

## Understanding the Waiting Periods

### What are the waiting periods for Individuals joining Kaelo Gap?

The waiting periods for Kaelo Gap are as follows:

- 3 - Month General Waiting Period
- 12 - Month condition specific waiting period

### Moving from another Gap provider?

You can easily move from your previous Gap Cover to Kaelo Gap. In order to ensure that the waiting periods are applied fairly and in line with the below, we suggest that you do not allow for a break in your cover.

If there is no break in cover, then the unexpired portion of the waiting periods from the previous policy will be applied to your Kaelo Gap Policy when you move over and if you already completed your waiting periods on your previous Gap Cover, no waiting periods will apply on Kaelo Gap.

### What are the waiting periods for Employer Groups joining Kaelo Gap?

- Waiting periods are determined at take on - waiting periods will either be applied; waived or reduced.
- Policyholders who join Kaelo Gap on a voluntary basis through their employer group will receive full waiting periods.
- Compulsory groups will have all waiting periods waived.

### What is offered in terms of waiting period concessions?

- We will waive the 3-month General Waiting Period.
- 12-month condition specific exclusions will still apply.
- Waiting period concessions are negotiated with Kaelo by your broker.
  - Your broker will advise you when a concession period has been opened.
  - Concessions are only applicable to employer groups.



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. The administrator of Kaelo Gap is Kaelo Risk (Pty) Ltd, an authorised Financial Services Provider (FSP 36931). Kaelo Gap is insured by Centriq Insurance Company Limited ("Centriq"), a licensed non-life insurer and authorised Financial Services Provider (FSP 3417). Lifestyle Benefits are Kaelo Offerings. Service Providers are contracted to Kaelo.

