



GENLIB

SPECIALISED INSURANCE & INNOVATIVE SOLUTIONS
FOR BROKERS

FSP 35482

COMPLICATIONS ARISING FOLLOWING COSMETIC MEDICAL PROCEDURES

Once-off insurance cover for certain unexpected complications following a cosmetic medical procedure

Insurer: Lombard Insurance Company Limited (FSP No. 1596)



LOMBARD

This brochure is an informative document and is always superseded by the specific Policy Wording

Cosmetic procedures are generally not covered by medical aids. This insurance is designed to provide cover for certain unexpected complications arising during your cosmetic medical procedure or within 30 days after it, subject to the policy terms, conditions and exclusions.

What this cover helps protect against

This is a Personal Lines insurance policy that helps protect you against certain **unexpected in-hospital medical costs** arising from a complication linked to your original cosmetic medical procedure. Cover applies up to the policy limit selected and is subject to the policy wording, policy schedule and acceptance of your application.

What is covered

The policy is designed to respond to:

- an adverse event occurring during the original procedure
- non-elective surgery or procedures required because of a complication arising during the original procedure, or because of illness or bodily injury arising after the original procedure has been completed
- **unexpected in-hospital medical costs** necessarily incurred as an in-patient
- eligible treatment costs incurred within **3 months** of the original procedure, provided the complication arose during the procedure or within **30 days** thereafter

Cover options and once-off premiums

Rates applicable from 1 January 2026 to 31 December 2026

#	Cover Limit	Non-Smoker Premium	Smoker Premium
1	R 16,500	R 1,300	R 1,694
2	R 22,000	R 1,480	R 2,008
3	R 33,000	R 2,231	R 2,906
4	R 110,000	R 5,941	R 7,973

These are once-off premiums per procedure.

Key eligibility rules

This policy is not available to:

- persons aged 65 or over
- applicants with non-RSA bank accounts
- procedures taking place outside the Republic of South Africa

How to apply

1. Select the cover option that suits you
2. Complete the [online application](#) before your procedure date
3. Pay the once-off premium

Scan QR Code to apply online



Or link to application here: <https://genlib.co.za/application-complications-arising/>

Important timing rules

- The policy only responds if the complication occurs **during the original procedure or within 30 days after it**
- Eligible in-hospital medical costs must be incurred within **3 months** of completion of the original procedure
- If treatment starts in casualty, an emergency room or trauma unit, those costs are only included if you are admitted to hospital as an in-patient within **12 hours**

What is not covered

Some of the main exclusions include:

- the cost of the original procedure
- revision surgery or procedures undertaken to correct or improve the original procedure
- complications arising more than **30 days** after the date of the original procedure

- pre-existing medical conditions where the insured received advice, treatment or medication in the **24 months** before the original procedure
- HIV-related illness
- reproductive system disorders
- procedures conducted out of hospital, including in doctor's rooms that are not certified as a registered surgery
- medical malpractice occurring during the original procedure
- amounts paid by a medical aid for treatment of the complication

Important payment rule

The premium must be paid before the procedure date. Cover only activates once the payment has been completed and the funds have cleared through the bank.

How to claim

- Contact the Claims Administrator within **30 days** from the date of procedure and request a claim form
- Submit a doctor's report regarding the complication
- Submit all invoices related to the cost of the complication

Please note:

- if you fail to notify within the required period, your claim will not be honoured
- doctors and service providers are not paid directly
- claim payments will only be made to RSA bank account

Need assistance?

All queries regarding this insurance should be directed to Genlib, not the doctor's practice.

Genlib CC

Tel: 021 531 2922

Admin: admin@genlib.co.za

Claims: claims@genlib.co.za

Web: <https://genlib.co.za/products/medical/>

Important note

This brochure is for information purposes only and is subject to the policy wording and policy schedule.