



DAILY HEALTH BENEFIT

**YOU FOCUS  
ON HEALING,  
WE FOCUS ON YOUR  
DAILY EXPENSES.**

## **UP TO R1 000 COVER DAILY FOR YOU AND YOUR FAMILY**

**When hospitalised, you often only think about the costs of treatment, but what about the daily expenses that carry on while you are unable to work?**

Life doesn't stop when you get hospitalised. Daily Health Benefit gives you financial support to help pay for non medical expenses. Enjoy cover for you, your spouse and up to 5 dependent children. Dependent children include children under 18 or up to the age of 25 providing they are still a full time student.

## **You can receive up to R1 000 per day for hospitalisation due to:**

### **1 ILLNESS**

Once you've been in hospital for 48 hours\* your entire stay will be covered.

### **2 INJURY**

No waiting periods on accidental injury.

### **3 CHILDBIRTH**

We cover you for 3 days admission due to childbirth.

\*In the case of a follow up admission, linked to the same event, within 7 days, the initial 48 hour period will not apply again.

- 150% Cover of Daily Health Benefit for every day spent in a High Care unit.
- 200% Cover of Daily Health Benefit for every day spent in Intensive Care.
- Maternity Benefit covers 3 days in hospital.

## A cash payout to spend as you need.

### TO QUALIFY

You must be:

- ✓ In possession of a valid SA ID number.
- ✓ Aged between 18 and 65.
- ✓ Aged between 18 to 49 to qualify for Maternity Benefits.

### COVER

Cover is subject to waiting periods, except for accidental injury cover.

### CANCELLATION POLICY

Cancel at any time, with one month's notice. Take advantage of our 31-day cooling off period, whereby we will gladly refund any payments made if you aren't completely satisfied and providing you have not submitted any claims.

### WHO IS COVERED

- If over 60 when taking out the policy you can only take out the cover for yourself and your spouse.
- Can cover up to 5 children - under 18 or under 25 and full-time student at a tertiary institution.
- Cover due to childbirth available to people between the ages of 18 and 49.
- Childbirth only applies to policy holder and spouse.

### WAITING PERIODS

- Cover begins and is payable from day one - minimum hospital stay 48 hours.
- 12 month waiting period for maternity cover.
- 3 month waiting period from 1st premium payment for all causes other than accidental injury.
- 12 month waiting period for any pre-existing conditions or related conditions.



### PAYOUTS

- Maximum claim amount per insured person per year is 180 days with a maximum of 30 days cover per event.
- Valid claims should be submitted once discharged from hospital.
- The maximum payout for this and any other policies from AIG may not exceed R2500 per day.
- Must be in a qualifying hospital (an institution which is licensed as a hospital under the laws of the Republic of South Africa with accreditation from the Board of Healthcare Funders of Southern Africa).



**This is not a Medical Aid and payments will be made directly to you.**

## SUBMITTING A CLAIM

It's quick and easy to submit a claim from the comfort of your own home.



**Online**  
WWW.AIG.CO.ZA



**Phone**  
0860 113 522



**Email**  
ZA.ACCH.FNOL.EMEA@AIG.COM

**Because life doesn't stop, payouts help you manage the non-medical costs that continue when you are in hospital.**

There when it matters. Visit [aig.co.za](http://aig.co.za) and ensure you've got the protection you need.

\*T&Cs Apply AIG LIFE SOUTH AFRICA LIMITED - AN AUTHORISED FINANCIAL SERVICES PROVIDER (FSP 15804). REG. NO. 2001/016602/06 | 1st Floor, Sandown Mews, 88 Stella Street, Sandown, 2196 | PO Box 31983, Braamfontein, 2017 | T: +27 86 148 8864 | F: +27 11 551 8653

## COVER LIMITATIONS

- Only 1 spinal injury per person is covered per 12 months.
- Excludes rehabilitation care, step down facilities or hospice.
- 3 day limit for treatment for control of chronic or acute pain, gastrointestinal tract infections or diseases, treatment of pelvic inflammatory diseases.
- 15 day annual limit for chronic illnesses which require ongoing medication for more than 3 months.

### Hospitalisation due to:

- Mental and behavioural disorders or consequences thereof.
- Self-inflicted injuries.
- The participation, or attempted participation, in any illegal or criminal activities.
- Any accident, injury, illness, or dependency syndrome, which is attributable to, or as a result of, the use of drugs or alcohol.
- Any physical examinations, investigations, and operations where there is no objective indications or impairments.
- Abnormalities that were present at your birth.
- On active duty, or in training, for a government or any private organisation as a police officer, traffic officer or security officer, or reservist.
- Working underground or with explosives.
- Any air travel, except as a passenger on a legally licensed commercial aircraft. We do not regard a crew member as a passenger.
- Taking part in, or training for, a sport professionally.