

2026 EXACT COVER



0 - 64
 Individual **R227**
 Family **R270**

Age Limit: Maximum entry age 64
Overall Annual Limit (OAL) Per Dependant: R223 000
Increase Effective: 1 April 2026

Information is subject to change. Premiums are reviewed and may be adjusted annually.

All benefit categories are per policy. Refer to Policy Wording for full details and explanations. This document is for basic information purposes only.

WHAT IS EXACT COVER?

*To access the exact cover benefits, policyholders are required to **preauthorise** the event with Sirago **prior** to incurring any expenses and admissions to hospital. Failure to do so will render the claim repudiated.

The Exact Cover option provides access to a defined list of stated procedures when your Medical scheme option excludes those specific procedures over and above their standard exclusions. Sirago will negotiate with all service providers on your behalf and pay the claim directly, up to the stated amounts as listed below. The cost of the hospital and all service providers are included in the cover limit.

Procedures we will cover	
ARTHROSCOPIC SURGERY - R100 000	JOINT REPLACEMENT SURGERY - R100 000
BACK NECK, SHOULDER AND KNEE SURGERY - R100 000	OESOPHAGEAL REFLUX AND HIATUS HERNIA SURGERY - R100 000
BUNION SURGERY - R100 000	VARICOSE VEIN SURGERY - R100 000
COCHLEAR IMPLANT, AUDITORY BRAIN IMPLANT AND INTERNAL NERVE STIMULATOR SURGERY INCLUDING THE DEVICE AND PROCESSOR - R100 000	MRI AND CT SCANS DUE TO AN ACCIDENT - R10 000
DENTAL PROCEDURES FOR RECONSTRUCTIVE PLASTIC SURGERY DUE TO AN ACCIDENT - R100 000	SKIN DISORDERS INCLUDING BENIGN GROWTH AND LYMPHOMAS - R100 000
DENTAL PROCEDURES FOR IMPACTED WISDOM TEETH FOR CHILDREN UNDER 18 YEAR OLD - R15 000	NON-CANCEROUS BREAST CONDITIONS - R100 000
FUNCTIONAL NASAL SURGERY - R100 000	TONSILLECTOMY, GROMMETS, AND ADENOIDECTOMY - R12 000 per policy, R20 000 combined procedure

*These benefits are applicable per policy per annum, **subject to the OAL.**

WAITING PERIODS FOR EXACT COVER

- **10-month** waiting period applies where no claims can be submitted for a procedure or surgery related to our list of procedures.
- **12-month** waiting period on pre-existing conditions, specific diseases and/or illnesses related to our list of procedures.

EXACT COVER EXCLUSIONS

- Medical procedures listed as specific exclusions by the Medical scheme that do not form part of our list of medical procedures covered.
- Service providers' accounts where the Medical scheme applied an Overall Annual Limit (OAL) as a cover limit to in-hospital medical procedures.
- Service providers' accounts where the Medical scheme sub-limit benefit is exhausted at the time of the event.
- Service providers' accounts where the chosen service providers charge a rate that exceeds the cover limit we provide.

BROKER DETAILS



f SiragoGapCover **ig** siragogapcover
in sirago-underwriting-managers **globe** sirago.co.za

Sirago Underwriting Managers (Pty) Ltd is an Authorised Financial Services Provider (FSP: 4710), underwritten by GENRIC Insurance Company Limited (FSP 43638). GENRIC is an authorised Financial Services Provider and licensed non-life insurer and member of the Old Mutual Group.



ADDITIONAL DEPENDANT PREMIUMS

Dependant	Additional Premium 0 - 64
6	R55
7	R30
8 onwards	R25

RESILIENCE IS RARE #FUTUREBUILT

This is not a medical scheme. The cover is not the same as that of a Medical scheme and is not intended to be a substitute for a Medical scheme membership.

Premiums are reviewed and may be adjusted annually.

*Base rate premiums are applicable to the policyholder and **4 dependants**. All additional dependants on the Certificate of Membership (COM) will be charged an additional rate according to their age.