



Thinking of Upgrading/ Downgrading?

Can I upgrade my Western Gap Plan?

You are allowed to upgrade your Western Gap Plan at renewal, and you may only do so once a year.

No waiting periods will be applied to enhanced Benefits if you choose to upgrade to a more comprehensive plan.

Can I downgrade my Western Gap Plan?

You can make a downgrade during the year if the Benefits claimed in the Benefit year are included in your new plan.

If the Benefits claimed are excluded from the new plan, downgrades will only be allowed at renewal.



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. Kaelo Risk (Pty) Ltd is an authorised financial services provider (FSP 36931). This product is underwritten by Western National Insurance Company Limited (FAIS: Juristic Representative under FSP 9465).

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Rethink Insurance