



Cura Administrators

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




2024

LIFE AND HEALTH COVER

Cura Administrators (Pty) Ltd is an authorised Financial Services Provider (FSP:26848) underwritten by Constantia Life and Health Assurance Company, a licensed life insurer and an authorised FSP 49986).

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



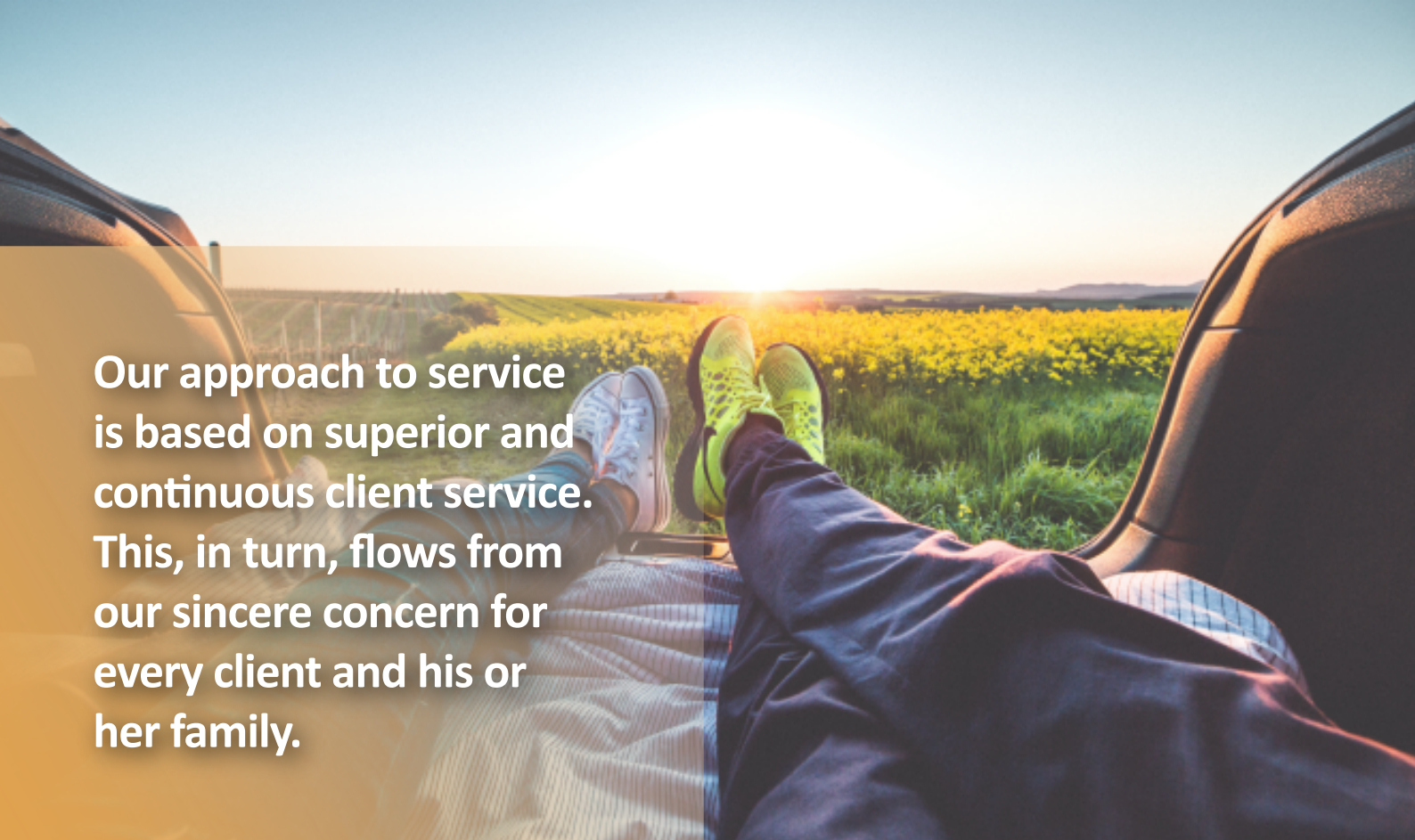
WHAT WE
STAND FOR
SETS US
APART

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

Policyholders need to submit the following documentation, including certified copies as required, to claims@curaadmin.co.za to initiate the claiming process:

- 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 account.
 - Members medical scheme remittance advice.
 - Proof of banking details for reimbursement purposes.
- For Funeral Claims: Supply in writing any such proof or other information as Cura may reasonably request, which would include:
 - A duly completed and signed claim form
 - Certified copy of BI-1663 form / death
 - Registration form
 - Certified copy of Cancelled ID
 - Certified copy of Beneficiaries' ID
 - Proof of banking details
 - Additional reports where applicable (this may cause a delay in payment of the claim)
- 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**



LIFE AND HEALTH COVER

Entry Age

Age 64 or younger
65+

Monthly Premium

R325.00 / month
R583.00 / month

Premiums are per single person or family
and are VAT inclusive

Our Life and Health cover accommodates the reality that you may need hospitalisation due to an unplanned medical emergency which could lead to your death. The policy will pay out a lump sum of money that will offer some assistance to relieve the financial burden of emergency hospitalisation, medical procedure or even death and covers the following:

- Emergency transportation.
- Per day reimbursement for medical hospital stay or surgical hospital procedure or treatment, up to a maximum of R3 556 per insured per day (if not a stated benefit).
- Funeral benefits. Cura will pay to the principal insured an amount in accordance with the Funeral benefit table below, subject to limits.

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.

WHAT ARE THE BENEFITS COVERED?

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

BENEFIT	TOTAL INSURANCE BENEFIT
Expenses incurred for transport charges or for services rendered while being transported in an emergency vehicle, vessel, or aircraft	Netcare 911
Hospitalisation from the first day of admission Under the care of a Specialist Practitioner Admission to a High Care Ward Admission to an Intensive Care Unit For each minute in a hospital theatre	R270 / day R380 / day R420 / day R740 / day R18
Stated benefits: Maximum of up to R23 711 per insured, per annum if hospital admission is for one of the following conditions or procedures. (Benefit defaults to below amount per event) 1. Childbirth (Natural Birth) 2. Cranial surgery 3. Cardio angiogram and angioplasty 4. Open heart surgery	R1 900 R4 200 R6 800 R12 600
Funeral benefit: Principal and spouse Child aged 14 to 21 Child aged 7 to 13 Child aged 0 to 6 Stillbirth (27 weeks to end of the pregnancy). Double benefit in case of an accidental death	R8 000 each R6 000 R3 000 R1 500 R1 500

WAITING PERIODS APPLICABLE

Applicable to the Health portion of this policy:

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

Applicable to the Funeral benefit portion of this policy:

- 6-month general waiting period. During this period no benefits will be paid for any death due to natural causes.
- Accidental death, excluding suicide. If a death occurs before the first premium is due, then the amount will be deducted from the benefit.
- 12-month waiting period in the case of suicide.

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 (no benefit will be payable under this policy where a member commits suicide within 12 months of the inception date of the policy).
- Investigations, treatment, and surgery for obesity, resulting as a consequence of previous cosmetic surgery other than as a result of an otherwise insured and authorised event.
- Cosmetic surgery shall include surgery for breast reduction or reconstruction unless necessitated as a result of treatment for cancer.
- 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) or 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.
- Drug Addiction.

MAXIMUM ENTRY AGE

No Maximum entry age is applicable to this policy.

Child dependants are covered until they reach the age of 21 years, with the option to continue cover as a principal insured and no new underwriting or waiting periods will apply. The age of 21 may be extended up to 26 years in respect of an unmarried child dependant who is a full-time student, provided proof thereof can be provided to Cura Administrators.

All newborns must be registered on this policy within 30 days after birth.

- Participation in:
 - Active military duty, police duty, police reservist duty (only applicable to Gap Cover and short-term products), civil commotion, labour disturbances, riot, strike, or the activities of locked out workers);
 - Aviation other than as a passenger (excl. commercial pilots).
 - Any form of race or speed test, other than on foot or non-mechanically propelled vehicle, vessel, craft, or aircraft.
- 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.
- No benefits shall be payable for pregnancy or childbirth for a period of 9 months from inception of the policy.
- Investigations, treatment or surgery for artificial insemination or hormone treatment for infertility.
- No benefits shall be payable in the event of fraudulent claim submission.
- Depression, insanity or mental stress or psychotic / psychoneurotic disorders.
- 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), underwritten by the Constantia Life and Health Assurance Company Limited (FSP 49986) and managed by Ambledown Financial Services (Pty) Ltd (FSP No. 10287).

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