



**LIBERTY**  
In it with you

Please complete and return to: e info@zestlife.co.za  
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Postnet Suite 87  
Private Bag X1005  
Claremont, 7735

# Application Form 2022

## Liberty Gap Cover and Liberty Medical Premium Waiver

Gap Cover is underwritten by Guardrisk Insurance Company Limited, a Licensed Insurer and Authorised Financial Services Provider (FSP No 75). Medical Premium Waiver is underwritten by Guardrisk Life Limited, a Licensed Life Insurer and Authorised Financial Services Provider (FSP number 76).

### Section A: Product selection

The premiums listed below are for 2022.

The premiums and benefits are renewed annually on 1 January. This also means that your premium may change on 1 January each year and not 12 months after your commencement date.

Universal Gap Cover	Essential Gap Cover	Optional Benefits	Medical Premium Waiver
<b>Individuals</b>	<b>Individuals</b>	<b>Individuals</b>	<b>Individuals and Families</b>
<input type="checkbox"/> Younger than 55 years old - R447 pm	<input type="checkbox"/> Younger than 55 years old - R333 pm	<input type="checkbox"/> Cancer R100 000 - R92 pm	<input type="checkbox"/> 24 months - R211 pm
<input type="checkbox"/> 55 - 64 years old - R566 pm	<input type="checkbox"/> 55 - 64 years old - R418 pm	<input type="checkbox"/> Cancer R200 000 - R150 pm	<input type="checkbox"/> 60 months - R372 pm
<input type="checkbox"/> 65 years and older - R650 pm	<input type="checkbox"/> 65 years and older - R477 pm		
<b>Families</b>	<b>Families</b>		
<input type="checkbox"/> Whole family < 65 years old - R566 pm	<input type="checkbox"/> Whole family < 65 years old - R418 pm		
<input type="checkbox"/> One or more family members > 65 - R650 pm	<input type="checkbox"/> 65 years and older - R477 pm		

Policy start date (must be on the 1st day of a future month) 

D	D	M	M	Y	Y	Y	Y
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#### Important Information

Cover for extended cancer benefits will end when the insured person reaches the age of 65.  
To qualify for the additional Medical Premium Waiver cover, you must be under age 60 years. Cover ceases at age 70 years.  
A policyholder younger than 55 on an individual policy should notify us if there is a change in their circumstances requiring cover for additional dependants, in which event the premium will be amended accordingly.  
Older people are likely to claim more benefits than younger people and therefore premium amounts are age banded and differentiated based on age.  
One debit order will be collected for your Gap Cover and any optional benefits and a separate debit order for Medical Premium Waiver.  
If you miss a premium you have 31 days to pay the outstanding premium. If you pay by debit order and we are unable to collect your premium by the due date, we will try to deduct 1.5 times your monthly premium during the next monthly debit order run.  
If the outstanding premium is not paid within 31 days or we are again unable to collect your outstanding premium, we will cancel your policy and your cover will end as at midnight on the day before your outstanding premium was due.  
Policy premiums are not tax deductible in the same way that your medical aid contributions are. No IT3 tax certificates can therefore be issued for this purpose.  
The policy agreement will be subject to South African law and all premiums and benefits will be in Rands from and to a South African bank account. If the law or the interpretation thereof changes, we may change the terms of the policy. We will notify you of any such changes.

### Section B: Principal insured details

Title	<input type="text"/>	First name(s)	<input type="text"/>								
Last name	<input type="text"/>										
Date of birth	<table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	Gender	<input type="checkbox"/> M <input type="checkbox"/> F
D	D	M	M	Y	Y	Y	Y				
Postal address	<input type="text"/>										
			Postal code <input type="text"/>								
Telephone number (w)	<input type="text"/>	Cellphone number	<input type="text"/>								
Email address	<input type="text"/>										
Medical scheme	<input type="text"/>	Medical scheme plan	<input type="text"/>								
Total number of people on your medical scheme	<input type="text"/>										

### Section C: Health questions

**Please answer the question below if you are applying for the Extended Cancer Cover.** If your answer is 'Yes', you will unfortunately not qualify for the Extended Cancer Cover.  
Have you or any of your dependants on your medical scheme ever had any form of cancer, cancerous growths, tumours, lumps or malignant moles?  Y  N

**Please complete the question below if you are applying for Medical Premium Waiver.** If your answer is 'Yes' you will unfortunately not qualify for Medical Premium Waiver.  
Have you ever tested positive or been treated for HIV/Aids?  Y  N

Please ensure that your answers to the questions above are accurate. Should any of your answers be untruthful or inaccurate, it may lead to the declination of future claims that may arise.

## Section D: Debit order authorisation

I authorise Zestlife to issue payment instructions to its bank to collect the monthly premium/s due for the product/s I applied for by debit order from my bank account on condition that the sum of such payment instruction will never be more than my obligation in terms of this application. I acknowledge that all payment instructions issued by Zestlife shall be treated by my bank as if the instructions have been issued by me. The debit order will be collected every month on the debit order collection date selected below.

If this collection day falls on a Sunday or recognised South African public holiday, the collection day will automatically be the following business day. I acknowledge that this debit order authority may be assigned to a third party only if the policy is transferred to another Insurer or administrator. I understand that the payment instruction will be processed through a computerised system provided by the South African Banks.

I will not have the right to any refund of amounts which Zestlife has collected while this debit order authority was in force, if such amounts were legally owed to Zestlife. This debit order authority may be cancelled by giving Zestlife notice of not less than 30 days and the cancellation will not necessarily cancel my policy. 'Zestlife' followed by a unique reference number will be reflected on my bank statement as the payment reference.

Premiums are payable monthly and if the premium is not received for two consecutive months, the policy shall be cancelled.

Full first names of account holder	<input type="text"/>																														
Surname of account holder	<input type="text"/>																														
Identity number of account holder	<input type="text"/>																														
Bank name	<input type="text"/>																														
Branch name	<input type="text"/>																														
Branch code	<input type="text"/>																														
Account number	<input type="text"/>											Account type	<input type="text"/>																		
Debit order collection date	<input type="text"/>	<input type="text"/>	of every month																												
Signature of account holder	<input type="text"/>																							Signed at	<input type="text"/>						
																								Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Section E: Needs analysis

The Liberty Gap Cover product meets my needs as my medical scheme does not cover the total medical practitioner costs when I am hospitalised. The product was recommended as a solution because it will cover the difference between the medical practitioner's charges (limited to 5 times the medical scheme tariff) for treatments I receive in hospital and for listed out-of-hospital procedures, less the higher of the amount payable or paid by my medical scheme, or 1 times the medical scheme tariff. In the case of the Essential Gap Cover option, the medical practitioner's charges will be limited to 3 times the medical scheme tariff. I understand that I will experience a shortfall if a medical practitioner charges more than three times what is actually paid by my medical scheme.

The Extended Cancer Cover (if selected) meets my needs because I could experience medical scheme shortfalls on cancer treatment. The benefit is subject to a general six-month waiting period. Cover for this benefit ends on the day the insured person reaches age 65. A life insured is not covered if the claim is made within 12 months after the start of the Extended Cancer Cover in respect of a medical condition for which, in the 12 months preceding the start date of your policy, medical advice, diagnosis, care or treatment was received or would reasonably have been recommended.

No claims submitted for cancer diagnosed within the first six months from the start of the Extended Cancer Cover will be payable.

The Liberty Medical Premium Waiver policy meets my needs as it will continue to pay the medical scheme contributions for me and/or my medical scheme dependant(s) in the event of my death or disability. The Liberty Medical Premium Waiver product was recommended as a solution because it will cover the medical scheme contributions for me and/or my medical scheme dependant(s) for the benefit payment period selected.

I understand that there are other similar products on the market but the intermediary regards this Gap Cover product as the most suitable product for me. Alternatively, the intermediary does not represent any other Gap Cover and Premium Waiver product supplier. I declare that a full needs analysis was done and that the monthly premium is affordable taking into account my other financial commitments.

### Replacement policy

Will any of the following applications replace an existing policy?

Gap Cover	<input type="text"/>	<input type="text"/>	Name of current insurer	<input type="text"/>																					
Medical Premium Waiver	<input type="text"/>	<input type="text"/>	Name of current insurer	<input type="text"/>																					

If yes, please attach your membership certificate from your previous Gap provider stating the original cover start date, cover cancellation date and Gap option.

Please note that you cannot be covered under more than one Medical Expense Shortfall Policy at the same time.

## Section F: Disclosures

- Liberty Gap Cover is underwritten by Guardrisk Insurance Company Limited (FSP number 75). Liberty Medical Premium Waiver is underwritten by Guardrisk Life Limited (FSP number 76) (collectively referred to as "Guardrisk").
- Guardrisk can be contacted at: Tel: 0860 102 936, Fax: 011 263 1419, Email: info@guardrisk.co.za.
- Both products are administered by Zest Life Investments (Pty) Ltd, which is an authorised financial services provider (FSP number 37485).
- Zestlife does not have any circumstances that could give rise to an actual or potential conflict of interest in dealing with the policyholder. Zestlife's Conflict of Interest Policy is available at www.zestlife.co.za.
- Zestlife has Professional Indemnity Insurance cover in place.
- You can lodge a complaint with Chris McCallum at Zestlife, at email: chrism@zestlife.co.za, telephone 021 180 4203.
- Zestlife's complaints procedure is available on www.zestlife.co.za and can also be made available upon request.
- If you are dissatisfied with the feedback received from your Intermediary and/or Liberty, or your complaint remains unresolved, feel free to contact the Guardrisk Complaints Department at email: complaints@guardrisk.co.za, telephone 0860 333 361.
- Intermediaries earn statutory commission on premiums namely 20% on Liberty Gap Cover, 15% in the case of Liberty Gap Cover for 65 years and older, 20% on Liberty Gap Cover optional benefits and 10% on Liberty Medical Premium Waiver.
- Zestlife earns 9% for performing binder functions.
- If you change your mind about taking up the policy, you may let us know in writing within 31 days of the start date of the policy and we will cancel the policy and refund you your first (and only) premium paid.
- Gap Cover is not medical scheme or a substitute for medical scheme cover. To qualify for Gap Cover, you must be a member of a South African medical scheme.
- You will not be requested to waive any of your rights under the Code of Conduct.

**Fraudulent claims:**

If any activity under the policy involves fraud, misrepresentation or false information, the policy may be cancelled. In this case, no claims will be paid out and no monthly premiums will be refunded.

**Misrepresentation or misinformation:**

Benefits will only become due and payable once all claim requirements have been met and we are satisfied that the claim is valid. A claim will be regarded as invalid due to misrepresentation or misinformation if:

- false information was provided when the policy was applied for.
- we become aware that material information was withheld from or not disclosed when the policy was applied for; or
- false information is supplied when the benefits are claimed;

In such cases, we reserve the right to place you in breach of contract and upon your failure to remedy such breach, we reserve the right to cancel the policy in its entirety. If we decide to cancel the policy, we may refund any premiums you have already paid less any expenses related to the cover you have enjoyed up until the cancellation of the policy.

**Reviewing the Adequacy of your Policy:**

You will be responsible to ensure that you regularly monitor your policy to ensure the cover remains adequate to meet your financial needs and that the cover remains appropriate.

**Pre-existing condition exclusions**

You will not be entitled to claim a benefit for a period of 12 months from the start date of your policy in respect of a medical condition for which in the 12 months preceding the start date of your policy, medical advice, diagnosis, care or treatment was received or would reasonably have been recommended for this condition.

If you fall pregnant before the start date of your policy, this will be regarded as a pre-existing condition and any pregnancy and birth-related claims will be excluded for a period of 12 months from the start date of your policy.

If, immediately before the start date of this policy, you were insured under a medical expense shortfall policy with similar benefits to this policy, then the pre-existing condition waiting period will only be applied to the unexpired part of the pre-existing condition waiting period in the previous policy. The pre-existing condition waiting period will apply for a period of 12 months for any benefit not provided under your previous medical expense shortfall policy.

The extended cancer benefits have a 6 month general waiting period.

**POLICY EXCLUSIONS****General exclusions**

No benefits will be paid for claims arising from:

- Nuclear weapons or nuclear or ionizing radiation.
- Suicide, attempted suicide or intentional self-injury.
- The taking of any drug or narcotic unless prescribed by and taken in accordance with the instructions of a registered Medical Practitioner (other than the insured person).
- Any illness or injury caused by the use of alcohol.
- Illegal behaviour or as a result of breaking the law of the Republic of South Africa.
- Participation in war, terrorist activity, invasion, rebellion, active military duty, police duty, police reservist duty, civil commotion, labour disturbances, riot, strike or the activities of locked out workers.
- Aviation accident except on a commercial flight as a fare-paying passenger.
- Participation in any form of race or speed test involving any mechanically propelled vehicle, vessel, craft or aircraft.

**Specific Exclusions**

No benefits are payable for:

- Cosmetic surgery unless required due to illness or injury.
- Penalty co-payments imposed by medical schemes for not following the rules of the scheme. An example of this type of penalty co-payment is the amount charged by medical aids for not obtaining pre-authorization prior to undergoing a medical procedure.
- Pre- and post-hospitalisation doctor and specialist charges.
- Treatment for obesity or treatment that is required as a result of obesity.
- Elective or routine procedures and physical examinations including tests, annual check-ups, ECGs, contraception-related treatments, fertility and ART (assisted reproduction therapy) and elective circumcisions.
- Treatment for depression, mental or stress-related conditions.
- Claims not covered by the medical scheme.
- Split billing charges. These are medical practitioner and medical service provider charges, charged separately to those submitted to medical aid.
- Private and home nursing.
- Hospital charges.
- Medication and other materials.
- External prosthesis.
- Cancer treatment or planned procedures received outside the Republic of South Africa.
- When travelling abroad, treatment for accident and illness is not covered after 60 consecutive days outside the Republic of South Africa.
- Day-to-day medical practitioner costs.
- Breast and dental implants.
- Emergency medical transportation.
- Out-of-hospital dental procedures.
- Exploratory procedures or procedures that are paid for by your medical scheme on exception or ex-gratia basis.
- Diagnosis and/or treatment for sleeping disorders.
- Treatment costs for services rendered by allied health care professionals, such as but not limited to dietitians, podiatrists, audiologists, chiropractors, acupuncturists, speech therapists, biokineticists, occupational therapists, physiotherapists, diagnostic medical sonographers, physical therapists, radiographers and respiratory therapists.

**Enhanced Cancer Benefit Exclusions** - All skin tumours (including, but not limited to, basal cell carcinoma and melanoma) and/or in situ carcinomas (cancers that are contained and have not spread to normal tissue) are excluded.

**Section G: How is your personal information processed**

Your privacy is of utmost importance to us. We will take the necessary measures to ensure that any and all information, including personal information (as defined in the Protection of Personal Information Act 4 of 2013) provided by you or which is collected from you is processed in accordance with the provisions of the Protection of Personal Information Act 4 of 2013 and further, is stored in a safe and secure manner.

You hereby agree to give honest, accurate and up-to-date personal information and to maintain and update such information when necessary.

You accept that your personal information collected by us may be used for the following reasons:

- to establish and verify your identity in terms of the applicable laws;
- to enable us to fulfil our obligations in terms of this policy;
- to enable us to take the necessary measures to prevent any suspicious or fraudulent activity in terms of the applicable laws; and
- reporting to the relevant regulatory authority/body, in terms of the applicable laws.

We may share your information for further processing, with the following third parties, which third parties have an obligation to keep your personal information secure and confidential:

- payment processing service providers, merchants, banks and other persons that assist with the processing of your payment instructions;
- law enforcement and fraud prevention agencies and other persons tasked with the prevention and prosecution of crime;
- regulatory authorities, industry ombudsmen, governmental departments, local and international tax authorities, and other persons that we, in accordance with the applicable laws, are required to share your personal information with;
- credit bureaus;
- our service providers, agents and sub-contractors that we have contracted with, to offer and provide products and services to any policyholder in respect of this policy; and
- persons to whom we cede our rights or delegate our authority to, in terms of this policy.

You acknowledge that any personal information supplied to us in terms of this policy is provided according to the applicable laws.

Unless consented to by yourself, we will not sell, exchange, transfer, rent or otherwise make available your personal information (such as your name, address, email address, telephone or fax number) to any other parties and you indemnify us from any claims resulting from disclosures made with your consent.

You understand that if we have utilised your personal information contrary to the applicable laws, you have the right to lodge a complaint with Guardrisk within 10 (ten) days. Should the Insurer not resolve the complaint to your satisfaction, you have the right to escalate the complaint to the information regulator.

## Section H: Declarations by applicant

I, the undersigned, hereby declare:

1. To the best of my knowledge and belief, the information given on this application form whether in my own handwriting or not, is true. I have not withheld any material facts which are known to me. A material fact is likely to influence the assessment of this application by Guardrisk. (If you are in any doubt as to whether a fact is material, you should disclose it.)
2. I understand that any relevant material fact not given on this application form may lead to Guardrisk not meeting claims, if the fact left out is of such importance that the risk, in terms of the policy may not have been accepted. This may lead to cancellation of this policy or rejection of claims, without a refund of premiums if applicable.
3. I confirm that I am a member or dependant of a South African registered medical scheme. I understand that it is a condition of this policy to remain a member or dependant of a medical scheme registered in South Africa to qualify for Liberty Gap and/or Liberty Medical Premium Waiver cover.
4. I understand that Guardrisk is committed to the transparency and confidentiality of my personal information. To offer your services and products to me, you may need to share, collect and process my personal information. For this purpose, my personal information is collected and processed internally by your staff, representatives or sub-contractors, and you will make every effort to protect and secure my personal information. I understand that I have a right at any time to ask for access to the information you have collected, processed and shared. I also acknowledge that the sharing of claims information and underwriting (including credit information) by insurers is essential to enable the insurance industry to underwrite policies and assess risk fairly and reduce the incidence of fraudulent claims, with a view to limiting premiums. I consent to this information being disclosed to any other insurance company or its agent and consent to the disclosure of any information relevant to claims concerning me or any person I represent. I also acknowledge that information given by me may be checked against other legitimate sources or databases.
5. I confirm that by signing this application form I agree that Zestlife and Liberty will hold and use the details that I have given them to enable them to give me excellent service. Zestlife and Liberty will also hold my information so that they are able to look after my needs by offering me appropriate insurance products in the future via electronic communication or telephonically.

Signature of policyholder

Signed at

Date

You should not sign a blank or incomplete application form. Should you do this the information on this application form will be taken as having been provided by you.

## Section I: Financial Adviser / Intermediary details

Full name of Adviser

Brokerage name (if applicable)

Liberty Adviser code

Business telephone number

Email address

