

# Sanlam Reality Access offers you more!

## Reality Access

All Fedhealth members automatically get **FREE** membership to Sanlam Reality on the Reality Access membership option. On this membership option, you will receive **FREE** International Travel Insurance, Pet Accident Cover and Funeral Cover. You may opt out at any time by unsubscribing from the email communication you will receive from Sanlam Reality or send Sanlam Reality an email to [info@sanlamreality.co.za](mailto:info@sanlamreality.co.za)



# Travel Insurance

As a Reality Access and Fedhealth member, your wellbeing is important to us. Reality Access provides you with free travel insurance that will assist you with cover for medical emergencies and related expenses when you travel outside the borders of South Africa.

## Obtaining your Travel Insurance Policy

You must declare your travel to obtain cover. NO DECLARATION, NO COVER.

To declare travel and obtain an insurance certificate, visa letter and policy documentation, please:

1. Go online and issue your own travel certificate <https://www.tic.co.za/fedhealth> OR
2. Call the TIC Help Desk on (011) 521 4500 during office hours and await the prompts

### Information required:

- Your details such as your full name, ID number and Fedhealth membership number
- Destination
- Date of departure
- Date of arrival back in South Africa
- Contact numbers - landline and mobile
- Email address

**Please note that if you have not received a policy, you will not enjoy the cover.**

### Important information

- This document is for promotional purposes only. The full terms, conditions and exclusions of cover are contained in the policy document, with which you need to familiarise yourself.
- Cover is limited to 45 consecutive days.
- Cover is applicable to Fedhealth members and dependants only on Reality Access.
- Travellers must be fit and healthy to travel.
- Pre-authorisation before a policyholder incurs any expenses over R10 000 must be obtained from the appointed assistance provider, Europ Assistance, by calling the emergency number 24/7.
- On the Top Up option, cover for pre-existing illnesses is for in-hospital expenses only.
- On the Top Up option, in the event of luggage, cash or documents' loss, a written police or airline report must be obtained immediately. Single item limits are applicable.

## Frequently Asked Questions

### If I require pre-existing medical cover, luggage cover and other additional benefits, can I get a top-up?

Yes, you can. Simply select this at the time of issuing your policy, when you issue it online or when you complete your application form.

### If I am over 71, can I obtain a policy?

Yes you can, but this will be for your own expense as the Reality Access cover for Fedhealth members ceases at age 70 inclusive. Simply contact TIC who will assist you accordingly.

### What is covered?

Medical expenses directly related to an accident or illness that occurs suddenly and unexpectedly whilst on a journey outside the borders of RSA. In other words, the member needs medical treatment before they return to RSA!

### What conditions are applicable to the policy?

For full terms and conditions of this policy please refer to the policy document here [https://www.tic.co.za/fedhealth/wordings/fedhealth\\_automatic\\_2016v4.pdf](https://www.tic.co.za/fedhealth/wordings/fedhealth_automatic_2016v4.pdf)

### What do I need to do in the event of an emergency?

Contact **Europ Assistance** immediately in the event of a medical emergency, and they will direct you to a suitable medical facility and provide you with a hospital admission guarantee. **Europ Assistance** will need your full name, policy number, location and the nature of your claim. Europ Assistance Telephone Number: +27(0)11 991 8409

This policy is underwritten by TIC, a division of Santam Limited

Santam is an authorised financial services provider (licence number 3416)

Contact Details: T: +27 (0)11 521 4500 | [www.tic.co.za](http://www.tic.co.za) | [helpdesk@tic.co.za](mailto:helpdesk@tic.co.za) | FSP 3416



Your free international travel insurance will include the following benefits:

AUTOMATIC COVER AND BENEFITS	Up to 70 years
Maximum period of travel	45 days
Emergency Medical and Related Expenses Excess	R5 million R1 000
Medical Transportation, Repatriation and Evacuation	Included
Compassionate Emergency Visit	Included
Repatriation of Children	Included
Repatriation of Travel Companion	Included
Burial, Cremation or Return of Mortal Remains	Included
Medical as a result of sporting activity	Included
Pet Care (R250 per day)	R3 000

For an additional fee you have the option to add the following top-up cover:

OPTIONAL TOP UP COVER AND BENEFITS	Up to 70 years	
Maximum period of travel	90 days	
Emergency Medical and Related Expenses	R15 million	
Emergency In-hospital Medical and Related Expenses – PRE-EXISTING ILLNESS	R750 000	
Accidental Permanent Disablement	R1 million	
Accidental Death	R250 000	
Journey Cancellation, Curtailment, Extension, Missed Connection Excess	R15 000 R500	
Replacement Airfare Excess	R15 000 R500	
Travel Delay (6-hour excess)	R2 000	
Personal Liability	R2 million	
Luggage (Single Item Limit R3 750) Excess	R15 000 R350	
Luggage Delay (6-hour excess)	R2 000	
	Excl. USA	Incl. USA
Premium total for additional cover from 1 – 14 days	R400	R500
Premium total for additional cover from 15 – 32 days	R500	R630
Premium total for additional cover from 33 – 62 days	R750	R950
Premium total for additional cover from 63 – 90 days	R1 000	R1 280





# Pet Accident Cover

Reality Access covers Fedhealth members' domestic dogs and cats for accidental injury through PetSure, underwritten by Hollard.

The benefit is R3 000 per Fedhealth Medical Scheme member household per year (not per pet), with an excess of R300 per accident claim.

*Accident, accidental or accidentally means a sudden, unforeseen, and unintended event causing injury to your pet and is subject to the stated perils detailed below.*

You do not need to register your cats and dogs for this benefit. They are automatically covered by this benefit. The pet will be treated at the Vet and you will pay the Vet directly for the treatment received.

You then need to obtain a Reality Access / Fedhealth Pet Accident Cover Claim Form from the PetSure website [http://www.petsure.co.za/pdf/Fedhealth\\_Claim\\_Form.pdf](http://www.petsure.co.za/pdf/Fedhealth_Claim_Form.pdf). PetSure can also be contacted on **0860 738 787** or via [claims@petsure.co.za](mailto:claims@petsure.co.za).

The Claim Form is also available to download from the Fedhealth website. You must complete the Claim Form and send it together with the Vet invoice and proof of payment to PetSure via the PetSure App (available free for iPhone and Android) or by email at [claims@petsure.co.za](mailto:claims@petsure.co.za). *Please note: Reality Access Fedhealth will not process Veterinary bills.*

	Accidental Injury Cover
Reimbursement rate	100% of the Veterinary expenses up to the benefit limit per calendar year
Species	Domestic Dogs and cats
What is covered?	Veterinary fees for unexpected and unforeseen accidents. This includes hospitalisation, medicine, drugs, X-rays, pathology, consultations, etc.
How much is covered?	R3 000 per Fedhealth Medical Scheme member household per year
What is the excess?	R300 per accident claim

## Pet Accident Cover Terms and Conditions

Pet Accident Cover is available for your pet (domestic dogs and cats) to all bona fide members of Fedhealth Medical Scheme on Reality Access. Cover up to R3 000 per calendar year per Fedhealth Medical Scheme member household, irrespective of the number of dogs and/or cats in the household, is provided as a result of accidental injuries where the accident must be a direct consequence of at least one of the following:

- a) Motor vehicle accident
- b) Burn or electrocution
- c) Fall from an elevated position
- d) The actions of another animal
- e) Swallowing a foreign object requiring surgical or endoscopic removal
- f) Snake bite
- g) Allergic reaction to an insect bite other than tick or flea bites
- h) A fracture
- i) A broken bone
- j) A traumatic ligament or tendon injury
- k) Lacerations, abrasions or wounds.

### 1. What we will pay

We will reimburse 100% of eligible Vet expenses (provided by a registered Vet), less a R300 excess per accident claim for treatment costs incurred if your pet is accidentally injured during your paid up membership of Fedhealth Medical Scheme. Cover is limited to a maximum of R3 000 (incl. VAT) per year per Fedhealth Medical Scheme member household.

### 2. This policy does not cover

- a) Voluntary euthanasia, disposal, burial or cremation of a deceased pet;
- b) A malicious act, deliberate injury or gross negligence caused by you or anyone living with you;
- c) Treatment your pet has received after your Fedhealth Medical Scheme membership and/or Reality Access membership has terminated or prior to your join date of your Fedhealth Medical Scheme and/or Reality Access membership or prior to 1 January 2017;
- d) Ambulance fees.
- e) Illness or Routine Cover for your dog or cat.

### 3. Conditions of cover

The cover is applicable if:

- a) Your pet is a domestic cat or dog that is at least eight weeks of age at the commencement date. The cover commences on the join date with Fedhealth Medical Scheme and Reality Access. [See points e), f) and g) below.
- b) Your pet is not a racing or working animal.
- c) This policy is not transferable to another pet owner.
- d) You are the owner of the pet and you are responsible for the day-to-day wellbeing of the pet.
- e) The accident occurred after 1 January 2017 AND after the join date of your membership of Fedhealth Medical Scheme and Reality Access.
- f) A calendar year is defined as 1 January to 31 December for all Fedhealth Medical Scheme members and Reality Access members who joined Fedhealth Medical Scheme on or prior to 1 January 2017;
- g) However, if you join Fedhealth Medical Scheme after 1 January 2017, your calendar year will run from the join date of your membership with Fedhealth Medical Scheme.

#### 4. How to submit a claim

What you need to do:

- a) All claims should be submitted and received by PetSure within sixty (60) days of the Vet treatment being provided.
- b) All claims must be completed carefully and honestly on a Reality Access / Fedhealth Pet Accident Cover Claim Form. Claim Forms. Forms can be downloaded from [http://www.petsure.co.za/pdf/Fedhealth\\_Claim\\_Form.pdf](http://www.petsure.co.za/pdf/Fedhealth_Claim_Form.pdf)
- c) Attach the scanned original itemised invoices and payment receipts with the completed Claim Form.  
**Faxed claims will NOT be accepted.**
- d) The attending Vet must complete, sign and stamp the section on the Claim Form where designated.
- e) Both you, the owner of the pet, and the attending Vet must sign the Claim Form.
- f) We will deal directly with you regarding settlement of the claim (not the Vet).
- g) Claims must be lodged with PetSure (via the PetSure Mobile app) or sent to PetSure via email at [claims@petsure.co.za](mailto:claims@petsure.co.za) and PetSure will refund the applicable benefit direct to you as per the rules stated above.



Administered by PetSure (Pty) Ltd (Reg No. 1991/007261/07)  
Underwritten by The Hollard Insurance Company Ltd (Reg No. 1952/003004/06)  
PetSure is an authorised Financial Services Provider



# Funeral

From 1 January 2018, Sanlam Reality Access will also offer Fedhealth members **free funeral cover** under the Immediate Family Benefit. In addition to the principal member, a maximum of one spouse and five children may be covered under this benefit.

The following benefit will be available to all Fedhealth members through Reality Access:

IMMEDIATE FAMILY BENEFIT	
Lives Assured	Benefit Amount
Principal Life Assured	R5 000
Spouse	R5 000
Child age 14 to 21	R5 000
Child age 6 to 13	R2 500
Child age 1 to 5	R1 250
Child age 0 to 11 months	R1 250
Stillborn	R625

In addition, Fedhealth members will benefit from a hassle-free telephonic “Call to Claim” process, to save members time during the difficult event of a death in their immediate family.

This addition is just another way in which Sanlam Reality and Fedhealth are joining forces to give Fedhealth family members the best possible value for their money, and offer support when it matters most.

## Claims Procedure

### Option 1: “Call to Claim”

Sanlam have introduced a telephonic claims process. This is a unique new concept, applicable to certain groups and policyholders only. Funeral claims can now be processed telephonically, without a claim form or supporting documentation (subject to the below terms and conditions).

#### How does it work?

In the unfortunate event of a claim, the main member/beneficiary must call the Sanlam claims department on 0860 222 556 and request that their claim be processed telephonically.

The member/beneficiary must have the following information at hand when calling:

- 1) Full name and surname of the main member
- 2) Main member's ID number
- 3) Main member's unique number (employee number or policy number)
- 4) Details of the deceased if not the main member (surname, Id number)
- 5) Details pertaining to the death (date of incident, cause of incident)
- 6) The beneficiaries Banking details for the benefit payment (Bank, Account holder name, account number, account type, branch code).

Sanlam will then assess the claim (as well as perform verification checks) within 4 hours. Thereafter, Sanlam will call the claimant with a final decision (valid /declined /further requirements needed).

#### Important terms and conditions

Sanlam will only be able to process a funeral claim telephonically if the following instances:

- All the policy information provided by the caller corresponds to the data held on Sanlam's systems (Sanlam will perform security checks to validate the caller).
- The death has officially been registered with Home Affairs (This is required as Sanlam perform a validation check with Home affairs system).
- The Bank account provided is an active account, used within the last 3 months (Sanlam perform a verification check).
- The beneficiary must be available telephonically for 3 to 4 hours after the initial phone call in order for the claims authoriser to contact them for a second validation of the details provided and provide a final decision on the claim assessment (valid/ declined /further requirements needed).
- In the event of a stillborn claim, Sanlam will require supporting documentation such as the medical certificate from the doctor.
- In the event of an unnatural death, Sanlam will require an official Police report.
- Sanlam rely on external systems to validate the death and account details, this manner of processing claims is therefore subject to the third parties systems being available (online) at time of claim.

### Option 2: Submit claim by email or fax

Alternatively, a claim can still be submitted by sending all the above claim required documents to [gbgapclaims@sanlamsky.co.za](mailto:gbgapclaims@sanlamsky.co.za) or fax **011 388 5130**.

