



Cura Administrators


Cura Administrators (Pty) Ltd, an authorised Financial Service Provider (FSP 26848)



2024 CANCER COVER

Cura Administrators (Pty) Ltd. is an Authorised Financial Services Provider (FSP 26848) underwritten by GENERIC Insurance Company Limited (FSP 43638). GENERIC is an Authorised Financial Services Provider and licenced non-life insurer.

Telephone: 010 021 0260 | **Email:** mail@curaadmin.co.za | **Website:** www.curaadmin.co.za



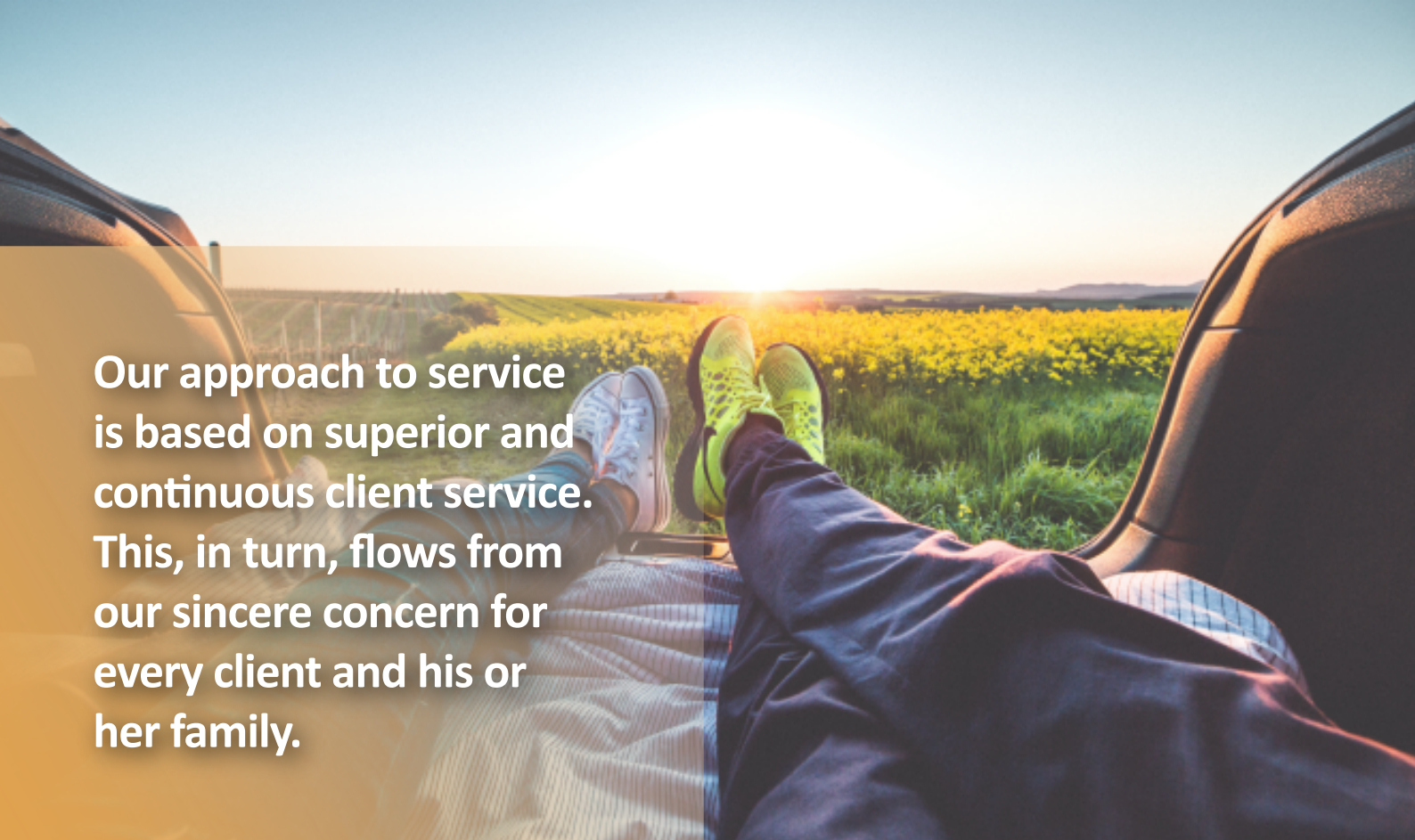
WHAT WE
STAND FOR
SETS US
APART

ABOUT US

Founded in 1997, Cura Administrators is an authorised financial services provider (FSP no. 26848) and consults on and administers various groups' health related products and funeral plans for clients throughout South Africa.

We specialise in Accident and Health Insurance, Cancer Cover and Funeral Cover. Cura products are available to clients on all open Medical Schemes and most Closed Schemes but are independently provided and are therefore transferable in the event of a change in the client's Medical Scheme.

**We don't just sell solutions;
we create them.**



Our approach to service is based on superior and continuous client service. This, in turn, flows from our sincere concern for every client and his or her family.

CLAIMING PROCEDURE

All required relevant documents must be submitted to us within 180 (one hundred and eighty) days after the event date. Claims can be emailed to claims@curaadmin.co.za.

Documents Required:

- Cura Administrators claim form completed and signed by the policyholder.
- Fully specified hospital and relevant doctor's accounts.
- Pathology & radiology reports if requested.
- Members medical scheme remittance advice.
- Proof of banking details for reimbursement purposes

Any benefit payable in respect of hospital confinement shall become due at the end of the period of such confinement only.

Any claims in terms of this policy will lapse after 12 calendar months from the date of occurrence of the insured incident provided it is not subject to the outcome of a pending court case.

All benefits payable shall be paid to the principal insured member and not the service provider;

No benefit payable shall accrue interest.

CONTACT US

Physical Address:

829 Rubenstein Drive,
Moreleta Park,
Pretoria, 0044

Postal Address:

P.O. Box 42331,
Moreleta Park, 0044

Tel:

010 021 0260

Fax:

086 743 1363

Email:

mail@curaadmin.co.za

Website:

www.curaadmin.co.za

Claims Department:

claims@curaadmin.co.za

New Application / Updates:

newbus2@curaadmin.co.za



**Accredited
Financial Adviser**

CANCER COVER

Entry Age

Age 64 or younger

65+ (only existing members)

Monthly Premium

R235.00 / month

R345.00 / month

Premiums are for a single person and are VAT inclusive. Maximum Entry age is 64 (as at insured's last birthday). Premiums are reviewed and may be adjusted annually.



Being diagnosed with cancer is an extremely traumatic event which one out of every four South Africans may statistically present within a lifetime. It entails coping with enormous stress levels, volatile emotions, the fear of the unknown and resulting financial burden.

Overcoming cancer is a challenge for both patient and family, mentally and financially. Cancer patients should be able to focus all their energy on the healing process and not be burdened by high costs of life saving oncology treatment. Cura's policy is designed to address these unexpected medical costs.

WHAT ARE THE BENEFITS COVERED?

The table below shows the amount that will be covered by the different membership categories per policy.

R100 000 stated benefit per lifetime per insured

Must be diagnosed whilst on cover and alive. Excludes any skin cancer

R201 000 for shortfalls on out-patient oncology treatment per insured per annum

Biological drugs excluded on this policy

R3 000 for trauma counselling at a registered counsellor



MAXIMUM ENTRY AGE

The maximum entry age is age 64 (as at insured's last birthday).

WAITING PERIODS APPLICABLE

- 3-month general waiting period.
- 12-month waiting period for pre-existing conditions.

Concessions on the above waiting period will be considered for group schemes.

Gap Cover is underwritten by GENRIC Insurance Company Limited (FSP: 43638).

GENRIC is an authorised Financial Services Provider and licensed non-life insurer



GENERAL EXCLUSIONS

The Product Provider shall not be liable for costs incurred for hospitalisation, bodily injury, sickness, or related disease directly or indirectly because of or in consequence of:

- Exposure to discharged nuclear weaponry fallout or by ionising radiation or contamination by radioactivity from any nuclear matter or from any nuclear waste from the combustion of nuclear fuel. For this exception, combustion shall include any self-sustaining process of nuclear fission.
- Suicide, attempted suicide, or intentional self-injury.
- Consuming any drug or narcotic unless prescribed by and taken in accordance with the instructions of a registered medical practitioner (other than the insured person).
- Drug Addiction.
- An event directly attributable to the insured person having a blood alcohol concentration exceeding the legal permitted level, or the insured person presenting with alcoholism or an illness resulting from alcohol abuse.
- Benign or malignant skin tumour containing dark pigment or a tumour of high malignancy that starts in melanocytes of normal skin or moles and metastasizes rapidly and known as malignant melanoma.
- Any pre-existing condition, meaning any form of cancer previously diagnosed prior to date of inception of policy.
- Cost of Biological Cancer Drugs (as defined).
- Any procedure not covered or declined by the medical scheme.
- No benefits shall be payable for an insured event for which the insured person received treatment or advice 12 months prior to becoming an insured person. This exclusion applies to the first 12 months of cover only.
- Investigations, treatment or surgery for artificial insemination or hormone treatment for infertility.
- No benefits shall be payable in the event of fraudulent claim submission.

The table of benefits do not apply to any territory outside of the borders of the Republic of South Africa, Botswana, Lesotho, Swaziland, and Namibia.





Cura Administrators (Pty) Ltd

Contact Cura on 010 021 0260 or visit the website www.curaadmin.co.za

Cura Administrators (Pty) Ltd is an authorised Financial Services Provider (FSP:26848).

Gap Cover is underwritten by GENRIC Insurance Company Limited (FSP: 43638).

GENRIC is an authorised Financial Services Provider and licensed non-life insurer.

© 2024 Cura Administrators all rights reserved.

