

FEMMECOVER



2022

Femme 50
R125 per life insured per month

Femme 100
R220 per life insured
per month

No one likes to hear the word 'cancer.' Even with so many advances in treatment options, it's still daunting. Almost scarier is the expense – and many cancer treatments can create a huge financial burden if they are not covered by your medical aid.

What's more, women face a completely different set of potential health complications. No matter what your age, or whether you've had children or not, women are at risk of developing certain types of cancer that are specific to female organs, especially the reproductive system. The problem is that many medical aid schemes do not have a comprehensive female cancer benefit that covers these illnesses by default.

Our Femme Cover policies:

- Provide benefits for the female policyholder only.
- Impose an entry age limit of 65 years.
- Impose a termination date of 65 years.
- Apply a general 3 month waiting period.
- Provide cover for the following female cancers:
 - Cervical Cancer
 - Uterine Cancer
 - Cancer of the Fallopian Tubes
 - Breast Cancer
 - Ovarian Cancer
 - Vaginal Cancer
 - Bladder Cancer
- Will also pay out for more than one occurrence provided that they are unrelated.

Benefits

The cancer must be confirmed by evidence of malignancy by a qualified oncologist or pathologist.

Femme Cover 50

This option will ensure that a lump sum cash benefit of **R50 000** will be paid out to the policyholder, upon confirmed diagnosis of one of the listed female cancers.

Femme Cover 100

This option will ensure that a lump sum cash benefit of **R100 000** will be paid out to the policyholder, upon confirmed diagnosis of one of the listed female cancers.

When are you NOT COVERED under your Femme Cover policy?

- Where a claim is submitted within the first 12 months and is related to a pre-existing condition for which the policyholder sought or should have sought medical advice and / or treatment.
- Where at the time of applying for cover, the policyholder does not supply us with a declaration of good health.
- Where the policyholder does not respond to our request for:
 - medical examination for the insured;
 - release of medical records and information
- Where a claim relates to Cervical Intraepithelial Neoplasia defined by the World Health Organisation as CIN I,II or III.

How do you claim?

Submit certified copies of the confirmed initial diagnosis and related date of one of the cancer conditions covered to claims@totalrisksa.co.za.

Claims will be paid via EFT into the bank account identified by the policyholder.

Terms and Conditions Apply.
Errors and Omissions Excepted.



TOTALRISKADMINISTRATORS

Administered by:

Total Risk Administrators (Pty) Ltd (TRA),
an authorised financial services provider - FSP No 40815



Underwritten by:

Auto & General Insurance Company Limited,
an Authorised Insurer & Financial Services Provider
Reg No 1973/016880/06