The Journey of a Gap Cover Claim

1 Complete the Online Claim Form

Complete the online claim form and submit with the required documents. For a list of documents required related to the specific benefit that you are claiming for, please refer to the first page of the claim form.

- Claim Form
- Hospital Account
- Doctor's or Specialist's Account
- Medical Scheme Claim Statement

2 Submit Claim

Policyholder and/or sender will receive a claim acknowledgement email.

3 Check Documentation

Kaelo will check that all documentation has been received before processing the claim.

If there are documents outstanding, a request for these documents will be sent via email. Once all documents are received, the claim will take 7 - 14 working days to finalise.

4 Process Claim

The claim will then be:

1. Validated against the claim form.
2. Assessed, and
3. Submitted for final verification.

The claim is sent for final verification.

5 Finalise Claim

Kaelo will send you the outcome of your claim via email.

6 Claim is Paid

Any payment due will reflect within 3 - 5 working days after the claim has been approved.

Incomplete documentation will result in a delay in the process.

Remember to complete your claim form in full and sign.

Scan here
to submit a claim

https://www.kaelo.co.za/gapclaims/

kaelogap · Dis-Chem Gap · Insured by Centriq Insurance · westerngap · western Rethink Insurance · connectgap · iwyze · OLDMUTUAL · GENRIC Insurance

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.
The administrator of this product is Kaelo Risk (Pty) Ltd, an authorised Financial Services Provider (FSP 36931).

Kaelo Gap is insured by Centriq Insurance Company Limited, a licensed non-life insurer and an authorised Financial Services Provider (FSP 3417). Service Providers are contracted to Kaelo.
This document may not, in whole or in part, be copied, photocopied, reproduced, translated, simplified, published or distributed in any way without the prior written consent of Centriq Insurance Company Limited.

Western Gap is underwritten by Western National Insurance Company Limited (FAIS: Juristic Representative under FSP 9465).

Dis-Chem Gap is not a Medical Scheme or an Insurer. The administrator for Dis-Chem Gap is Kaelo Risk (Pty) Ltd, an authorised Financial Services Provider (FSP 36931).
Insurance products are insured by Centriq Insurance Company Limited, a licensed non-life insurer and an authorised Financial Services Provider (FSP 3417).
Lifestyle Benefits are Kaelo offerings. Services Providers are contracted to Kaelo.

ConnectGap is underwritten by GENRIC Insurance Company Limited (FSP: 43638). GENRIC is an authorised financial services provider and licensed non-life Insurer.

iWyze Gap is underwritten by GENRIC Insurance Company Limited (FSP: 43638). GENRIC is an authorised financial services provider and licensed non-life Insurer.

OldMutual Gap is underwritten by GENRIC Insurance Company Limited (FSP: 43638). GENRIC is an authorised financial services provider and licensed non-life Insurer.