2026

6-Month Shield **Brochure**

For Medical Scheme members **With Gap Cover**

www.ambledown.co.za



This is not a Medical Scheme, and the cover is not the same as that of a Medical Scheme. This policy is not a substitute for Medical Scheme membership. The master policy issued is the source of all benefits, rights, and obligations and exclusions. To determine your individual needs, we suggest that you contact your broker and request advice from him / her.

ambledown
FINANCIAL SERVICES (PTY) LTD
Ambledown is an Authorised Financial Services Provider, No. 10287

GUARDRISK
TAILORED RISK SOLUTIONS
Underwritten by Guardrisk Insurance Company Limited, a licensed non-life insurer and an authorised financial services provider (No.75)

Introducing **The 6-Month Shield With Gap Cover:**

Completing the Circle of Protection in Gap Cover

What is the 6-Month Shield?

The 6-Month Shield is designed to provide continuity protection for medical expense shortfalls following the diagnosis of a listed condition or a qualifying severe trauma event (as defined).

This benefit focuses specifically on outpatient services, ensuring that members remain supported even after hospitalisation, during the critical recovery phase.

While medical schemes and gap cover play a vital role during hospitalisation, they often leave a gap during recovery, particularly for ongoing outpatient care.

This is where the **6-Month Shield** steps in.

It provides cover for unreimbursed medical expense shortfalls for a period of up to six (6) consecutive months or one hundred and eighty (180) days, whichever period is applicable, following diagnosis, ensuring that recovery is supported beyond the hospital walls. It is specifically designed to complement, not replace, your medical scheme and gap cover by covering the ongoing outpatient costs of recovery.





How the **6-Month Shield Works**?

The 6-Month Shield benefit activates when a member is diagnosed with a listed condition or a qualifying severe trauma event. Once triggered, the policy provides one hundred and eighty (180) days (six months) of additional protection for medical expense shortfalls related to that event.

Benefit Limit: Up to R100,000 per insured person per defined event

The **6-Month Shield** – As an Add-on

Enhance your existing gap cover. In the event of an Insured Person suffering a listed condition (as defined) which necessitates outpatient treatment, the policy provides for specialist consultations, pathology, radiology or imaging, prescription and chronic medication, follow-up surgical or procedural costs, and any other medically listed outpatient services.

During this period, the benefit covers out-of pocket costs such as:

- **Specialist consultations**
- **Diagnostic imaging, pathology, and radiology**
- **Rehabilitation therapies (physiotherapy, occupational or speech therapy)**
- **Prescribed and chronic medication.**
- **Medically necessary outpatient services and treatments**

Events That **Trigger the Benefit**

The 6-Month Shield activates following diagnosis or occurrence of a listed condition or severe trauma event:

Listed Serious Conditions Include:

- Cancer
- Myocardial Infarction (Heart Attack)
- Stroke
- Coronary Artery Bypass Grafting (CABG)
- Major Heart Valve Surgery
- Major Organ Failure or Transplant
- Severe Trauma
- Multiple Sclerosis
- Motor Neuron Disease
- Major Burns
- End-Stage Renal Failure

Each typically results in significant outpatient and recovery-related costs in the months following hospitalisation.

Who Is This Product For?

The **6-Month Shield** is ideal for:

- **Individuals seeking protection against high post-diagnosis costs.**
- **Families wanting financial stability during recovery periods.**
- **Clients who already have gap cover and want extended protection.**

When Ambledown is the **Gap Cover** Provider:

Client already holds an Ambledown gap cover policy.

The 6-Month Shield benefit is precisely aligned.

The 6-Month Shield benefit is designed to complement existing gap cover without duplicating benefits. When the provider is Ambledown Financial Services, the benefit excludes any events already covered under your Ambledown gap cover product.

When Another **Gap Cover** Provider is Used:

If you have a gap cover product with another gap cover provider, that is not Ambledown, the 6-Month Shield benefit extends to cover qualifying events that are not included in that provider's offering, effectively filling the gaps in their cover, subject to the terms and conditions of this policy.

This product is designed to work seamlessly across gap cover providers, not just with Ambledown products.

Premiums

	18 - 64 years per family, per month, incl. VAT	65 years and older per family, per month, incl. VAT
When Ambledown is the Gap Cover provider	R30.00	R130.00
When Another Gap Cover Provider is used	R40.00	R300.00

Premiums are reviewed annually, effective from 1 January. The Insurer reserves the right to alter the premium at any time by providing the Insured with thirty-one (31) days' written notice, subject to the change being based on sound actuarial reasons.

The Key Advantage:

This makes the 6-Month Shield fully portable, allowing clients to benefit regardless of their gap cover provider.

IMPORTANT DISTINCTION

This is not a primary gap cover policy, bur rather a policy to complement your primary medical expenses shortfall policy.

Gap Cover provides for charges levied by the Medical Practitioners above the Medical Scheme Tariff for associated services in-hospital and/or the necessity for chemotherapy or radiotherapy for the treatment of Cancer on an out-patient basis, and/or the necessity for kidney dialysis on an out-patient basis (as well as other defined out-patient procedures).

UNDERWRITING

UNDERWRITING MATTERS WHICH ARE OF IMPORTANCE

Please note that this product will assist with the medical expense shortfalls for certain out-of-hospital expenses and does not provide cover for day-to-day expenses once your Medical Savings Account has been depleted, nor will it cover your expense if you are in the self-payment gap.

The minimum entry age for the principal insured person is eighteen (18).

Extended Family Dependants: (parents, parents-in-law, adult children, etc.) A family is defined as the principal insured and immediate family, which includes the spouse and eligible children. Extended family dependants are not considered as part of the family.

"An Eligible Child" is a natural/biological child, stepchild, or legally adopted or foster child of the Principal Insured Person, who has not attained the age of twenty-one (21), is not otherwise insured under this or a similar policy and is covered by a registered Medical Scheme.

This age may be extended in respect of an unmarried child who is a dependant on the Principal Insured Person or Spouse's Medical Scheme, who has not attained the age of twenty-six (26).

There will be no age restriction for children who are either mentally or physically incapacitated from maintaining themselves, provided that the children are wholly dependent on the Principal Insured Person for support and maintenance. The determination of mental or physical incapacity will be based on a diagnosis, as classified by the attending Medical Practitioner, rather than on the symptoms presented.

There is no limit to the number of children covered by the policy.

Continuation: Any individual may apply to continue cover if that individual was a member of a group policy and terminates his employment. Ambledown has the right to alter the premium rates to individual rates or adjust the premium for the additional costs of the debit order and other administrative tasks. Terms and conditions shall apply according to the new contract issued.

Insurance benefits detailed in this document are subject to a cell captive relationship between Guardrisk Insurance Company Limited (Cell Insurer) and Vida Product Services (Pty) Ltd (Cell Owner), as a result of a shareholder and subscription agreement concluded between the Cell Insurer and the Cell Owner, whereby the Cell Owner is entitled to share in the profits and losses generated by the insurance business. Ambledown operates as an Underwriting Manager Agency (UMA) operating on behalf of the Cell Insurer and Cell Owner. Therefore, this is an arrangement whereby Guardrisk shares equity with the Cell Owner through a shareholding arrangement and provides the Cell Owner a vehicle through which to write the Cell Owner's insurance risk.

WAITING PERIODS

- Ambledown will apply the three (3) month general waiting period condition to all applications for new membership.

- The only time we would not apply the three (3) month general waiting period is:
  - Claims qualifying as an accident in terms of the policy definition, or
  - If the client changes Gap Cover policies with similar benefits offered by different product providers with the same insurer (GICL).

- A twelve (12) month pre-existing clause applies. The clause excludes claims for any treatment received for a condition for which treatment or advice has been received in the twelve (12) months prior to the inception of the policy. The intention is to exclude any benefit where treatment or advice was received twelve (12) months prior to inception. Once membership is greater than twelve (12) months, then benefits are payable regardless of the date on which the illness manifested itself or the injury occurred.

- Benefit upgrades: A three (3) month general waiting period and a twelve (12) month pre-existing clause will apply to the additional benefits obtained when a member upgrades cover. The existing benefits enjoyed prior to the upgrade will not be subjected to the waiting periods mentioned.

CLAIMING PROCEDURES

Claims should be submitted no later than one hundred and eighty (180) days/six (6) months from the first day of treatment.

Claim forms are obtainable from www.ambledown.co.za, and the completed form and supporting documentation should be returned to:
Email: claims@ambledown.co.za

Postal: Ambledown Financial Services (Pty) Ltd PO Box 1862, Cramerview, 2060

Alternatively, you can download the g-App to submit and track your claim, quick and easy.

The claim will be assessed and a decision made within ten (10) working days from receipt of all the correct documents. If there are any unforeseen delays, these will be communicated and an indication given of the expected date of a final decision.

We may use your email address and telephone number to inform you on the progress of the claim.

Enquiries

Enquiries should be addressed to Ambledown:
Tel: 086 126 2533

Individual debit order business:
admin@ambledown.co.za

Group business:
premium@ambledown.co.za

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