Hollard Gap Cover

Summary

Extra protection.
Fewer surprises.
More peace of mind.

Hollard. life

Why choose Hollard Gap Cover?

- Help protect you from unexpected medical shortfalls.
- Reduce large once-off medical bills.
- Give you peace of mind during hospitalisation, treatment or recovery.

What does the Gap cover?

Benefit	Core Option	Plus Option
Overall Annual Limit	N$1 000 000	N$2 000 000
In-Hospital Tariff Shortfalls	Tops up to 250% of NAMAF Tariff	Tops up to 300% of NAMAF Tariff
Out-of-Hospital Tariff Shortfalls	General Practitioner consultations N$800 per visit with an Overall Annual Limit of N$4 000 Specialist consultations up to 250% of NAMAF Tariff	General Practitioner consultations N$1 800 per visit with an Overall Annual Limit of N$6 000 Specialist consultations up to 300% of NAMAF Tariff
Co-payment Cover (Scopes, Specialised Radiology, Hospital Admissions & Procedures)	Hospital admission up to N$1 500 per event Procedural Co-Payment up to N$10 000 per event	Hospital admissions up to N$4 000 per event Procedural Co-Payment N$20 000 per event Co-payments up to N$12 000 per event for Scopes & Scans
Oncology Shortfall (per family)	Up to N$500 000 per year	Up to N$1 000 000 per year
Dental Cover	In-hospital basic dental treatment only N$15 000 per year	In-hospital basic dental treatment N$30 000 per year Out-of-hospital basic dental cover up to N$2 500 per year
Mental Health Treatment	In-hospital mental health treatment up to 250% of NAMAF Tariff	In-hospital mental health treatment up to 300% of NAMAF Tariff Outpatient mental health treatment up to N$6 000 per year
Prosthesis Devices	N$16 000 per year	N$25 000 per year
Accidental Death and Disability	Not covered	N$30 000 lump sum
Premium Waiver	Not covered	3 months on death/permanent disability
Waiting Period	3 months General 12 months Pre-existing conditions	3 months General 12 months Pre-existing conditions

Who is Hollard Gap Cover for?

- Anyone who is an active member of a registered Namibian medical aid.
- Individuals or families seeking extra protection against unexpected medical bills.
- People who value financial certainty during medical events.

Hollard Gap Cover does not

- Replace your medical aid.
- Cover treatments excluded by your medical aid.
- Cover non-medical, cosmetic or excluded procedures as outlined in the policy wording.

Waiting periods (important to know)

- A general waiting period applies when you first take out a policy.
- A condition-specific waiting period applies for pre-existing conditions.
- Waiting periods may be reduced or waived when transferring from another registered gap cover provider, provided there has been no interruption in gap cover between the termination date of the previous policy and the inception date of this policy, and subject to our underwriting rules.

(Full details are provided in the policy document)

Hollard. life

How to Claim

Complete the Digital Claim Form

Submit your claim online by visiting
https://hollardnamgap.com/claim-form/

Upload Supporting Documents

You will be prompted to upload the documents relevant to your claim, e.g. Dr's account, hospital account, medical aid claims statement.

Submit and Track Your Claim

Hollard Gap will keep you updated on the progress and outcome of your claim via **email** or **WhatsApp.**

Contact Information

Chat to a consultant via our WhatsApp support
+264 83 601 1828

Contact our offices on
+264 61 422 300/600

Schedule a call with one of our consultants at a time that suits you via:
https://hollardnamgap.com/schedule-a-call/

Contact your nearest financial advisor

Medical aid covers the basics.

Hollard Gap Cover

helps with the rest.

Time frame to submit your claim:
You must submit your claim within 4 months of the date of treatment for which you are claiming.

Hollard Gap Cover

Because medical bills shouldn't leave a gap in your plans.

Hollard. life