**Hospital Event Insurance Cover: Frequently Asked Questions**

**Can this product replace a medical aid?**

No, the Hospital Event Insurance cover is NOT a medical aid and is not designed to replace one. This very affordable product can be used to supplement any other form of financial planning around unforeseen health events. It can, for example, be used to substitute the loss of income due to hospitalisation following an unforeseen illness or accident.

**When does payment of a claim occur?**

A claim is paid within 3 days from receiving the supporting documentation. The claim is paid in cash, to you, the insured.

**Are there any waiting periods?**

You have immediate cover, from commencement of the policy, for hospitalisation due to an accident. For hospitalisation due to an illness, a waiting period of 6 months applies.

**Are there pre-existing medical condition exclusions?**

Yes, this policy will not pay for any condition that existed in the 12 months prior to commencement of this policy.

**How does the rehabilitation benefit work?**

If you require rehabilitation from any illness or accident for which you were hospitalised and claimed under this policy, Global Choices will provide rehabilitation services up to the value of R 5000. Policy holders can access this benefit telephonically by calling us on 0861 646 444 and carefully following the voice prompts.

**Are any illnesses or medical conditions excluded?**

Yes, this policy will not cover hospitalisation due to a suicide attempt or self-inflicted injury or injuries, mental illness, epilepsy, neurosis or psychosis, stress, bulimia, anorexia, or Alzheimer‘s disease. Hospitalisations due to pregnancy, childbirth or complications arising from them are also excluded. Furthermore, hospitalisation as a result of HIV/AIDS and elective surgery is not covered.

**How does the Cash-back benefit work?**

The Clicks Cash-back benefit rewards you for each claim-free year. You can get back 5% of all premiums

**Does an intermediary earn commission on the Hospital Event insurance cover I take-up and if so, how much?**

There is no commission payable to the intermediary.

**Why is this benefit not applicable to registered ClubCard members in neighbouring countries?**

Currently the benefits are only applicable to South African residents.

**What are your business hours?**

The Clicks Financial Services call centre on 0861 646 444 is open from 8:00 till 17:00, Mondays to Fridays. Alternatively you can e-mail us at insurance@clicks.co.za or visit our website on www.clicks.co.za for more information.

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