



## Clientèle Premium H.E.L.P Plan

**Health Insurance that pays non-medical expense cover as a result of hospitalisation.**

### Valuable benefits

#### Annual cover up to R1 million

It is an affordable insurance cover that pays up to R1 million per year. You will also receive airtime when you claim, to assist with the claim process.

#### Pays up to R3,000 per day

The Clientèle Premium H.E.L.P Plan pays up to R3,000 per day for stays longer than 72 hours, paid from day one. This benefit is paid out in cash.

#### Easy application

No physical examination or blood tests required.

#### Specific pre-existing conditions covered

Specific pre-existing medical conditions are covered under the plan, pending a 12 month waiting period. For more details, please refer to your policy documents.

#### Maternity benefits covered

Maternity related conditions are included.  
A waiting period of 12 months applies.

#### Plus additional cover

- Pays up to R500,000 for Accidental Disability.
- Pays up to R500,000 for Accidental Death.
- Pays up to R250,000 for Dread Disease.

#### Enhanced Benefits

Access to a 24 hour emergency line, with personal health advisors (nurses), as well as emergency flight and ambulance services, trauma counselling and HIV support.



**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 Premium H.E.L.P Plan pays out cash per day. You can use that money as you wish to pay for unexpected costs, for everyday expenses, or to supplement your income if you cannot work.

### **What is a specific pre-existing condition?**

A specific 'pre-existing condition' refers to any condition you might have that exists at the time you take out the plan. For instance, if you have a heart condition at the time you apply for the Premium H.E.L.P Plan, that would be a pre-existing condition. The heart condition will be covered by the plan, but only after a 12 month waiting period.

### **How do the waiting periods work?**

It is standard for many insurance products to include waiting periods. Simply, it means that there is a period that needs to pass before you can claim on the plan. In the case of the Premium H.E.L.P Plan, the periods are 3 months for illness and 6 months for dread disease claims. The waiting period for maternity benefits and for specific pre-existing conditions is 12 months.

### **When do I notify you if I want to claim?**

Once you have paid your first premium, we will send you a Premium H.E.L.P Plan card via the Clientèle App or Self-Service containing your policy information and our contact details. If you need non-medical expense cover as a result of hospitalisation, you will need to notify us immediately, or by no later than the next business day following admission.

## **For more information**

Should you have any questions about this plan or want to know more about any other products from Clientèle, please visit our website on: [www.clientele.co.za](http://www.clientele.co.za) or simply sms us and we will call you back.

## **Other products from Clientèle:**

**STANDARD LIFE PLAN: sms LIFE to 45487\***

Pays up to R200,000.

**ULTIMATE H.E.L.P PLAN: sms HELP to 45487\***

Pays up to R3,000 per day. Paid from day one.

**LEGAL PLAN: sms LEGAL to 45487\***

Professional legal services, 24 hours a day.

**FUNERAL PLAN: sms FUNERAL to 45487\***

Family cover up to 500,000

\*Standard rates apply.



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Long-term insurance policies are underwritten and administered by Clientèle Life Assurance Company Limited, an authorised financial services provider and licensed insurer: FSP 15268. Premiums escalate by 10% and benefits escalate by 6% annually. Short-term insurance policies are underwritten and administered by Clientèle General Insurance Limited, an authorised financial services provider and licensed insurer: FSP 34655. This is a monthly renewable policy with premiums and benefits escalating by 10% annually.

The Rewards programmes are provided by CBC Rewards(Pty) Ltd, which provides non-insurance services and products relating to lifestyle and loyalty benefits. The Rewards programmes are offered either as stand-alone products, or as optional loyalty benefits to policyholders in conjunction with insurance policies offered by either Clientèle Life Assurance Company Limited, or Clientèle General Insurance Limited. For policy or The Rewards programme terms and conditions visit [www.clientele.co.za](http://www.clientele.co.za) or contact us on 011 320 3000. Parties are remunerated for their services to the brand.

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