What is non-disclosure?

Non-disclosure is when you or your dependants, intentionally or unintentionally, don’t disclose or give certain details when you complete the application form to join a medical scheme or gap cover service provider.

These details include any:
- Medical information
- Medical condition
- Treatment
- Medication you’ve taken or currently take

What does this mean for you and your dependant?

Medical schemes and gap cover service providers require you to provide all medical information about you and your dependants on the application form. It’s very important when you join a medical scheme or gap cover product to disclose all medical conditions you may have had or for which you or your dependants currently receive medical treatment or advice for.

How do you avoid non-disclosure?

- Read all medical questions carefully.
- Be honest and disclose all medical information.
- Give as much detail as possible when answering the medical questions on the application form.

What will happen if you don’t disclose ALL medical information on the application form?

- The medical scheme or gap cover service provider may end your membership immediately and reverse all claims they’ve paid.
- The medical scheme or gap cover service provider may impose waiting periods.

Need more information on non-disclosure?

For further clarity contact your Alexander Forbes Healthcare Consultant, [Name], [Telephone].

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