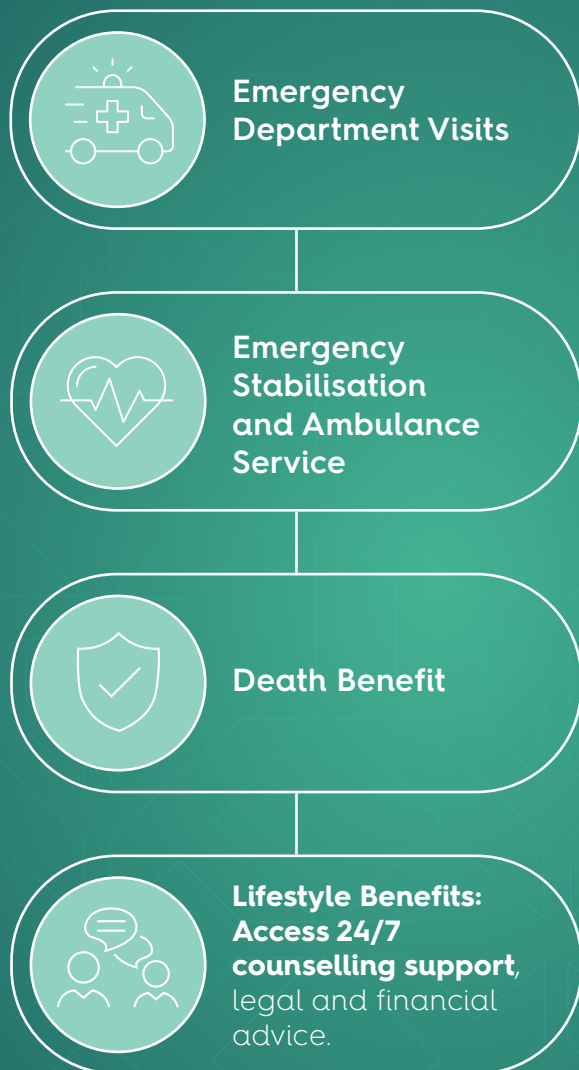


Making **Private Healthcare Affordable**  
and Accessible for all South Africans



## ACCIDENT SUMMARY OF COVER 2026

### Why Kaelo Health Accident Cover?

Kaelo Health Accident Cover is a non-life insurance product that provides cover in a private hospital for medical emergencies resulting from Accidental Injuries.

## What Cover is Included

### Accident Cover

- Emergency Department Treatment
- In-Hospital Treatment
- Permanent Disability Cover in the event of total permanent disability due to Accidental Injury
- Death Cover due to Accidental Injury

### Heart Attack and Stroke Cover

- Emergency Department Treatment
- In-Hospital Treatment

### Emergency Services

- Ambulance
- Stabilisation

### Medical Emergency Illness Buy-Up

(optional cover available at an additional Premium)

- Emergency Department Treatment\*
- In-Hospital Treatment\*

\*For 12 qualifying Medical Emergency Illness conditions

This brochure is only a summary of cover. For a comprehensive list of benefits and limits that apply to a specific plan, please contact your Financial Advisor.

## Key Role Players

### Your Insurer

Centriq Insurance Company Limited, FSP 3417, a licensed non-life insurer.

### Your Underwriting Manager

Kaelo Risk (Pty) Ltd, registration number 2008/019335/07, an authorised Financial Services Provider (FSP 36931) is your Underwriting Manager.

### Your Network Provider

Kaelo Prime Cure (Pty) Ltd, registration number 1997/017429/07, is your network provider.

### Premiums

Your Policy will stay active as long as you keep paying your Premiums on time. Premiums for the month must be paid by the last working day of each month. Not paying your Premium may lead to your claims being rejected or your cover being suspended until you pay all outstanding Premiums.

The Insurer may adjust your Premiums by giving you **31 days** written notice. Your Premium will be reviewed every year.

Please note the Premium shown in your Policyholder Schedule/Renewal Letter is the Total Premium due to us and does not take into account any subsidies provided by your Employer.

### Cancelling your Policy

You can cancel this Policy at any time by giving **one (1)** calendar months' notice.

If you provide notice of termination after the first of the month, your Policy will terminate on the last day of the following month and your cover will be effective up until the last day of the following month.

Your Premium will be payable up until the Termination Date. Benefits or services will only be covered if they were provided before the Policy Termination Date.

## What we do not Cover

Claims or benefits will not be paid for any incident, Illness, Accidental Harm, or event that happens because of or related to the following:

- Intentional self-harm
- Misuse of drugs
- Having a blood alcohol content level that exceeds the legal limit.
- You or your Dependants participation in any Hazardous Sport.
- Playing sports as a professional player.
- Pregnancy unless the Medical Emergency is related to an ectopic pregnancy and where the Medical Emergency Illness Buy-Up is purchased.

Claims for the following services or service providers:

- Rehabilitation, frail care, hospice services or stepdown facilities.
- Any Specialist or follow-up visits and or Treatment after hospital or Emergency Department Discharge.
- Any services provided outside of South Africa.

Claims for the following treatments, procedures, expenses, items or events:

- Any Treatment or procedure that is not an Accidental Injury, heart attack or stroke. This exclusion does not apply to the emergency stabilisation and ambulance services Benefit nor the Qualifying Conditions included under the Medical Emergency Illness Buy-Up option if you purchased this option.
- External prosthesis.
- Any appliances, like wheelchairs, crutches, beds, rehabilitation or mobility equipment.
- Medicine prescribed to take home after hospital Discharge.
- Claims submitted after **120 days** from the date of service.

## Exclusion

### Kaelo Tariff Shortfalls for non-Prime Cure Network providers:

The maximum amount We will pay for the cost of services by a non-Prime Cure Network provider.

While We cover the cost of Treatment, payment will be limited to a maximum of **300%** of the 2006 National Health Reference Price List (NHRPL).

**Disclaimer:** For a detailed outline of all benefits, conditions and policy exclusions please refer to your Policy Wording.

The 2006 NHRPL is available on the Council for Medical Schemes website at [medicalschemes](#).

Our Tariffs are available to view here: [primecure](#).

#### \*Example of a Kaelo Tariff shortfall:

If a specialist charges **R9 000** for a procedure, and the applicable Kaelo Tariff for that procedure is **R6 000**, We will only pay **R6 000**. You will be responsible for the shortfall of **R3 000**, which must be settled directly with the specialist.

*The Benefits apply only for services rendered within the territory of the Republic of South Africa. Any services provided outside of the borders of South Africa are excluded from cover. The events listed below are deemed as separate events and may qualify for coinciding yet distinct Benefits, as the case may be.*

Accident Cover Benefits		
Health Service	Benefit	Limit
Emergency Department Visits	<p><b>Unlimited cover for emergency department visits at private hospitals in the Prime Cure Network for Medical Emergencies caused by either an:</b></p> <ul style="list-style-type: none"> <li>Accidental Injury</li> <li>Stroke or</li> <li>Heart attack</li> </ul> <p>Each visit is paid at cost up to a limit of <b>R20,000</b> per person but payment will be limited to the Kaelo Tariff for non-Prime Cure Network providers. Your cover will end when you are Discharged from the Emergency Department or when your <b>R20 000</b> limit is reached, whichever occurs first.</p>	Unlimited visits paid up to <b>R20 000</b> per person per visit.
In-hospital Treatment	<p><b>Cover for In-Hospital Treatment in the event of a Medical Emergency due to any of the following:</b></p> <ul style="list-style-type: none"> <li>Accidental Injury or</li> <li>Heart attack or</li> <li>Stroke</li> </ul> <p>Hospital visits are paid up to the event limit but payment will be limited to the Kaelo Tariff for non-Prime Cure Network providers. 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.</p>	<ul style="list-style-type: none"> <li><b>Accidental Events:</b> <b>R380 000</b> per event per person with an overall limit of <b>R1.5 million</b> per person per year.</li> <li><b>Heart attack and stroke:</b> <b>R250 000</b> per event per person with an overall limit of <b>R500 000</b> per person per year.</li> <li>Sub-limit of <b>R20 000</b> on allied healthcare services in hospital e.g. physiotherapy</li> </ul>
Emergency Stabilisation and Ambulance Service	<p>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.</p> <p>Once diagnosed by a doctor, if the event is not <b>one (1)</b> of the qualifying conditions, the Insured Party will be transferred to a state hospital. The costs of the transfer will be covered.</p>	Unlimited
Permanent Disability Benefit	In the event of total Permanent Disability of anyone <b>18 years</b> 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 <b>18 years</b> of age.	<ul style="list-style-type: none"> <li>Insured Parties under <b>18 years</b>: no cover</li> <li>Insured Parties <b>18 years</b> and older: <b>R25 000</b></li> </ul>
Death Benefit	<p><b>In the event of the death of an Insured Party as a result of Accidental Injury, a lump sum will be paid to either:</b></p> <ul style="list-style-type: none"> <li>The surviving Spouse or Policyholder</li> <li>Child Dependant/s (or their legal guardians in the event of them being minors)</li> <li>The deceased Insured Party's estate failing any of the above.</li> </ul> <p>A death or disability claim pay-out due to the same injury is limited to one payment only.</p>	<ul style="list-style-type: none"> <li>Children under <b>six (6)</b> years: <b>R20 000</b></li> <li>All other Insured Parties: <b>R25 000</b></li> </ul>

## Medical Emergency Illness Buy-Up

Emergency Department and In-hospital Cover	<b>Emergency Department Benefit:</b> 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. Events are paid up to the event limit but payment is limited to the Kaelo Tariff for non-Prime Cure Network Providers.	Up to <b>R30 000</b> per event
	<b>In-hospital Treatment:</b> 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. Events are paid up to the event limit but payment is limited to the Kaelo Tariff for non-Prime Cure Network Providers.	Up to <b>R380 000</b> per event with a total limit of <b>R1 500 000</b> per person per year. Sub-limit of <b>R20 000</b> on allied healthcare services in hospital e.g. physiotherapy.
Qualifying Conditions	<ul style="list-style-type: none"> <li>Acute appendicitis</li> <li>Acute asthma attack/allergic reaction</li> <li>Acute inflammation of gall bladder (cholecystitis)</li> <li>Acute pancreatitis</li> <li>Acute renal failure</li> <li>Acute respiratory failure</li> <li>Acute respiratory distress syndrome</li> <li>Aortic aneurism</li> <li>Dehydration</li> <li>Ectopic pregnancy</li> <li>Fit or seizure</li> <li>Pulmonary embolism</li> </ul>	✓

## Lifestyle Benefits

<b>asknelson</b> 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.
<b>NETCARE 911</b> 24HR EMERGENCY MEDICAL ASSISTANCE	Netcare 911's 24hr medical advice line - 082 911
<b>Dis-Chem</b> <b>+ Better Rewards</b>	Dis-Chem <b>Better Rewards</b> is a programme available to Kaelo Health Policyholders who, through making healthy choices, have access to discounts from <b>20%</b> off on a variety of healthy and essential products.

## primecure

Kaelo Health options provide access to an extensive network of healthcare providers.

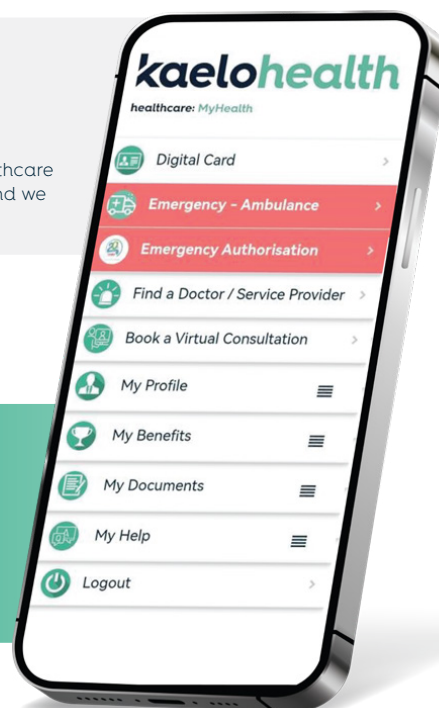
The Prime Cure Network is the designated service provider for all benefits and includes an extensive list of medical doctors, hospitals, dentists,

optometrists (eye doctors) and pathology (blood test) labs.

We have contracts in place with these healthcare providers to provide healthcare services, and we pay them directly.

Access **benefits anywhere, anytime** through the **Kaelo MyHealth App**:

- » **Digital membership card**
- » **Find Prime Cure Network healthcare providers**
- » **Book virtual consultations** through Prime Cure virtual clinics
- » View and **download Policy documents**



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www.kaelo.co.za/kaelo-health