



IMPORTANT TO NOTE

- A **3 Month General Waiting Period** will be imposed if you're **50 or older** at the time your **Stratum Benefits Gap Cover** policy becomes active.
- Waiting periods will apply to benefits that we provide that your current **Gap Cover** policy doesn't provide.
- If you claim in the first **10 months** of cover for a planned medical event that you disclosed to us, the approved claim amount will be limited.
- We won't refund any premiums that you've paid to us while your current **Gap Cover** policy is still active.

REPLACEMENT POLICY DISCLOSURE

- A change in terms and conditions, monthly premium and benefits will apply because benefit and fee structures of products are different;
- Your **Policy Schedule**, that you'll receive when you've switched cover, provides more information about our general exclusions, and terms and conditions of cover; and
- If there's been a break in cover of **30 days or more** between the end date of cover with your current provider and the cover start date of your new **Stratum Benefits Gap Cover** policy, you'll receive full waiting periods.



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