



What does Pandemic Shield cover?

Get a lump sum benefit and daily cash amounts if you are hospitalised because of any disease or health event declared a pandemic by the World Health Organisation (WHO).

Why do I need Pandemic Shield cover?

Pandemic Shield is not a medical scheme, but pays out a **fixed amount** if you are hospitalised due to a pandemic. Think how that could help if you were unable to work.

What about Covid-19?

Any hospitalisation longer than 48 hours, as a result of COVID-19, the coronavirus or SARS-CoV-2 is covered as long as you have been tested positive.

Who is Pandemic Shield for?

Any person aged under 60 can apply. There are no medicals and no exclusions. One policy is allowed per insured person.



DIAMOND

R199
per month

The Diamond Plan pays out R50 000 if you are hospitalised for longer than 48 hours as a result of a pandemic-related illness.



GOLD

R99
per month

The Gold Plan pays out R25 000 if you are hospitalised for longer than 48 hours as a result of a pandemic-related illness.

Daily cash amount: The **Diamond Plan** pays R500 per day for the duration of your hospital stay, up to a maximum of 14-days. There is no daily cash amount with the **Gold Plan**.

What about waiting periods?

A 21-day general waiting period applies to all Pandemic Shield policies. During this time, no claims can be made and no event in the waiting period can trigger a claimable event, even if the claim is submitted after the waiting period has expired.

If you are hospitalised again for COVID-19, you can only make a subsequent claim after a period of 21 days has elapsed since your previous discharge following hospital treatment for COVID-19.

*This is not a medical scheme and the cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership. Terms and Conditions apply

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Pandemic Shield is administered by Sirago Underwriting Managers (Pty) Ltd, an Authorised Financial Services Provider (FSP: 4710), underwritten by GENRIC Insurance Company Limited (FSP: 43638). GENRIC is an Authorised Financial Services Provider and registered Short-term insurer.