or the death of the principal insured person
- Such co-payment or deductible and/or sub-limitation amounts applied are as per the rules of the principals' registered medical scheme
- A strict clause excluding any form of pre-existing cancer will be applied
- Maximum age of entry is 70 years of age

Limitations:

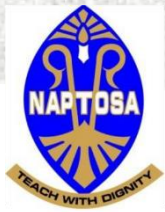
- Gap Cover is limited to R2,000,000 per family per annum.
- Benefits for co-payments or deductibles are limited to R30,000 per insured person per annum and R50,000 per principal insured per annum.
- Benefits for charges above any sub-limitations are limited to R10,000 per principal insured per annum.
- Benefits for costs incurred in a casualty unit of a Hospital is limited to R7,500 per family per annum.
- Benefits for sub-limitations related to cancer treatment (including both traditional treatment and biological drugs) are limited to R200,000 per insured person per annum.

Premium	R225.00
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Premiums include 20% commissions

Additional Benefits

- Six (6) months Medical Scheme Premium Waiver
- R7500 Casualty benefit
- HFC ARV treatment



NAPTOSA Ronbel Gap Plus Senior

Gap Cover and Co-Payment Cover

Benefits:

- Gap Cover - A benefit equal to actual cost limited to five (5) times the Medical Scheme Tariff less the higher of the Medical Scheme Tariff or Medical Scheme Option Reimbursement Rate for treatment received whilst as an in-patient and/or outpatient (as stated in the Defined Event)
- Co-payment Cover - A benefit equal to the charges in the form of a co-payment or deductible applied for treatment received whilst as an in-patient and/or outpatient (as stated in the Defined Event)
- NO Maximum age of entry

Limitations:

The maximum benefit payable in terms of this policy shall be as follows:

- Gap Cover is limited to R2,000,000 in the aggregate per annum per Family
- Co-payment Cover is limited to the following maximum benefit payable:
 - R30,000 in the aggregate per annum per Insured Person
 - R50,000 in the aggregate per annum per family

Premium	R225.00
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Premiums include 20% commissions

Policy Conditions:

- Cooling-Off Period

A Principal Insured Person may:

- in any case where no benefit has yet been paid or claimed or an insured incident has not yet occurred; and
 - within a period of 30 days of receipt of the policy by the Principal Insured, or from a reasonable date on which it can be deemed that the policyholder received the policy referred to above, cancel the policy by written notice sent to the Underwriting Manager
 - All premiums or moneys paid by the policyholder to the insurer up to the date of receipt of the cancellation notice or received at any date thereafter in respect of the cancelled or varied policy, shall be refunded to the policyholder
- Where a Naptosa Member has a Naptosa Ronbel Gap Cover and wishes to migrate to the Naptosa Ronbel Gap Supreme Policy, the additional benefits will not be subject to waiting periods and pre-existing conditions
 - Where a member from another Gap Cover insurer wishes to migrate or upgrade to the Naptosa Ronbel Gap Supreme Policy, the existing waiting periods and pre-existing conditions will be waived
 - Where a Naptosa member applies for a new Naptosa Ronbel Gap Supreme Policy, a three (3) month general waiting period and a 12 month pre-existing condition waiting period will apply
 - Other exclusions include suicide and/or death due to self-inflicted injuries, injuries sustained due to participation in professional sports, drug and/or alcohol abuse, criminal activity and war
 - Full policy conditions will be provided in the Master Policy Document which is binding at all times
 - Ambledown reserves the right to alter the premium rates and/or benefits provided by giving 60 days written notice.

VERY IMPORTANT

Please note that all Gap and Funeral claims are subject to the actual Master Policy Document and will be binding at all times. It is your responsibility to read and review your policy and understand what is covered and what is not as the Master Policy Document forms the basis for the claim payments.



NAPTOSA Ronbel Family Funeral Benefits

Conditions:

- Up to 6 month waiting period is applicable
- Maximum age of entry for funeral cover is 65 years of age - cover does not cease
- Cover for extended family dependants available on application
- No business from undertakers, burial societies or stokvels allowed

LIFE ASSURED	NAPTOSA BENEFIT	PREMIUM
PRINCIPAL MEMBER	R 30 000	R65-00
NOMINATED SPOUSE	R 30 000	
CHILD 14-21	R 20 000	
CHILD 7-13	R 10 000	
CHILD 0-6	R 7 000	
STILLBORN	R 1 000	

DOUBLE UP ACCIDENTAL DEATH BENEFIT IF DEATH AS A RESULT OF ACCIDENTAL CAUSES

Please note that all claims are subject to the actual policy documents and will be binding at all times.
It is your responsibility to read and review your policy and understand what is covered and what is not as the Policy Documents forms the basis for the claim payments.

DISCLAIMER:

MEMP Financial Services (Pty) Ltd is a licensed financial services provider in terms of the Financial Advisory and Intermediary Services Act – FSP 13833.

Please note that this brochure is for information purposes only. Any claim is subject to the actual policy document and that the scheme rules and regulations will be binding at all times. While all reasonable care has been taken by MEMP Financial Services (Pty) Ltd in compiling this brochure, we have relied upon the accuracy and completeness of the information made available to us and subsequently cannot accept any liability for any errors or omissions herein.

Any information herein is a summary of the benefits only and does not replace the Master Policy Document or the rules of the scheme.

Service provider disclosures available at website below and/or upon request

<http://www.memp.co.za/private/extranet/naptosa/>