

# zest!life

Cover you can trust.

People you can depend on.



## Medical Premium Waiver

Underwritten by Guardrisk Life Limited

Guardrisk is a registered and authorised Financial  
Services Provider  
FSP Number 76

Zestlife is an authorised Financial Services Provider  
FSP Number 37485

Medical Premium Waiver 2019



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## Medical Premium Waiver

### How this cover can benefit you and your family

The Medical Premium Waiver policy is a special purpose life insurance that covers you and your family's ongoing healthcare costs in the event of your death or permanent disability.

This is provided by paying your medical scheme contributions and gap cover premiums for a period of 24 or 60 months.

These policy pay-outs will increase annually to keep pace with the increasing cost of medical scheme and gap cover.

### Who the policy covers

The main member of the medical scheme is the life insured and his or her family members, as listed as medical scheme dependants are the beneficiaries of the policy.

### Benefit level and premium

| Benefit Pay-out Amount per Month  | Benefit Pay-out Period | Monthly Premium |
|---|------------------------|-----------------|
| Combined total of medical scheme contribution and gap cover premium up to R7 500. | Payable for 24 months  | R178.00         |
| Combined total of medical scheme contribution and gap cover premium up to R7 500. | Payable for 60 months  | R312.00         |

\* Premiums valid for 2019. Prices to increase 1 Feb 2020.

### Immediate cover with no medicals

This cover is offered without lengthy medical questionnaires and no medical tests.

In the first 12 months from the date that the Medical Premium Waiver policy commences, no cover will be provided for claims that arise from medical conditions that existed in the 12 months prior to the policy's commencement date. There are also general exclusions that apply e.g., claims that result from suicide, intentional self-inflicted injury or participation in war or crime. Please refer to the policy wording for all the general exclusions that may apply. In the case of a permanent disability claim, the benefit payment will commence after a 30 day assessment period and will be paid for the insured period or until the policyholder's recovery, whichever occurs first.

### Eligibility

This cover can be taken out by all medical scheme members that are residents of South Africa that have not reached age 60. Cover under the policy will continue up to age 70.

### Contact us

For more details call Zestlife on 021 180 4220 / 0860 009 378  
or e-mail [info@zestlife.co.za](mailto:info@zestlife.co.za).