



POLICY SCHEDULE GAP COVER

Individual Policy No:

Product:

PRINCIPAL MEMBER & ELIGIBLE BENEFICIARIES

Name of Principal Member	ID Number or Date of Birth
If applicable, Eligible Beneficiaries are the spouse and/or children registered on the Medical Scheme of the Principal Member at the time of inception of this policy.	

CRITERIA FOR BENEFITS The Principal Member and Family must be paid up members of a registered Medical Scheme.

WAITING PERIODS FOR BENEFITS

Length of Waiting Period	Condition/s for which Waiting Period applies
	For All Claims
	Condition Specific Waiting Period
Waiting periods shall be applied to the cover of the relevant Principal Member, from the time that such Principal Member's cover commences under this policy.	

2018 Premium:

(incl VAT at 14%)

Cover Start Date:

TOTAL CHARGES AND FEES INCLUDED IN YOUR PREMIUM

This schedule becomes a tax invoice after inception of the cover when payment due has been made. VAT is included at 14.0%.
Old Mutual Insure VAT vendor no: 4460101019.

In terms of the Binding General Ruling issued by SARS, the Commissioner has directed in terms of section 20(7) and 21(5) of the VAT Act, No. 89 of 1991, that Old Mutual Insure does not have to issue a tax invoice/credit note/debit note in respect of supply of short-term insurance. For the purposes of deducting input tax, the insured must be in possession of the policy document together with proof that the premium has been paid.

- Debit order deductions are submitted on the 1st, 7th, 15th, 20th, 25th and the last working day of the month, depending on your preference.
- Premiums that are in arrears by more than 30 days will result in automatic cancellation of cover.

Annual Review Date:

POLICY DETAILS ON YOUR BANK STATEMENT

Don't forget that your premiums are deducted from your bank account monthly in advance and that your premiums are paid to iWYZE. Your bank statement will reflect the following reference in relation to your iWYZE debit order: