

Accident Cover Benefits				
Health Service	Benefit	Extended Accident Cover	Accident Cover	
Emergency Department Visits	Unlimited cover for emergency department visits at private hospitals in the Prime Cure Network for Medical Emergencies caused by either an: <ul style="list-style-type: none"> Accidental Injury Stroke or Heart attack Each visit is paid at cost up to the benefit limit. Cover will end once the patient is Discharged from the Emergency Department or when the benefit limit is reached, whichever occurs first.	Unlimited visits paid up to R30 000 per person per visit.	Unlimited visits paid up to R20 000 per person per visit.	
In-hospital Treatment	Cover for In-Hospital Treatment in the event of a Medical Emergency due to any of the following: <ul style="list-style-type: none"> Accidental Injury or Heart attack or Stroke Hospital visits are paid at cost up to the event limit. Includes cover for emergency surgery, any medically required specialist visits and associated blood tests, radiology and Allied Healthcare Professional services, such as physiotherapy, while in hospital. Cover will end on hospital discharge or when the event or annual limit has been reached, whichever occurs first.	<ul style="list-style-type: none"> Accidental Events: R1.5 million per event per person with an overall limit of R2.5 million per person per year. Heart attack and stroke: R500 000 per event per person with an overall limit of R1.0 million per person per year. Sub-limit of R35 000 on allied healthcare services in hospital e.g. physiotherapy 	<ul style="list-style-type: none"> Accidental Events: R380 000 per event per person with an overall limit of R1.5 million per person per year. Heart attack and stroke: R250 000 per event per person with an overall limit of R500 000 per person per year. Sub-limit of R20 000 on allied healthcare services in hospital e.g. physiotherapy 	
Emergency Stabilisation and Ambulance Service	Unlimited cover for stabilisation and road transportation by Netcare 911 to an appropriate hospital Emergency Department. If the Medical Emergency is due to an Accidental Injury or a heart attack or stroke, or if the Insured Party has purchased the Medical Emergency Illness Buy-Up cover, and the Medical Emergency is due to one of the Qualifying Conditions, Netcare 911 will transport the Insured Party to a Prime Cure Network hospital. Once diagnosed by a doctor, if the event is not one of the qualifying conditions, the Insured Party will be transferred to a state hospital. The costs of the transfer will be covered.	Unlimited	Unlimited	
Permanent Disability Benefit	In the event of total Permanent Disability of anyone 18 years or older on the Policy as a result of Accidental Injury, a lump sum amount will be paid to the Insured Party. There is no cover for Inured Parties under 18 years of age.	<ul style="list-style-type: none"> Insured Parties under 18 years: no cover Insured Parties 18 years and older: R35 000 	<ul style="list-style-type: none"> Insured Parties under 18 years: no cover Insured Parties 18 years and older: R25 000 	
Death Benefit	In the event of the death of an Insured Party as a result of Accidental Injury, a lump sum will be paid to either: <ul style="list-style-type: none"> The surviving Spouse or Policyholder Child Dependant/s (or their legal guardians in the event of them being minors) The deceased Insured Party's estate failing any of the above. A death or disability claim pay-out due to the same injury is limited to one payment only.	<ul style="list-style-type: none"> Children under six years: R20 000 All other Insured Parties: R35 000 	<ul style="list-style-type: none"> Children under six years: R20 000 All other Insured Parties: R25 000 	
Medical Emergency Illness Buy-Up				
Emergency Department and In-hospital Cover	Emergency Department Benefit: Cover for emergency services in a hospital Emergency Department in the event of a Medical Emergency related to a suspected Qualifying Condition. If the diagnosed Illness is not one of the Qualifying Condition, and further Treatment is needed the Insured will be Emergency transferred to a state facility.	Up to R30 000 per event		
	In-hospital Treatment: Cover in hospital for emergency services in the event of a Medical Emergency as a result of a qualifying Illness. No Benefit is payable for services that are related to an Illness which is not a Qualifying Condition, or which is not a Medical Emergency. Cover will end on hospital discharge or when the annual limit has been reached, whichever occurs first.	Up to R380 000 per event with a total limit of R1 500 000 per person per year.		
Qualifying Conditions	<ul style="list-style-type: none"> Acute appendicitis Acute asthma attack/allergic reaction Acute inflammation of gall bladder (cholecystitis) Acute pancreatitis Acute renal failure Acute respiratory failure 	<ul style="list-style-type: none"> Acute respiratory distress syndrome Aortic aneurism Dehydration Ectopic pregnancy Fit or seizure Kidney stones Pulmonary embolism 	<div style="text-align: center;">✓</div>	<div style="text-align: center;">✓</div>
Lifestyle Benefits				
AskNelson Services	Virtual, face-to-face and telephonic counselling, life, managerial and parent coaching services, workplace trauma interventions, financial and legal advice and assistance with Road Accident Fund claims.	✓	✓	
Health-on-Line	Netcare 911's 24hr medical advice line - 082 911	✓	✓	
extra by Dis-Chem Rewards Programme	extra is a rewards programme available to Kaelo Health policyholders who, through making healthy choices, have access to 20% discounts on a variety of healthy and essential products.	✓	✓	

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