



PANDEMIC SHIELD INSURANCE COVER FAQs

What Does It Cover?

The Pandemic Shield insurance policy provides cover for the current coronavirus pandemic – and for future pandemics. Any sudden outbreak of disease declared to be a pandemic by the World Health Organisation (WHO), and recognised as such by the national government, will be covered under your Pandemic Shield policy.

To qualify for a fixed sum pay-out under your Pandemic Shield policy, you will need to have been hospitalised for at least 48 hours, and to have tested positive for COVID-19.

On the Diamond Plan, you will receive a once-off payment of R50 000, plus R500 per day for the duration of your hospital stay (up to a maximum of 14 days, whichever is the shorter). On the Gold Plan, you will receive R25 000 as a once-off payment.

Why Do I Need Pandemic Shield Insurance Cover?

If you are hospitalised due to COVID-19, you will be unable to work – possibly for several weeks. Even with the best medical care, it may take you some time to fully recover. Even if you are not earning, you will still have bills to pay – and additional expenses related to your treatment.

Pandemic Shield insurance provides a fixed sum pay-out that can make a real difference. You can put it towards:

- The cost of your hospital healthcare
- Other expenses such as transport for family members who visit you
- Childcare services for your children while you can't take care of them
- Meeting payment obligations when you're unable to earn due to hospitalisation

Is This A Medical Scheme?

No, Pandemic Shield insurance is not a medical scheme. Rather, it pays out a fixed amount if you are hospitalised as a result of COVID-19.

Who Is Eligible For Pandemic Shield Insurance?

Any person younger than 60 years at the time they apply may take out this insurance. Only one policy is allowed per insured person.

What Are The Waiting Periods?

A 21-day general waiting period applies to all Pandemic Shield policies under this policy. No claims can be made during the waiting period. Events that occur during the waiting period cannot be claimed for, even if the claim is submitted after the expiration of the waiting period.

Will I Need To Undergo A Medical?

No, this is not necessary. You can still be accepted for Pandemic Shield cover if you have a pre-existing condition.

What If I Am Hospitalised Again For COVID-19?

You can make a subsequent claim under your Pandemic Shield policy but only once a 21-day period has elapsed since your previous discharge from hospital following treatment for COVID-19.

Will I Be Able To Claim If I Am Hospitalised For Quarantine Purposes?

No, you must have been admitted to a registered hospital for the ongoing treatment of a pandemic illness (This includes covid-19) to qualify for a claim under the Pandemic Shield policy.