

Claim Form

Gap Cover Policy

Lets work together to process your claim quickly. What we need from you is to please complete this form and attach all the documents needed (Claim Pack) in order to ensure that your claim is processed as fast as possible. Processing of your claim cannot start until we have this completed claim form and all the listed documents. Please only submit one Claim Pack per claim incident. You must notify us of a claim within six months of the claim incident date. Any other documents requested must be submitted within 12 months of the claim incident date.

1. POLICYHOLDER DETAILS

Title	<input type="text"/>	Full names	<input type="text"/>
Surname	<input type="text"/>		
Date of birth	<input type="text" value="DD/MM/YYYY"/>	Identity number	<input type="text"/>
Policy number	<input type="text"/>		
Address	<input type="text"/>	Postal code	<input type="text"/>
Cell phone number	<input type="text"/>	E-mail address	<input type="text"/>
Telephone landline number	<input type="text"/>	Medical aid name	<input type="text"/>
Medical aid plan type	<input type="text"/>	Total number of people on your medical aid	<input type="text"/>
Medical aid membership number	<input type="text"/>		

DECLARATION BY POLICYHOLDER AND PERMISSION TO SHARE INFORMATION WITH A THIRD PARTY

I declare that the above information is true, that I have withheld no material information and that all relevant documentation is attached to this claim form.

I authorise my medical aid, any hospital, medical practitioner or other person who has attended to me or my dependants, or examined me or my dependants, to furnish to Zestlife, Guardrisk or their authorised representative any information with respect to any illness or injury, medical history consultation, prescriptions or treatment and copies of all hospital or medical records. Such information could relate to medical information (i.e. PMB details, chronic conditions, claims transaction history, hospital procedures, health records etc.) or benefit information (i.e. plan type, limits, waiting periods, co-payments, self-payment gap etc.).

I further authorise Zestlife, Guardrisk or their authorised representative to share any information obtained as referred to above with my appointed Gap Cover Financial Advisor.

Signature of policyholder or appointed executor if policyholder is deceased _____

2. POLICYHOLDER BANK ACCOUNT DETAILS

Please provide the bank details of the **policyholder**. The benefit cannot be paid into a business bank account or to a third party. The claim proceeds may be paid directly to the relevant service provider at the discretion of Zestlife.

Name and surname of account holder	<input type="text"/>		
Bank name	<input type="text"/>	Branch Code	<input type="text"/>
Account number	<input type="text"/>	Account type	<input type="text"/>

3. PATIENT DETAILS

Full names

Surname

Date of birth Identity number (Compulsory)

Relation to policy holder Self Spouse Child Adult dependent

Reason for claim Illness Accident Child birth

Was the procedure an elective procedure? **Please tick box** Yes No

Was the procedure due to an illness or medical condition? **Please tick box** Yes No

Date admitted to hospital Date discharged from hospital

Name of hospital/day clinic

Description of treatment received

To be completed ONLY if you have held the policy for less than 12 months:

When did the medical condition leading to your claim first occur?

Date of first consultation with a doctor for this condition

Name and contact details of doctors/specialists

	Name	Telephone number
General practitioner/house doctor		
Treating doctor		
Doctor who made the diagnosis		

Details of any medical treatment or consultations received in the 12 months prior to the cover start date

To be completed ONLY if the procedure was due to an accident as indicated above:

Date of accident

Details of accident

4. TYPE OF GAP CLAIM - PLEASE TICK THE BOXES WHICH CORRESPOND WITH WHAT YOU ARE CLAIMING FOR. YOU ONLY NEED TO COMPLETE THE SECTIONS THAT ARE RELEVANT TO YOUR CLAIM.

Medical practitioner cost shortfalls <input type="checkbox"/>	Complete section A	Co-payment/deductable <input type="checkbox"/>	Complete section A
Internal prosthesis shortfall <input type="checkbox"/>	Complete section A	Casualty ward shortfalls <input type="checkbox"/>	Complete section A
Accident tooth fracture benefit <input type="checkbox"/>	Complete section B	Extended dentistry benefit <input type="checkbox"/>	Complete section C
Lump sum benefit for first time cancer <input type="checkbox"/>	Complete section D	Extended cancer benefit <input type="checkbox"/>	Complete section D
Oncology treatment 20%/25% co-payment <input type="checkbox"/>	Complete section E	Non-affected breast reconstructive benefit <input type="checkbox"/>	Complete section F

Please request a special claim form if you want to claim for:

- Accidental death or disability Medical Premium Waiver benefit.
- Accidental death or disability lump sum benefit.
- Trauma counselling.

SECTION A - MEDICAL PRACTITIONER COST SHORTFALLS, CO-PAYMENT OR DEDUCTIBLE, INTERNAL PROSTHESIS SHORTFALL OR CASUALTY WARD CLAIM

The procedure was In-hospital Out of hospital Casualty ward

Date of service	Service providers (ie name of hospital, specialist, anaesthetist, doctor etc)	Total charged	Paid by medical scheme	Shortfall	Have you paid the DR or is the balance still due?
		R	R	R	
		R	R	R	
		R	R	R	
		R	R	R	

We can pay your claim faster if you fully complete the section above and provide all the listed documents below, at the outset when you submit this claim form. We can only start processing a claim once we have all the listed documents.

Documents to attach for a medical practitioner cost shortfalls, co-payment or deductible, internal prosthesis shortfall or casualty ward claim:

1. Detailed medical aid statements reflecting payment to all medical practitioners a shortfall is being claimed for and the co-payment or deductible.
2. Medical aid pre-authorisation letter reflecting the co-payment or deductible.
3. Medical practitioner accounts (ie doctor, specialists, anaesthetist, etc).
4. Hospital account (first 4 pages and pages reflecting internal prosthesis costs). If a casualty ward claim, a copy of the casualty ward account.
5. Proof that the co-payment or deductible was paid (receipt or credit card slip).

SECTION B - ACCIDENTAL TOOTH FRACTURE BENEFIT

Number of teeth damaged

Date of accident

Details of accident

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Documents to attach for an accidental tooth fracture benefit:

1. Dentist motivation of accidental injury and invoice reflecting damaged tooth number.
2. If the patient is not the policyholder, a recent medical aid membership schedule reflecting that the patient is a dependant of the policyholder; or the detailed medical aid statement reflecting payment to the medical practitioner (dentist etc).

**SECTION C - EXTENDED DENTISTRY BENEFIT
(ONLY AVAILABLE FOR POLICYHOLDERS WHO HAVE THIS BENEFIT)**

Dentist name

Dentist practitioner number

Date of visit

Diagnosis	Possible treatment	Cover	Mark with X	Tooth numbers
Impacted wisdom tooth	Surgical tooth removal	R1 000 per tooth		
Periodontitis	Gum surgery	R1 750 per event		
Jaw fracture	Surgery	R16 500 per event		
Dental Emergency	Emergency Root Canal, temporary crown, temporary filling	R1 250 per event		
Accidental tooth fracture	Crown, splinting, bridge	R4 500 per tooth		
Severely decayed or damaged tooth	Crown	R3 250 per tooth		
Impaired function due to loss of teeth	Removable denture	R5 500 per jaw		
Occlusal instability	Implant or bridge	R10 000 per tooth		

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Documents to attach for an Extended Dentistry benefit claim:

1. Dentist quote or invoice for the procedure.
2. Dentist X-ray for tooth.
3. If the patient is not the policyholder, a recent medical aid membership schedule reflecting that the patient is a dependant of the policyholder.
4. If a periodontitis claim then also a copy of the periodontitis treatment plan.

SECTION D - LUMP SUM BENEFIT FOR FIRST TIME STAGE 2 CANCER DIAGNOSIS AND EXTENDED CANCER BENEFIT

Give full details of type of cancer

Name of doctor who made the diagnosis

Telephone number

Date of diagnosis

Is this a first time cancer diagnosis? Yes No

We can pay your claim faster if you fully complete the section above and provide all the listed documents below, at the outset when you submit this claim form. We can only start processing a claim once we have all the listed documents.

Documents to attach for a lump sum benefit for first time cancer diagnosis and Extended Cancer benefit claim:

1. Medical reports to be completed by medical practitioner (refer to the form on the last page of this document).
2. Histology reports and test results.
3. If the patient is not the policyholder, a recent medical aid membership schedule reflecting that the patient is a dependant of the policyholder.
4. Proof that the patient is registered on the medical aid's oncology programme.

SECTION E - ONCOLOGY TREATMENT PROGRAMME CO-PAYMENT

Give full details of type of cancer

Treating doctor

Telephone number

Date of diagnosis

Date of service	Service providers (ie name of hospital, specialist, anaesthetist, doctor etc)	Total charged	Paid by medical scheme	Co-payment
		R	R	R
		R	R	R
		R	R	R

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Documents to attach for an oncology treatment programme co-payment:

1. Treatment plan.
2. Detailed medical aid statements reflecting payment to all medical practitioners a shortfall is being claimed for.
3. Medical practitioner accounts (ie doctor, specialists, anaesthetist, etc).

SECTION F - NON-AFFECTED BREAST RECONSTRUCTION BENEFIT

Date of mastectomy procedure

Date of service	Service providers (ie name of hospital, specialist, anaesthetist, doctor etc)	Total charged	Paid by medical scheme	Shortfall
		R	R	R
		R	R	R
		R	R	R

We can pay your claim faster if you fully complete the section above and provide all the listed documents below, at the outset when you submit this claim form. We can only start processing a claim once we have all the listed documents.

Documents to attach for a Non-affected breast reconstruction benefit:

1. Medical reports supporting the illness as well as copies of any relevant test results.
2. Proof of the single mastectomy of the affected breast due to cancer – a copy of the histopathology report.
3. Medical aid pre-authorisation letter.
4. Detailed medical aid statement reflecting payment to all medical practitioners a shortfall is being claimed for and the co-payment or deductible.
5. Medical practitioner accounts (ie doctor, specialists, anaesthetist, etc).
6. Hospital account (full account).

MEDICAL REPORT FOR CANCER LUMP SUM BENEFIT

THE BELOW FORM IS ONLY NEEDED IF YOU ARE CLAIMING FOR THE CANCER LUMP SUM BENEFIT

To be completed by the patient's attending Medical Practitioner only

Full names of patient								
When were you first consulted by the patient in connection with his/her condition?				On what date was the patient diagnosed with cancer?				
Is this the patient's first diagnosis of any type of cancer ?	Yes	No		If no, when was the patient first diagnosed with cancer?				
Please provide details of any previous diagnosis of cancer								
Please provide full details of current diagnosis of cancer and ICD10 code								
If the cancer staging has progressed since the initial diagnosis, please provide the date the progression was confirmed.				DD/MM/YYYY				
Please clarify the severity of the current diagnosis	Stage				Local	Regional	Benign	Malignant
	1	2	3	4				
Please provide full details of oncology treatment plan								

Medical Practitioner Declaration

I hereby certify that the information provided above is true and correct in every respect.	
Name	
Qualifications	
Physical Address	
Telephone No	
Practise No	

Signed at _____ on this _____ day of _____ 20 _____

Medical Practitioner Signature _____