



Hollard **Gap** Cover

Summary

Extra protection.
Fewer surprises.
More peace of mind.

Hollard Life Namibia is a licensed insurer (08/LT/19). This document is a summary of benefits only and does not constitute a contract of insurance. The full terms, conditions, limitations and exclusions are set out in the policy wording, which will prevail in the event of any inconsistency. This document may not be copied, reproduced or distributed, in whole or in part, without the prior written consent of Hollard Namibia.

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\$650,000	N\$1,000,000
In-Hospital Specialist Tariff Shortfalls	Up to 200% of NAMAFA Tariff	Up to 250% of NAMAFA Tariff
Out-of-Hospital Specialist Tariff Shortfalls	Not Covered	Up to 250% of NAMAFA Tariff
Co-payment Cover (Gastroscopy, Colonoscopy, Specialised Radiology)	Not Covered	Up to N\$12,000 per event
Oncology Cover (once the applicable oncology or overall annual limit under your medical aid has been exhausted, as confirmed by your medical aid)	Not Covered	Up to N\$500,000 per annum
Accidental Death & Permanent Disability	Not Covered	Up to N\$30,000 lump sum per person
Premium Waiver (Death/Disability)	Not Covered	3 months Medical Aid + Gap Premiums
Waiting Period – General	3 months (excluding claims arising from an Accidental Injury, as defined in the policy wording)	3 months (excluding claims arising from an Accidental Injury, as defined in the policy wording)
Waiting Period – Condition-Specific	12 months (pre-existing)	12 months (pre-existing)

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.
- Apply to medical services outside Namibia.
- 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).

How to Claim

Complete the Digital Claim Form

Submit your claim online by visiting
<https://hollandnamgap.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://hollandnamgap.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.

