

## **MEDICAL AID and LONG-TERM INSURANCE DISCLAIMER:**

### **The use of any part of this quote is subject to the following disclaimer statement.**

This quote is designed for information purposes only. Information in this quote is meant to be in general and does not constitute advice. It provides only an idea of contribution rates and an overview of benefits as provided by the relevant medical aid. All references to medical aid products are for advertisement purposes only and do not constitute advice or intermediary services rendered.

Medical aid rates are annually reviewed and announced late in a given year, for the following year. This is especially important for International Students, where lump sum deposits for future contributions - that roll over to a new year - may not be sufficient when initially calculated. If any shortfall is determined, the medical aid will advise you that insufficient funds have been paid to meet the term of required membership. These funds will have to be deposited to confirm the correct term of membership you may want.

All fees are included in the total contributions quoted and are in accordance with the Medical Council/FAIS allowances.

### **YOU MUST CONSULT THE SCHEMES/COMPANY PRODUCT BROCHURES and QUOTES FOR COMPREHENSIVE BENEFIT DESCRIPTIONS AND CONSULT THE SCHEME/INSURER DIRECTLY FOR ANY UNDERWRITING CONCERNS.**

Although every attempt is made Peter J Pyburn to keep information in this quote accurate, current and up to date, Peter J Pyburn does not accept responsibility or liability for any damages or losses, which stem directly or indirectly, from the use of any information obtained from this quote, nor has Peter J Pyburn made any representations or warranties regarding the accuracy or suitability of the information or services.

Should you decide to investigate further, the quote may change, depending on more comprehensive information being requested.

Any use of this quote is entirely at your own risk. You assume full responsibility for the risk or loss resulting from your use of this quote and your reliance on the material and information contained on it. Peter J Pyburn is not liable for any damages whatsoever relating to your use of this quote or the information contained in it or your inability to use this site.

This includes, without limitation, any direct, indirect, special, incidental, consequential or punitive damages, whether arising out of contract, statute, delict or otherwise and regardless of whether Peter J Pyburn was expressly advised of the possibility of such loss or damage.

Peter J Pyburn will take every effort to maintain confidentiality and has attempted to have all reasonable safeguards in place, but please note that the Internet is not entirely secure and you use it at your own risk.

All services provided via this quote are subject to confirmation with the relevant medical aid/insurer at the time of the finalising of any transactions.