



Attention: Harmony Aon
Product: Sanlam Gap
Plan Type: Comprehensive + Mediclinic Extender
Insurer: Centriq Insurance

Dear Valued Client,

Thank You for your unwavering support throughout the course of 2025.

2026 Sanlam Gap Updates and Benefit Enhancements

As we commence the annual review period, this letter aims to provide you with information on Benefit enhancements and the associated review of your Premiums for 2026.

Below are the key highlights of changes made to the Benefits. Please note that this is a summary of the changes made; for detailed information please access the Policy and Disclosure Notice on the links below:

- Comprehensive Policy and Benefit Schedule [2026 SanlamGap Comprehensive Policy Ind.pdf](#)
- Mediclinic Benefit Extender [2026 SanlamGap One Pager Mediclinic Ind.pdf](#)
- Disclosure Notice [2026 SanlamGap Disclosure Notice Ind.pdf](#)
- Understanding your Gap Policy [2026 Understanding-your-Gap-Comprehensive-Ind.pdf](#)
- Claims Process [SanlamGap Journey of a Claim Ind.pdf](#)

1. Overall Annual Limit Increase

The Overall Annual Limit applied to all the Key Benefits has increased to **R 219 845** per Insured Party Per Annum, subject to the legislated limit. **In addition, this limit will automatically increase on 1 April each year in line with the annual Consumer Price Index (CPI) inflation rate published by Statistics South Africa.**

2. New Benefit: Breast Cancer Reconstruction Benefit (unaffected breast)

This Benefit provides for an agreed benefit amount of R30,000 payable for reconstruction of the unaffected breast following a mastectomy for breast cancer. This benefit is limited to one claim per insured party over the policy lifetime.

3. Enhanced benefit for Oncology Agreed Benefit

The Oncology agreed benefit has been increased from **R15,500** to **R30,000** per insured party over the policy lifetime, providing stronger financial support at diagnosis.

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This is not a Medical Scheme and the cover is not the same as that of a Medical Scheme.
Sanlam Gap is administered by Essential Medical (Pty) Ltd is an authorised financial services provider (FSP 42980).
AfroCentric Health (RF) (Pty) Ltd holds preference shares in Centriq Insurance Company Limited.
Insurance Products are insured by Centriq Insurance Company Limited ("Centriq")
a licensed non-life insurer and authorised Financial Services Provider (FSP 3417)

4. Benefit Limit Updates

The following Benefit limits have increased by 3,1% for 2026:

Benefit limit increases on the **Comprehensive** plan:

- Innovative Oncology Medicines – up to R20 000
- Casualty Child Illness – R3 000 for two events
- Agreed benefit for Premature Birth – R16 900
- Shortfalls from Sub-Limits – R68 500
- Medical Scheme Contribution Waiver – a period of 6 months up to a maximum of R40 000

5. Mediclinic Extender Benefit Update

The following Benefit limits have increased for 2026:

- Casualty illness – limit increased from R2 800 to R3 000 per event up to two events
- Oncology agreed benefit – limit increased from R10 900 to R20 000

Important to Note

Cancer agreed benefit payout - Benefits relating to this clause will only be paid if cancer is confirmed by the oncologist or pathologist from Stage 2 or higher. The Oncology agreed benefit limit for Mediclinic Extender will only be applicable if diagnosed in a Mediclinic facility.

Costs for Innovative Oncology Medicines are not claimable under the Oncology Tariff Shortfalls benefit. They are covered only under the Innovative Oncology Medicines benefit (limit: the lesser of 25% of the drug cost or R20,000 per year, subject to the Overall Annual Limit and policy rules).

2026 Premium Updates

Sanlam Gap Product Type	Premium Type	Gap Cover Premium 2025	Total	Gap Cover Premium 2026	Total	Increase %
Sanlam Gap Comprehensive	Family/Single	R208	97	R220	97	5.8%
Mediclinic Extender Under 60	Family	R114	2	R123	2	8%
Mediclinic Extender Over 60	Family	R193	2	R208	2	8%
Mediclinic Extender Under 60	Single	R51	2	R55	2	8%
Mediclinic Extender Over 60	Single	R93	2	R100	2	8%

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Cooling off period

If you decide that this cover does not suit your needs and no Benefit has yet been claimed, you have 14 days from when you receive our Policy to cancel the Policy in writing and any Premiums that have been collected before then, will be refunded within 31 days after your cancellation notice is received, unless this Policy forms part of a benefit in terms of your employment contract.

The following contact points outline key information for your convenience:

- **Contact Centre:** The contact number **0861 111 167**, and you can continue to use this for any queries or assistance.
- **Email Communication:** Gapinfo@centriq.co.za

Should you have any questions or require further clarification, feel free to reach out to us. Please contact your Intermediary should you have any questions.

Thank you for your valued and continued support.

Yours sincerely,
The Sanlam Gap Team

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