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Broker [grid]

Broker Signature

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1. CREATE YOUR PROFILE

Please select the type of application relevant to your profile, which will form the basis of your contract with us.

- Brand new client (a first-timer, not switching cover from another Health Insurance provider and who is not a dependant on an existing Stratum Benefits policy)
Client switching cover from another Health Insurance provider (Please also complete Section 5 - Replacement Policy Disclosure and submit your current policy document not older than 30 days for underwriting purposes)
Existing dependant on a Stratum Benefits policy applying for cover as the principal insured on your own policy.

MAIN APPLICANT DETAILS

Title [grid] Name [grid]
Surname [grid]
ID/Passport [grid] Date of Birth [grid] / [grid] / [grid]
Cellphone [grid] Alternative Contact No. [grid]
Email Address [grid]
Physical/Postal Address [grid] Postal Code [grid]

Where would you like us to send your Health Insurance card to? Please give us the address if it's not the same as your physical address. Allow +/- 21 working days for delivery depending on postal services.

Physical/Postal Address [grid] Postal Code [grid]

DEPENDANT DETAILS

One Health Insurance policy covers you, your spouse and all your child dependants as long as you're their parent or legal guardian. Please submit a legal document from the South African Court of Law that confirms legal guardianship.

Children aged 20 years or younger pay child dependant premiums. Children aged 21 years or older pay adult dependant premiums if they're full-time students and proof of financial dependency is submitted every year. We accept proof from the educational facility or stamped copies of your child's bank account statements of the past 3 months.

Title [grid] Name [grid]
Surname [grid]
ID/Passport [grid] DoB [grid] / [grid] / [grid] Relation [grid]
Title [grid] Name [grid]
Surname [grid]
ID/Passport [grid] DoB [grid] / [grid] / [grid] Relation [grid]
Title [grid] Name [grid]
Surname [grid]
ID/Passport [grid] DoB [grid] / [grid] / [grid] Relation [grid]
Title [grid] Name [grid]
Surname [grid]
ID/Passport [grid] DoB [grid] / [grid] / [grid] Relation [grid]

PRE-BIRTH CONSULTATION WAITING PERIOD

9 Month Waiting Period if on medical aid cover with pre-birth consultation benefit funded from Medical Savings Account, regardless of medical aid cover period

0 Month Waiting Period if on medical aid cover with pre-birth consultation benefit not funded from Medical Savings Account for **12 months or longer**

CHRONIC MEDICATION WAITING PERIOD

12 Month Waiting Period if on medical aid cover with no chronic medication benefit

12 Month Waiting Period if on medical aid cover with chronic medication benefit funded from Medical Savings Account, regardless of medical aid cover period

0 Month Waiting Period if on medical aid cover with chronic medication benefit not funded from Medical Savings Account for **12 months or longer** with no break in cover

EYE CARE WAITING PERIOD

12 Month Waiting Period if on medical aid cover with eye care benefit funded from Medical Savings Account, regardless of medical aid cover period

0 Month Waiting Period if on medical aid cover with eye care benefit not funded from Medical Savings Account for **12 months or longer** with no break in cover

WAITING PERIODS | SWITCHING FROM HEALTH INSURANCE COVER TO AN ESSENTIAL PRIMARY PLUS DAY-TO-DAY BENEFIT OPTION

Underwriting may apply when cover is transferred from another health insurance provider.

GENERAL WAITING PERIOD

2 Month Waiting Period if on health insurance cover for less than **12 months**

0 Month Waiting Period if on health insurance cover with day-to-day benefits for **12 months or longer**

PRE-BIRTH CONSULTATION WAITING PERIOD

9 Month Waiting Period if on health insurance cover with no pre-birth maternity benefit

Remaining waiting periods will be carried over if on health insurance cover with pre-birth maternity benefit, e.g. if on cover for **8 months** then **1 Month Waiting Period** will apply (full waiting period is **9 Month Pre-Birth Consultation Waiting Period**)

0 Month Waiting Period if on health insurance cover with pre-birth maternity benefit for **12 months or longer** with no break in cover

CHRONIC MEDICATION WAITING PERIOD

12 Month Waiting Period if on health insurance cover with no chronic medication benefit

Remaining waiting periods will be carried over if on health insurance cover with chronic medication benefit, e.g. if on cover for **8 months** then **4 Month Waiting Period** will apply (full waiting period is **12 Month Chronic Medication Waiting Period**)

0 Month Waiting Period if on health insurance cover with chronic medication benefit for **12 months or longer** with no break in cover

EYE CARE WAITING PERIOD

12 Month Waiting Period if on health insurance cover with no eye care benefit

Remaining waiting periods will be carried over if on health insurance cover with eye care benefit, e.g. if on cover for **8 months** then **4 Month Waiting Period** will apply (full waiting is **12 Month Eye Care Waiting Period**)

0 Month Waiting Period if on health insurance cover with eye care benefit for **12 months or longer** with no break in cover

6. NOMINATION OF BENEFICIARY

The benefit amount offered by the **Accidental Death Benefit** will be paid to the nominated beneficiary if you pass away due to an accident. If you don't nominate a beneficiary the benefit amount will be paid to your estate.

The benefit amount that applies to your spouse will be paid to you, the principal insured.

The full terms and conditions of this benefit are explained in our Policy Schedule.

Title	Name	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>
ID/Passport	Relationship	
<input type="text"/>	<input type="text"/>	
Contact Details	Alternative Contact Details	
<input type="text"/>	<input type="text"/>	
Physical Address		
<input type="text"/>		
<input type="text"/>		

Subject to the terms and conditions of your policy or limitations imposed by law at the time of a claim, you understand that:

- the nominated beneficiary will receive proceeds payable under the **Accidental Death Benefit**;
- you may nominate a beneficiary of your choice;
- if the beneficiary is a minor when the benefit amount is payable, the benefit amount will be paid to the minor's legal guardian, trust or any person we're authorised to pay under the relevant law;
- you may amend the nomination any time, however, nominations aren't effective until it's confirmed in writing by the insurer; and that
- the benefit amount payable will be based on the latest valid beneficiary nomination that we've received and that the insurer accepted.

Main Applicant Signature

Date / /

