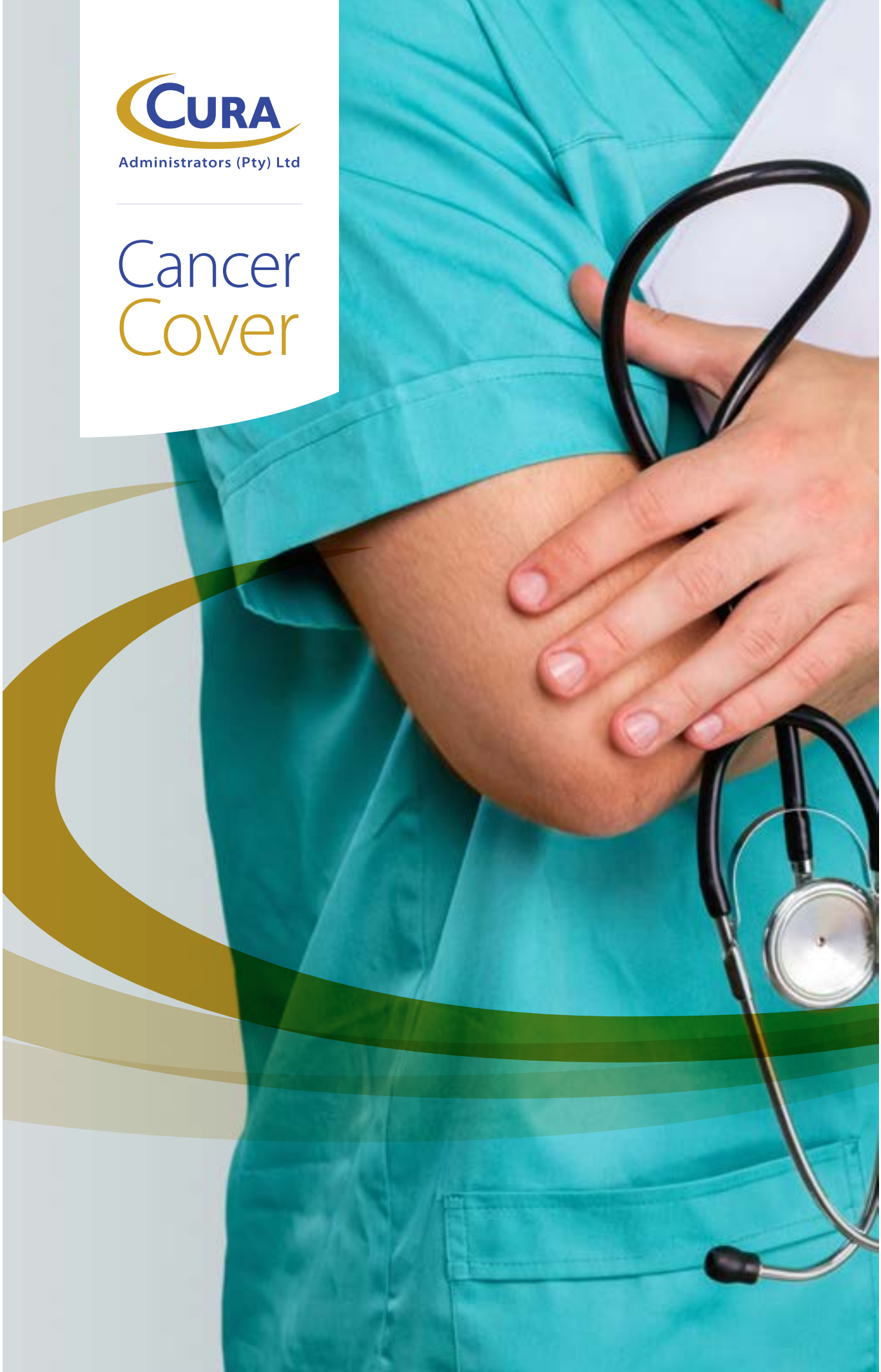




Cancer Cover





WHAT DOES CURA CANCER COVER ENTAIL?

Being diagnosed with cancer is an extremely traumatic event which one out of every four South Africans may statistically present with in a life-time. It entails coping with enormous stress levels, volatile emotions, the fear of the unknown and resulting financial burden. Overcoming cancer challenges both patient

and family, mentally and financially. Cancer patients should be in a position to focus all energy on the healing process and not be burdened by high costs of life saving oncology treatment. Cura is designed to address these unexpected medical costs.



WHAT ARE THE BENEFITS COVERED BY THIS POLICY?

- R100 000 stated benefit per lifetime for the insured.
- R157 000 for shortfalls on outpatient oncology treatment per insured per annum.
- R3 000 combined benefit for both registered psychology and psychiatric treatment by a registered practitioner per insured per annum.



HOW DO I CLAIM?

Following an insured event the principal insured shall at own expense:

- Give written notice of the claim within 6 months from the date of medical treatment for such incident;
- Supply in writing any such proof or other information as Cura may reasonably request, which would include:
 - A duly completed Cura claim form
 - 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.



PREMIUM

R167.00 per month per person.

Are any waiting periods applicable? **Yes**

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

Is there a Maximum Entry Age for this policy? **Yes**

Yes, the maximum entry age is age 65 (as at insured's last birthday).

WHAT ARE THE GENERAL EXCLUSIONS ON THIS POLICY?

Cura Administrators shall not be liable for costs incurred for hospitalisation, bodily injury, sickness or related disease directly or indirectly attributed to or in consequence of:

- Exposure to discharged nuclear weaponry fallout or by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
- 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.
- Drug addiction.
- Any pre-existing condition, meaning any form of cancer previously diagnose prior to date of inception of policy.
- Cost of Biological Cancer Drugs (as defined).
- Any costs incurred for which a benefit was paid by the insured person's medical scheme
- 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.





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Cura Administrators (Pty) Ltd
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Product Provider:

Constantia Life and Health
Assurance Company Ltd

Risk Underwriter:

Ambledown Financial
Services



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