

— X GAP COVER

PLAN

# VERTEX.

## Advanced Gap Cover

Designed for individuals and families who want a high level of protection and confidence that most unexpected medical shortfalls will be covered. A strong balance between extensive protection and affordability.

**500%**

MAX GAP BENEFIT

**R223K**

OVERALL ANNUAL LIMIT

**R25K**

CANCER LUMP SUM

Underwritten by Compass Insurance Company Limited ("Compass Insure"), a licensed non life insurer and authorised financial services provider, FSP 12148. X Underwriting Managers (Pty) Ltd acts as authorised representative providing administrative and intermediary services on behalf of Compass Insure. X Gap Cover is not a medical scheme. Information is subject to change.

Compass Insure 

[x-underwriting.co.za](http://x-underwriting.co.za)  
[info@x-underwriting.co.za](mailto:info@x-underwriting.co.za)

(018) 004 0206

## — ABOUT THIS PLAN

# The Vertex Plan

Advanced gap cover that goes beyond the basics, giving you and your family real financial protection against unexpected medical shortfalls.

### Built for Broader Protection

The Vertex option is designed for individuals and families who want a high level of protection and confidence that most unexpected medical shortfalls will be covered. It provides broad support across key benefit areas, helping to reduce the financial impact of in hospital and selected out of hospital expenses while keeping your cover straightforward and dependable.

This option includes enhanced benefits for specialised procedures and higher cost treatments, together with meaningful support features that assist during treatment and recovery. Each benefit is designed to work together to reduce uncertainty and provide reassurance when you need it most.

Ideal for those who want more than standard gap cover, the Vertex option gives you the confidence that you and your family are well protected against most medical shortfalls, allowing you to focus on recovery and everyday life with greater peace of mind.

- ◆ **500% In Hospital Gap Cover**  
 Covers the shortfall between medical scheme rates and specialist charges in hospital, including BMI related procedures.
- ◆ **R25 000 Cancer Diagnosis**  
 Once off lump sum for a first time stage 2 or higher cancer diagnosis, per beneficiary, for the lifetime of the policy.
- ◆ **Emergency Room Cover**  
 Up to R20 000 per policy per annum, covering both accident and illness related emergency room visits.

## — MONTHLY PREMIUMS

# Vertex Plan Pricing

Competitive premiums across all age categories. Rating age is determined by the eldest insured person on the policy.

COVER TYPE	AGE 18 TO 54	AGE 55 TO 64	AGE 65+
<b>MONTHLY PREMIUM</b>			
Individual	<b>R450</b>	<b>R550</b>	<b>R950</b>
Family	<b>R560</b>	<b>R700</b>	<b>R1150</b>
Additional Child Dependant	<b>R40</b>	<b>N/A</b>	<b>N/A</b>

— WHAT'S COVERED

# Plan Benefits at a Glance

Each benefit is designed to protect you and your family at key moments, in hospital and during cancer treatment. All 11 benefits.

<p><b>CORE COVER</b></p> <p><b>Gap Cover</b></p> <p>Covers the difference between what your medical scheme pays and what doctors and specialists charge in hospital. BMI included.</p> <p>500% Additional · Up to OAL</p>	<p><b>IN HOSPITAL</b></p> <p><b>Co Payments</b></p> <p>Covers co payments, excesses, or deductibles imposed by your medical scheme for specified procedures, hospital admission fees, or surgical procedures.</p> <p>Up to OAL</p>	<p><b>IN HOSPITAL</b></p> <p><b>Penalty Fees</b></p> <p>When you use a hospital not on your scheme's network, covers the stated penalty amount or percentage, excluding administration charge co payments.</p> <p>R15 000 per claim · 3 claims p/a</p>
<p><b>IN HOSPITAL</b></p> <p><b>Sub Limit Enhancer</b></p> <p>Covers shortfalls when you exceed scheme benefit limits for MRI &amp; CT scans, cochlear implants, intraocular lenses, internal prostheses, and TAVI valves.</p> <p>R40 000 (specified) · R2 000 (other)</p>	<p><b>IN HOSPITAL</b></p> <p><b>Hospital Account Shortfalls</b></p> <p>Covers shortfalls on hospital accounts plus a private room upgrade benefit once per policy per annum.</p> <p>R2 500 per claim · 4 claims p/a</p>	<p><b>EMERGENCY</b></p> <p><b>Emergency Room</b></p> <p>Covers emergency room visits for accident and illness related treatment. Higher limits for children under 8. Illness claims are after hours only.</p> <p>R20 000 p/a · R2 500 / R5 000 per claim</p>
<p><b>CANCER</b></p> <p><b>Cancer Co Payments</b></p> <p>Covers co payments imposed by your medical scheme for approved cancer treatment, subject to the Overall Annual Limit.</p> <p>Up to OAL</p>	<p><b>CANCER</b></p> <p><b>Cancer Top Up</b></p> <p>Provides additional protection for cancer related medical expenses once your medical scheme limits are reached.</p> <p>Up to OAL</p>	<p><b>CANCER</b></p> <p><b>Initial Diagnosis of Cancer ♦</b></p> <p>A once off lump sum for a first time diagnosis of stage 2 or higher cancer. One claim per beneficiary over the lifetime of the policy.</p> <p>R25 000 · Not subject to OAL</p>
<p><b>SUPPORT</b></p> <p><b>Premium Waiver ♦</b></p> <p>In the event of accidental death of the principal insured, covers your X Gap Cover premium for 6 months.</p> <p>6 months · Not subject to OAL</p>	<p><b>SUPPORT</b></p> <p><b>Accidental Death Benefit ♦</b></p> <p>Pays a once off cash amount in the event of accidental death of any insured person under the policy.</p> <p>R8 000 · Not subject to OAL</p>	

**IMPORTANT NOTES**

— FULL SCHEDULE

# Vertex Cover, Benefit Schedule

R223 000 Overall Annual Limit (OAL) per policy per annum from 1 April 2026. Continued on page 5.

BENEFIT	LIMITS & DETAILS
<b>IN HOSPITAL BENEFITS</b>	
<b>Gap Cover</b>	500% Additional In Hospital Cover. BMI Included. <span>Up to OAL</span>
<b>Co Payments</b>	Co payments, excesses, or deductibles as stipulated by your medical scheme for specified procedures, hospital admission fees, or surgical procedures. <span>Up to OAL</span>
<b>Penalty Fees</b>	Up to R15 000 per claim. 3 claims per policy per annum. (Administration charge co payments excluded.) <span>Subject to OAL</span>
<b>Sub Limit Enhancer</b>	R40 000 per claim for MRI & CT Scans, Cochlear Implants, Intraocular Lenses, Internal Prosthesis, TAVI Valves. R2 000 per claim for any other sub limits imposed by Medical Aid. <span>Subject to OAL</span>
<b>Hospital Account Shortfalls</b>	R2 500 per claim. 4 claims per policy per annum. 1 private room upgrade per policy per annum. <span>Subject to OAL</span>
<b>EMERGENCY</b>	
<b>Emergency Room</b>	R20 000 limit per policy per annum. R2 500 per claim for accident related events. R2 500 per claim for illness related events (dependants older than 8, after hours only). R5 000 per claim for illness related events (dependants younger than 8). <span>Subject to OAL</span>

Cancer & Support Benefits continued on page 5

→ Page 5

## FULL SCHEDULE, CONTINUED

OAL: R223 000 per policy p/a

BENEFIT	LIMITS & DETAILS
<b>CANCER BENEFITS</b>	
<b>Cancer Co Payments</b>	Co payments required by your medical scheme for approved cancer treatment. <span>Up to OAL</span>
<b>Cancer Top Up</b>	Additional protection for cancer related medical expenses once medical scheme limits are reached. <span>Up to OAL</span>
<b>Initial Diagnosis of Cancer</b> <span>NOT OAL</span>	R25 000 once off lump sum for first time stage 2 or higher cancer diagnosis. 1 claim per beneficiary over lifetime of policy.
<b>SUPPORT BENEFITS</b>	
<b>Premium Waiver</b> <span>NOT OAL</span>	Covers X Gap Cover premium for 6 months in the event of accidental death of the principal insured.
<b>Accidental Death Benefit</b> <span>NOT OAL</span>	R8 000 once off cash amount in the event of accidental death of any insured person.

## SCHEDULE NOTES

- All benefits subject to the Overall Annual Limit (OAL) of R223 000, except where noted as "NOT OAL".
- Please refer to the policy wording for full benefit descriptions. The policy wording will prevail in the event of any discrepancy.
- Information is subject to change. Premiums are reviewed and may be adjusted annually.
- X Underwriting Managers (Pty) Ltd is not a medical scheme and does not pay claims that are the obligation of a medical scheme.

## Don't Pay the Gap Out of Pocket.

Speak to your broker or contact us directly to get a quote on the Vertex plan, advanced gap cover designed to protect you and your family against unexpected medical shortfalls.

WEBSITE	<a href="http://x-underwriting.co.za">x-underwriting.co.za</a>
EMAIL	<a href="mailto:info@x-underwriting.co.za">info@x-underwriting.co.za</a>
TELEPHONE	(018) 004 0206
ADDRESS	99 Molen Street, Potchefstroom, 2531
REG NO	2019/410474/07