



westerngap

Oncology Supplementary Buy-up 2023

western

Rethink Insurance

This is not a Medical Scheme and the cover is not the same as that of a Medical Scheme. This Policy is not a substitute for Medical Scheme membership.

Kaelo Risk (Pty) Ltd is an authorised financial services provider (FSP 36931).

This product is underwritten by Western National Insurance Company Limited (FAIS: Juristic Representative under FSP 9465).

How does the Oncology Supplementary Benefit work?

The Oncology Supplementary Benefit pays out a lump sum to Insured Parties who have been diagnosed with cancer for the first time. The purpose of the Benefit is to provide additional financial support to help with the high costs of medical treatment as well as the unexpected personal and social costs related to the treatment of cancer.

Who can join and who is covered?

Any Western Gap Policyholder has the option to add the Oncology Supplementary Benefit as an added Benefit. All Insured Parties listed on the Western Gap Policy will be covered under the Oncology Supplementary Benefit.



How long do I have to wait before I claim?

Your cover will be in place on the first day of the month in which your Policy is activated, i.e. there is no waiting period.

What are the limits applied to my cover?

The Oncology Supplementary Benefit will cease at age 66. The Benefit is for the first-time diagnosis of stage 2 or a higher form of cancer, confirmed by an oncologist or pathologist.

What are the exclusions on my cover?

- Contamination from nuclear weapons or nuclear waste material.
- The taking of any drug or narcotic unless prescribed by a registered doctor.
- Cancer Treatment costs and biological medication not approved by your Medical Scheme as part of your initial or ongoing Oncology Treatment plan.
- Previously diagnosed cancer, within a period of 12 months preceding the date of inception, will be regarded as a preexisting condition and Oncology. Cover will be excluded for 12 months.

Please Note: Any stated Benefit provided is considered to be a contribution to any pre-estimated costs and expenses related to your Health Event. We are continuously improving our communications and content. The latest version of this document is available on www.kaelo.co.za. Any material changes to your policy terms and conditions, once your Policy has been issued, will be communicated.



Contact Information



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www.kaelo.co.za/western-gap

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