SIRAGO

EASY TO UNDERSTAND
GAP OPTIONS COMPARISON

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

PREMIUMS

BENEFITS	ULTIMATE GAP COVER				PLUS GAP COVER				GAP ASSIST COVER			
	Age	Premium	Age	Premium	Age	Premium	Age	Premium	Age	Premium	Age	Premium
Individual	0-64	R645	65+	R973	0-64	R511	65+	R825	0-64	R440	65+	R735
Family	0-64	R778	65+	R1150	0-64	R618	65+	R965	0-64	R505	65+	R820

GAP CORE COVER	
Age	Premium
0-64	R395
0-64	R457

GAP LIBERAL COVER					
Premium					
0-29	30-39	40-49	50-59	60 - 64	65+
R194	R225	R291	R389	R550	R705

GAP LIBERAL LITE COVER		
Premium		
0-25	26-34	35-39
R150	R180	R210

R223 000 OVERALL ANNUAL LIMIT PER DEPENDANT PER ANNUM (FROM 1 APRIL 2026)

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IN-HOSPITAL BENEFITS

BENEFITS	ULTIMATE GAP COVER	PLUS GAP COVER	GAP ASSIST COVER	GAP CORE COVER	GAP LIBERAL COVER	GAP LIBERAL LITE COVER
Gap Cover	Additional 500%. BMI included	Up to 500%, Max 600%. BMI Included	Up to 500%, Max 600%. BMI Included	Up to 350%, Max 450%. BMI included	Up to 400%, Max 500%. BMI included	Up to 200%, Max 300%. BMI included
Robotic Surgery	Subject to OAL, R40 000 pp	Subject to OAL, R19 000 pp	R13 500 pc, 1 claim pp	R18 000 pp	Subject to OAL, R15 000 pp	-
Co-payments And Co-payments Charged As A Percentage	Subject to OAL	Subject to OAL	Subject to OAL, R13 500 pc	Subject to OAL	Subject to OAL	Subject to OAL
Penalty Fee Co-payments	R16 000 pc, Max 2 claims pp	R16 000 pc, Max 1 claim pp	R10 000 pc, Max 1 claim pp	R11 500 pc, Max 1 claim pp	R16 000 pc, Max 1 claim pp	R13 000 pc, Max 1 claim pp
Day Hospital/Clinic and/or In-Room Surgical Procedures Cover	Subject to OAL (Renal Dialysis included)	Subject to OAL (Renal Dialysis included)	Subject to OAL (Renal Dialysis included)	Subject to OAL (Renal Dialysis included)	Subject to OAL (Renal Dialysis included)	Subject to OAL (Renal Dialysis included)
PMB Cover	Subject to OAL	Subject to OAL	Subject to OAL	Subject to OAL	Subject to OAL	Subject to OAL
Hospital Account Shortfalls	R8 000 pp. R1 500 pc, including a Sub-limit of R2 000 for PVT ward upgrades	R5 000 pp. R1 000 pc, including a sub-limit of R1 200 for PVT ward upgrades	R3 000 pp. R500 pc, including a Sub-limit of R1 200 for PVT ward upgrades	R4 500 pp. R950 pc, including a Sub-Limit of R1 000 for PVT ward upgrades	R5 000 pp, R950 pc, including a sub-limit of R1 200 for PVT ward upgrades	-
Sub-limit Enhancer	Subject to OAL. Max R45 000 pc. This option caters for all sub-limits	R40 000 pp. Max R15 000 pc This option caters for all Sub-limits	-	R26 000 pp, R13 000 p/c. Internal prosthesis, TAVI Procedure valves, MRI and CT Scans only.	R32 000 pp. This benefit caters for all sub-limits.	R15 000 pp. This benefit caters for MRI, CT scans, Internal prosthesis, TAVI valve procedures only
Sub-limit Enhancer - MRI & CT Scan Cover	Stated benefit: R5 000 pc max 2 pp	-	-	-	-	-
Step-Down (Includes Accident, Strokes And Cancer Treatment)	R15 000 pdpa on-going treatment after an accident, stroke or cancer treatment	-	-	-	-	-

OUT-OF-HOSPITAL BENEFITS

BENEFITS	ULTIMATE GAP COVER	PLUS GAP COVER	GAP ASSIST COVER	GAP CORE COVER	GAP LIBERAL COVER	GAP LIBERAL LITE COVER
Primary Care	R5 500 pp, R850 pc	-	-	-	-	-
Specialist Consultation Fee	R7 000 pp, R1 500 pc	R5 000 pp, R1 100 pc	-	-	R4 500 pp, R1 200 pc	-
Casualty Benefit - After Hours (18:00 - 07:00) And All Saturdays, Sundays, And All Public Holidays	Sub-limit of R20 000 pp **Accident & Trauma** **Illness** - 13yrs & older R2 500 pc **Child Casualty Illness** - 12yrs & younger R4 000 pc	Sub-limit of R15 000 pp **Accident & Trauma** **Illness** - 13yrs & older R1 500 pc **Child Casualty Illness** - 12yrs & younger R3 000 pc	Sub-limit of R8 000 pp **Accident & Trauma** **Child Casualty Illness** - 12yrs & younger R2 000 pc	R2 000 **Accident & Trauma**	Sub-limit of R10 000 pp **Accident & Trauma** **Child Casualty Illness** - 12yrs & younger R2 500 pc	Sub-limit of R4 000 pp **Accident & Trauma** **Child Casualty Illness** - 12yrs & younger R1 200 pc
Preventative Care Cover	R8 500 Sub-limit pp. R1 350 pc	R5 000 Sub-limit pp. R1 000 pc	-	-	-	-
Appliance Benefit	R9 000 pp	R6 500 pp	R4500 pp, R1 500 pc	-	-	-
Trauma Counselling	R10 000 pp	R6 000 pp	R4 000 pp	-	R8 000 pp	R4 000 pp
Accidental Dental	R20 000 pp. R2 500 per fractured tooth	-	-	-	-	-

CANCER BENEFITS

BENEFITS	ULTIMATE GAP COVER	PLUS GAP COVER	GAP ASSIST COVER	GAP CORE COVER	GAP LIBERAL COVER	GAP LIBERAL LITE COVER
Cancer Co-payment Benefit	Subject to OAL, R15 000 pc for Innovation drugs	Subject to OAL, R15 000 pc for Innovation drugs	Subject to OAL, R24 500 pc.	Subject to OAL	Subject to OAL	Subject to OAL
Cancer Benefit - Boost	Subject to OAL	Subject to OAL	Subject to OAL	-	Subject to OAL	-
Cancer Benefit - Breast Reconstruction	Up to 500%, for affected breast R40 000 for all activities related to the reconstruction of the non-affected breast.	Up to 500%, for affected breast R25 000 for all activities related to the reconstruction of the non-affected breast.	-	-	-	-
Breast Reconstruction - Artificial Prosthesis	R4 000 pp	-	-	-	-	-

THE FOLLOWING BENEFITS DO NOT FORM PART OF THE AGGREGATED OAL.

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VALUE-ADDED BENEFITS

BENEFITS	ULTIMATE GAP COVER	PLUS GAP COVER	GAP ASSIST COVER	GAP CORE COVER	GAP LIBERAL COVER	GAP LIBERAL LITE COVER
Gap Cover Premium Waiver	6-month period - Accidental death or total permanent disability	6-month period - Accidental death or total permanent disability	-	-	6-month period - Accidental death or total permanent disability	-
Medical Scheme Premium Waiver	R6 000 pm for 6-months - Accidental death or total permanent disability	R4 500 pm for 6-months - Accidental death or total permanent disability	-	-	R4 000 pm for 6-months - Accidental death or total permanent disability	-
Accidental Death	All dependants registered on the policy - R10 000. If as a result of a crime, R20 000	All dependants registered on the policy - R9 000	-	-	-	-
Cancer Cover (Initial Diagnosis)	Lump sum of R35 000 (Stage 2), R37 500 (Stage 3), R40 000 (Stage 4)	Lump sum of R20 000 (Stage 2), R22 000 (Stage 3), R24 000 (Stage 4)	-	-	Lump sum R10 000 pd (Stage 2 onwards)	-
Sira'Go Baby	R2 750 per newborn	R2 000 per newborn	R2 000 per newborn	R1 500 per newborn	R2 000 per newborn	R2 000 per newborn
MedCare Cover	For all claims exceeding R9 000	For all claims exceeding R9 000	For all claims exceeding R9 000	For all claims exceeding R9 000	For all claims exceeding R9 000	For all claims exceeding R9 000

*pd - per dependant | pc – per claim | pm – per month | pp – per policy | pppa – per policy per annum.

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

GENRIC Insurance

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.