Admed
Gap Cover Policy

GUARDRISK
TAILORED RISK SOLUTIONS
A subsidiary of MMI Holdings

PROVIDENCE CLAIM APPLICATION FORM (for claims that take place during 2018)

Contact us

Tel: 0860 102 936, Email: admed@guardrisk.co.za, Facsimile: 011 263 1419

What you must do

SUBMIT YOUR CLAIM TO US WITHIN 4 MONTHS OF YOUR CLAIM EVENT OR WE WILL REJECT YOUR CLAIM

1. Please only complete if you are a PROVICENCE Gap member
2. Fill in and sign the form.
3. Ensure that each section that is relevant to your claim is completed clearly, accurately and completely.
4. Email the form **with all required documents** to admed@guardrisk.co.za.
5. If you are not able to email your claim to us, print your completed claim form and posit it, with all required documents to:

   The Admed Claims Team, Guardrisk Insurance Company Limited, PO Box 786015, Sandton, 2146.
6. If any details are missing or we need more information or documents, we will contact you. If we do this, please send us the outstanding documents within 28 days of our request or we will close your claim until you provide us with the documents we need. If you do not send us these documents within 12 months of your claim event, your claim will prescribe and we will close it permanently.

PATIENT'S DETAILS

The patient must be named on your cover with us and must be covered on your medical aid at the time of a claimable event.

First name	Surname	Relationship	Identity number

Medical condition treated:

Date when symptoms first began: d d m m y y y y

Did the symptoms begin before cover started? Yes ☐ No ☐

Important to note:

- **Any cancer, birth or pregnancy-related medical condition that existed within 12 months before the first day of cover will be excluded for 12 months after cover starts; and**
- **Any other physical defect, medical condition, illness or injury that existed within 12 months before the first day of cover will be excluded for 9 months after cover starts.**
- **The above applies independently to each person named on your cover.**

Failure to disclose pre-existing medical conditions on application for cover could limit and/or exclude certain benefits or result in the termination of your cover.

BANKING DETAILS

Account holder name		Bank name	
Branch name		Branch code	
Account number			

Type of account: Cheque ☐ Savings ☐ Transmission ☐

CLAIMANT DECLARATION

Please initial each of the following sentences below to confirm that you are in agreement with the statement:

1. You declare that the above and attached information is true, that you have withheld no material information and that all relevant required documentation is attached to this claim form. ☐
2. You confirm your understanding that if this claim form is incomplete or you have not submitted all required supporting documentation, Guardrisk may not process your claim. ☐
3. You confirm your understanding that should any material information be withheld or incorrectly furnished during the claim process, Guardrisk may cancel your cover and premiums paid may be used to offset expenses incurred by Guardrisk. ☐
4. You authorise Guardrisk to make claim payments to the account nominated in this form ☐
5. You undertake to inform Guardrisk of any change in your banking details and you authorise Guardrisk to verify such banking details with your bank ☐
6. You confirm that Guardrisk shall not be held liable for incorrect claim payments made as a result of your failure to inform Guardrisk of any change in banking details. ☐
7. You accept and understand that you are limiting your right to privacy. You authorise Guardrisk to obtain from any person, other insurer, medical scheme, medical practitioner/institution, any information that Guardrisk to facilitate the processing of this claim. You authorise such person(s) to give the said information to Guardrisk, and to share with other insurers and medical schemes any information in this claim form, either directly or through a database operated by or for insurers as a group, at any time (even after my death) and in such detailed, abbreviated or coded form as Guardrisk or the operators of such database may decide from time to time. ☐
8. You authorise the disclosure of relevant medical information by your medical scheme to Guardrisk to assist in the processing of claims under this policy. This information could include your (or one of your dependants') diagnosis, treatment and medical history. ☐
9. You further confirm that your dependants and/or beneficiaries have also provided the necessary authority for your medical scheme to disclose their relevant medical information to Guardrisk to assist in the processing of claims under this policy. ☐
10. You authorise Guardrisk to negotiate on your behalf with your medical scheme in respect of shortfall claims that may have arisen from medical events which your medical aid is legally obliged to cover in full (Prescribed Minimum Benefits). ☐
11. You authorise Guardrisk to negotiate discounts on your and your dependants' behalf with medical service providers in order to maintain a good risk profile for your cover. If successful, you acknowledge that payment will be made directly to the service provider's bank account and no further payment will be due to you. ☐

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Signature Date