Medgap cover policy

GUARDRISK TAILORED RISK SOLUTIONS

2025 APPLICATION FORM

Thank you for deciding to apply for gap insurance cover with MedGap, underwritten by Guardrisk Insurance Company Limited (Reg. 1992/001639/06, FSP No. 75). This document is an application form for cover. Please complete the form accurately and completely in order that we may process your application.

Contact us Tel: 0860 102 936, Email: info@medgaponline.co.za

What you must do

1. Fill in the form.
2. Submit your application by emailing the form to us at new@medgaponline.co.za, with your medical scheme membership certificate and proof of previous gap cover (if you are moving your cover from another insurer to us).

Once you have submitted your application form:

- If any details are missing or we need more information, we will contact you.
- We will activate your membership and we will email you a confirmation of cover, along with your policy wording.
- If you do not hear from us 2 weeks after sending us your application, please contact us on 0860 102 936 or email new@medgaponline.co.za

When you sign this application, you confirm that you have read and understood the terms and conditions of cover and agree to them. You confirm that you have read and understand the benefits that are covered on the selected cover option.
If we receive your application after the 15th day of the month, we may make a double-deduction from your bank account.

Please select your cover option:

Family Cover (Main member age 18-64)	MedGap Supreme	@ R546	☐	MedGap Primary	@ R438	☐
Single Cover (Single member age 30-64)	Supreme Single	@ R475	☐	Primary Single	@ R381	☐
Under 30 (Single member age 18-29)	Supreme Under 30	@ R308	☐	Primary Under 30	@ R265	☐
Pensioner Cover (Single member age 65+)	Supreme Pensioner	@ R750	☐	Primary Pensioner	@ R704	☐
Student (Single member age 18-28)		@ R162	☐			

The Student Gap product is only available for full-time students registered at a recognised Tertiary Educational facility and provides cover for the principal member only (no dependents may be covered)

The monthly premium is inclusive of commission, binder fees and VAT. Premiums are valid for 2025. Prices may increase from 1 January 2026.

When do you want your cover to start? d d m m y y y y

Cover can only start on the first day of the calendar month following application. No requests for backdating of cover will be considered.

PERSONAL INFORMATION

Title		Surname			
First Name					
Identity/Passport no.			Date of birth	d d m m y y y y	
Medical scheme name			Plan option		
Medical scheme no.			Date joined	d d m m y y y y	
Postal address		Physical address			
	Postal code			Postal code	
Email address					
Mobile no.		Office/Home no.			

Dependents (Dependents NOT APPLICABLE TO UNDER 30, PENSIONER & STUDENT)

First name	Surname	ID/Passport Number	Date of birth	Gender (M/F)	Relationship
1					
2					
3					
4					
5					

Please attach an up-to-date medical scheme membership certificate.
All dependents must reflect on your medical scheme certificate, be named on your cover with us and must be covered on your medical scheme at the time of a claimable event. (Dependents are not covered on Under 30, Pensioner and Student plans)

Medgap cover policy

YOUR PREVIOUS GAP COVER

Have you previously belonged to any other gap provider? If yes, please give us the details.

Previous Insurer			
Previous cover option		Previous Policy Number	
Start date	d d m m y y y y	End date	d d m m y y y y

Please attach proof of previous gap cover.

All dependents must reflect on this certificate (Dependents are for family cover only, Under 30, Pensioner and Student is for Principal member only) in order to benefit from reduced or no waiting periods being applied to their cover. If your dependents are moving cover from a different insurer, please also attach their proof of cover with your application.

PROVIDE US WITH MORE INFORMATION ABOUT YOUR HEALTH

Failure to disclose pre-existing medical conditions may result in limited or excluded benefits.

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;
- 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.

Details of your general doctor	Name		Tel No	

Have you or any of your dependents had or currently have any of the medical conditions listed below for which medical advice diagnosis care or treatment was recommended or received within the last 12 months

	Member	DEP No #1	DEP No #2	DEP No #3	DEP No #4	DEP No #5
1. Are you or any of your dependents currently pregnant?	Y N	Y N	Y N	Y N	Y N	Y N
2. Have you or any of your dependents recently given birth?	Y N	Y N	Y N	Y N	Y N	Y N
3. Have you or any of your dependents ever been diagnosed with any form of cancer, malignant or pre-malignant tumours?	Y N	Y N	Y N	Y N	Y N	Y N
4. Have you or any of your dependents had any surgical procedure during the past 12 months or are you planning a surgical procedure during the next 12 months?	Y N	Y N	Y N	Y N	Y N	Y N
5. Do you or any of your dependents take chronic or ongoing medication?	Y N	Y N	Y N	Y N	Y N	Y N
6. Any bone or joint condition including ongoing back, shoulder, hip or knee problems, arthritis, rheumatism, fibromyalgia or any other musculo skeletal (back, bone and muscle) condition	Y N	Y N	Y N	Y N	Y N	Y N
7. High blood pressure, high cholesterol or lipids, ischaemic / coronary heart disease, chest pains, irregular heartbeat, heart murmur, heart failure, myocardial infarction, angina, peripheral vascular disease, valve lesions or any other heart-related medical condition	Y N	Y N	Y N	Y N	Y N	Y N
8. Ovarian cysts, hormone replacement therapy, endometriosis, abnormal pap smears or menstrual bleeding, uterine fibroids or prolapse	Y N	Y N	Y N	Y N	Y N	Y N
9. Stroke, spinal cord injury or any other brain, spinal or nerve condition	Y N	Y N	Y N	Y N	Y N	Y N
10. Gastric ulcers, hernias, poor digestion, gallstones, spastic colon, GORD (heartburn), inflammatory bowel disease, intestinal polyps or any other abdominal condition	Y N	Y N	Y N	Y N	Y N	Y N
11. Cataracts, glaucoma, squint, blurry vision, blindness (partial or full), retinal detachment or any other disorder of the eye	Y N	Y N	Y N	Y N	Y N	Y N

Medgap cover policy

	Member	DEP No #1	DEP No #2	DEP No #3	DEP No #4	DEP No #5
12. Any condition of the ear, nose or throat, including hearing problems, sinus or nasal problems, cochlear implants, tonsillitis, or adenoiditis	Y N	Y N	Y N	Y N	Y N	Y N
13. Any condition of the mouth, teeth or gums including maxillo-facial treatment or specialised dentistry	Y N	Y N	Y N	Y N	Y N	Y N
14. Diabetes, thyroid disease (including hypo or hyperthyroidism), osteoporosis or any other metabolic-related condition	Y N	Y N	Y N	Y N	Y N	Y N
15. Cirrhosis, liver disease or failure, cystic fibrosis or any other liver-related condition	Y N	Y N	Y N	Y N	Y N	Y N
16. Kidney and/or renal failure, kidney stones, recurrent urinary or bladder infections, dialysis, polycystic kidney disease or any other renal or urinary condition	Y N	Y N	Y N	Y N	Y N	Y N
17. Any blood condition or disease including deep vein thrombosis, anaemia, ITP (platelet deficiency), leukaemia, lymphoma, haemophilia and any other bleeding disorders	Y N	Y N	Y N	Y N	Y N	Y N
18. Any condition of the prostate including undescended testes or urinary incontinence	Y N	Y N	Y N	Y N	Y N	Y N
19. Any condition of the respiratory system; asthma, tuberculosis, chronic obstructive pulmonary disease (COPD), silicosis, pulmonary or cystic fibrosis or emphysema?	Y N	Y N	Y N	Y N	Y N	Y N
20. Any other medical condition not listed above that may require treatment or surgery	Y N	Y N	Y N	Y N	Y N	Y N

If your answer to any of the above questions is "yes" please provide details below:

Name	Details of condition and treatment undertaken	Start date	End date

YOUR BENEFICIARY DETAILS

In the event of your death while you are covered on the policy, please tell us who to pay any claim amounts to

Title		Name		Surname	
Identity number				Date of birth	d d m m y y y y
Mobile number				Physical address:	
Relationship to you					

PROVIDE US WITH YOUR BANKING DETAILS FOR YOUR MONTHLY PREMIUM DEDUCTION AND CLAIM PAYMENT

Your premium is payable monthly in advance. This means that depending on when we receive and process your application form, we may deduct the current and next month's premium at the same time.

Account holder name		Name of Bank	
Account number		Branch code	
Account Type	Cheque ☐ Savings ☐	Deduction Date	1st 7th 10th 15th 20th 25th
Account holder ID number			

DEBIT ORDER MANDATE

By initialling this box you: ☐

1. Authorise Guardrisk to debit your account with the monthly premium due in respect of this policy.
2. Acknowledge that this authorisation will remain in force and effect until cancelled by you, in writing with one calendar months' notice.
3. Understand that cancelling the Mandate does not cancel the Agreement. Agreement that the account holder is not entitled to refund for when the Mandate was still active, if such amounts were owed to them.
4. Acknowledge that this Authority may be assigned to a third party if this agreement is also assigned to a third party.

Medgap cover policy

5. Understand and accept that should your premium be adjusted annually on renewal and in the case of benefit restructuring necessitated by changing legislation, with one month's notice and subject to your right of cancellation of cover, the aforementioned authorisation will extend to the adjusted premium.
6. Undertake to inform Guardrisk of any change in your banking details and you authorise Guardrisk to verify such banking details with your bank.
7. Confirm that Guardrisk shall not be held liable for incorrect claim payments made as a result of your failure to inform Guardrisk of your change in banking details
8. Accept that Guardrisk may debit your account on a date other than that specified.
9. Notwithstanding the fact that you grant Guardrisk permission to collect premiums, you acknowledge that it is your responsibility to ensure that premiums are collected for cover to remain in force.
10. Acknowledge that the first payment date will be the first selected date of the month in which your cover starts.
11. Acknowledge that in the event that the payment day falls on a Sunday, or recognised South African public holiday, the payment day will automatically be the very next ordinary business day.
12. Acknowledge that payment instructions issued from this Mandate will be treated as payment instructions issued personally by the accountholder.
13. Understand that the agreement reference number will be your membership number which will only be issued once your application form has been captured.
14. Understand that the debit order transaction on your bank statement will reflect as 'MEDGAP.

Signature of bank account holder _____ Date signed | d | d | m | m | y | y | y | y |

TELL US WHO IS COMPLETING THIS FORM

Client / Applicant	Y	N	*Please read and initial each declaration under Client / Applicant declaration and consent*
Appointed Broker	Y	N	*Please read and initial each declaration under Broker declaration and consent*

PROVIDE US WITH YOUR BROKER'S DETAILS

INTERMEDIARY DETAILS

Consultant name													
Brokerage							FSP No.						
Email Address		Mobile No.											

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

1. The applicant has authorised you to complete this application form on their behalf and you confirm that the information provided is true and accurate as advised by your client. ☐
2. You can provide proof of your client's above mentioned authorisation timeously on request by Guardrisk. ☐
3. You declare that your client has read the below Client /Applicant declaration and that your client accepts each declaration that you are signing on their behalf. ☐

Broker/Intermediary Signature _____ Date signed | d | d | m | m | y | y | y | y |

YOUR DECLARATION AND CONSENT

1. I hereby apply for the MedGap product and I agree to abide by its rules.
2. I declare that the information that I have supplied is correct and complete and that this declaration shall be the basis of the contract of insurance between Guardrisk Insurance Company Limited (Guardrisk) and me, which will become effective on the first day of the month for which premiums are paid.
3. I confirm my understanding that should this application be incomplete, my application may not be processed by Guardrisk.
4. I confirm my understanding that should any material information be withheld or incorrectly furnished during the application process, Guardrisk may cancel my cover and premiums paid may be used to offset expenses incurred by Guardrisk.
5. I understand that my and my dependents' cover may be subject to waiting periods and that these waiting periods have been communicated to me prior to my application for cover.
6. I declare my understanding that this insurance product is not a substitute for medical scheme cover and that it does not replace my, or my dependents' medical scheme cover.
7. I understand that this product does not insure against every shortfall in medical scheme cover and that I am aware of the circumstances in which my and my dependents' cover will and will not pay.
8. I further declare my understanding that my and my dependents' eligibility for cover is dependant on my, and my dependents remaining active members of a registered medical scheme and I undertake to advise Guardrisk if I terminate my, or my dependents' medical scheme membership at any time.
9. I confirm that I have appointed the above named financial advisor as intermediary to my policy.
10. I authorise Guardrisk to make payment of the monthly commission, calculated according to a scale of 20% of the first R299, and 15% of the remaining monthly premium, to the appointed intermediary for services rendered in respect of this policy.
11. I understand that in terms of the Financial Advisory and Intermediary Services Act, 2002 ("FAIS"), the financial advisor must be mandated by a licensed Financial Services Provider ("FSP") as a representative with the necessary FAIS .
12. I authorise the disclosure of relevant medical information by my medical scheme to Guardrisk to assist in the processing of claims under this policy. This information could include my (or one of my dependents') diagnosis, treatment and medical history. I further confirm that my dependents and/or beneficiaries have also provided the necessary authority for their medical scheme to disclose their relevant medical information to Guardrisk to assist in the processing of claims under this policy.
13. I authorise Guardrisk to obtain from any person, medical practitioner or institution, any information that Guardrisk requires for purposes of claims arising from this policy. I authorise such person(s) to give the said information to Guardrisk, and to share with other insurers and medical schemes any information in this application or in any related policy or other document, 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. I acknowledge that this authorisation will endure for a maximum of five years after my death.

Medgap cover policy

14. I authorise Guardrisk to use, review and process any of my or my dependents' personal information provided to Guardrisk in the course of this application and for the purpose of administering cover and processing of future claims under this policy. I further confirm that my dependents and/or beneficiaries have also provided me with the authority to disclose their personal information to Guardrisk.
15. I confirm that I am aware of my right to request a copy of my and my dependents' personal information that Guardrisk holds, that I have the right to request that such personal information is updated, corrected or deleted by Guardrisk and that I have the right to object to the processing of my personal information by lodging a complaint with the Information Regulator.
16. I authorise Guardrisk, or its appointed service provider, to negotiate on my or my dependents' behalf with my medical scheme in respect of shortfall claims that may have arisen from medical events which my medical scheme is legally obliged to cover in full (prescribed minimum benefits).
17. I authorise Guardrisk to negotiate discounts on my or my dependents' behalf with medical service providers in order to maintain a good risk profile for my cover. If successful, I acknowledge that payment will be made directly to the service provider's bank account and no further payment will be due to me.
18. I undertake to notify Guardrisk of any change in my personal details within a reasonable time period and I indemnify Guardrisk against any liability for any loss that may result from my failure to notify Guardrisk of such change in a timeous manner.
19. I authorise Guardrisk to disclose all relevant information to the appointed broker on my policy to assist in the processing of this application form, for the purpose of administering cover and processing of all future claims under this policy. This information could include my (or one of my dependents') medical diagnosis, treatment and history as well as personal information. I further confirm that my dependents and/or beneficiaries have also provided the necessary authority to disclose their relevant information to the appointed broker to assist in the processing of this application form, administrating of this policy and any claims processed by Guardrisk on this policy.
20. I declare my understanding that a binder holder has been appointed to the group policy and payment of a monthly binder fee is made by Guardrisk, to such appointed binder holder.

By signing below you confirm:

1. That the intermediary is mandated by an authorised Financial Services Provider (FSP), as set out above, to act on behalf of that FSP as a representative.
2. That the intermediary is an accredited financial adviser in terms of the FAIS Act at the date of signing this application form.
3. That the intermediary accepts their appointment by you to provide advice and ongoing intermediary services in respect of this policy.
4. That the intermediary has made you aware of the commission payable by Guardrisk to him/her in respect of this policy.
5. That the intermediary has conducted a financial needs analysis and this insurance product is suitable to meet your insurance needs.
6. That the intermediary has explained the insurance product to you and you understand how the product works, what is covered and what is not covered, as well as how to claim from the policy.
7. That the intermediary is responsible for providing you with his/her contact details and he/she is accountable for any advice given to you about completion of this application form.

Signature of Applicant _____ Date signed | d | d | m | m | y | y | y | y |