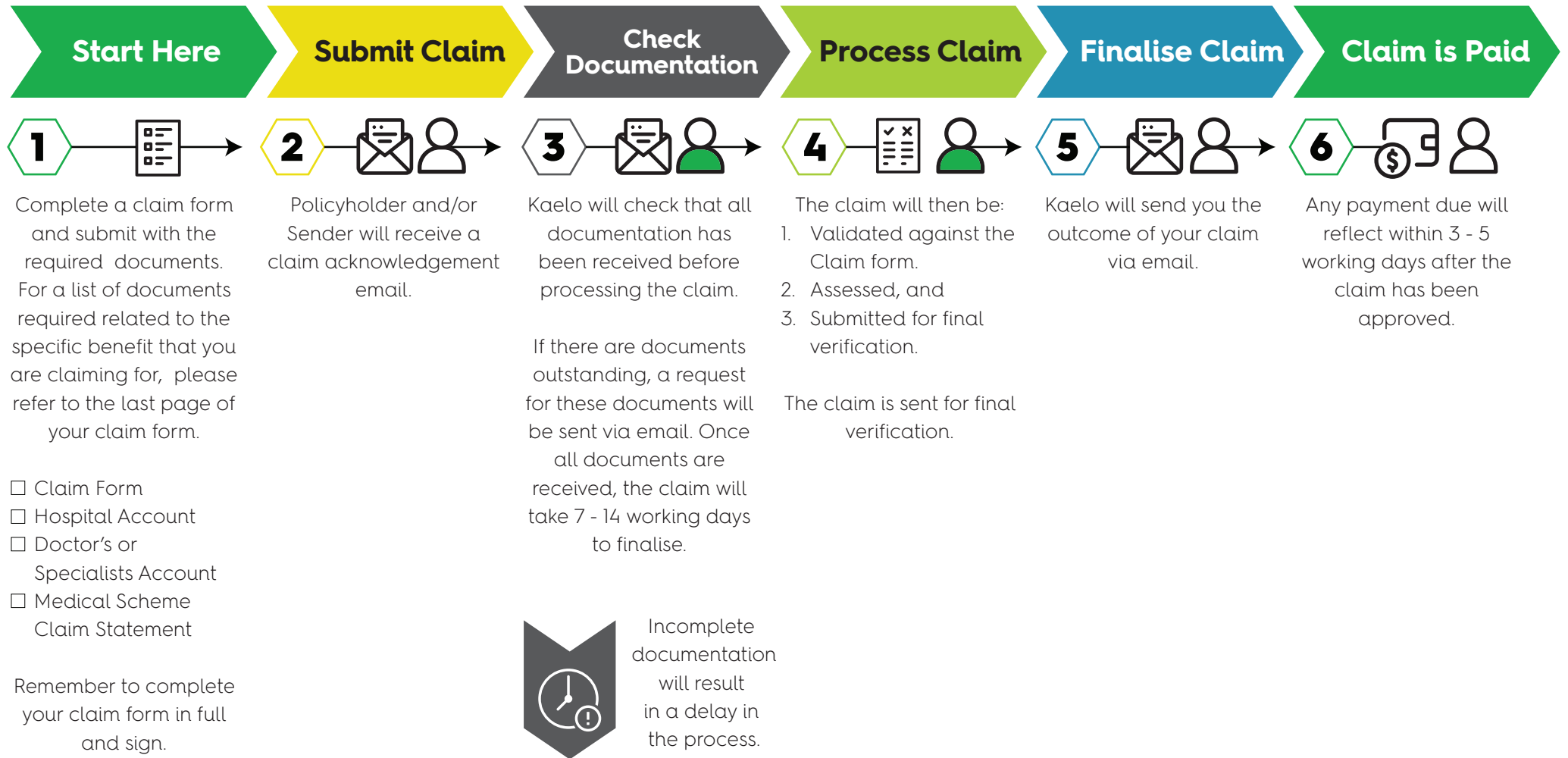


# The Journey of a Dis-Chem Health Gap Cover Claim

Dis-Chem Health Gap Cover insured by Centriq a licensed non life insurer.



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.

Dis-chem Health is not a Medical Scheme or an Insurer.

The administrator of this product is Kaelo Risk (Pty) Ltd, an authorised Financial Services Provider (FSP 36931). Kaelo Risk (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 an authorised Financial Services Provider (FSP 3417). The Lifestyle Benefits are Kaelo offerings. Service Providers are contracted to Kaelo.