



Clientèle Ultimate H.E.L.P Plan

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

Valuable benefits

We will pay all your premiums back

Clientèle Ultimate H.E.L.P Plan will pay back all your premiums. Yes, you can receive your full cover, plus all the premiums you have paid over the years. This is the first time in South Africa that you have been offered this. Only Clientèle has a range of Ultimate products that will pay back all your premiums.

Annual cover of up to R200,000

The Clientèle Ultimate H.E.L.P Plan is an affordable plan that pays up to R200,000 per year. R200,000 cash, to use as you wish. You can pay for the unforeseen expenses. Payment is made regardless of whether you go to a public or private facility (as per approved list on our website). You will also receive airtime when you claim.

Up to R20,000 annual lump sum cover

The Clientèle Ultimate H.E.L.P Plan pays out a lump sum of up to R20,000 per year for stays longer than 72 hours, paid from day one.

Plus daily cash benefit

In addition to the lump sum amount, you will also receive a daily cash benefit of up to R2,000 per day for stays longer than 10 days. It includes a maternity benefit.

Plus additional cover!

We pay up to R200,000 cover per year, plus additional cover:

- Up to R200,000 Dread Disease cover
- Up to R200,000 Accidental Death cover
- Up to R200,000 Accidental Disability cover.

Affordable plans

We have an affordable range of plans available, including Individual and Family Plans. We cover up to 4 children at no additional cost.

Easy application

No physical examination or blood tests required

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.

Clientèle Rewards

With the Clientèle App you can access Clientèle Rewards from the comfort of your home or office. The loyalty benefit offers policyholders significant monthly discounts on life's most valuable items. Download the Clientèle App now! It's clear, simple, easy and free to use on all major South African networks. The Clientèle App also allows you to buy a policy online, view your policy information and lodge a claim 24 hours a day.



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 Clientèle Ultimate H.E.L.P Plan pays out cash per stay. Cash - you can use that money as you wish: to pay for unexpected costs, or to supplement your income if you cannot work.

How does the Premium Pay Back Benefit work?

Serious diseases and accidents can wreak havoc on a family physically and financially. Your family will need the money to pay for expenses like education, transport and living expenses. The Ultimate H.E.L.P Plan ensures that you will receive your full cover amount, plus all your premiums back in the event of death of the insured person. You can also choose to get 50% of your paid premiums back at age 65 and the rest of the premiums will be paid to your beneficiaries upon death.

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 Clientèle Ultimate H.E.L.P Plan, the period is 3 months for illness and 6 months for dread disease. The waiting period for maternity benefits and specific pre-existing conditions is 12 months.

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 Clientèle Ultimate 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.

When do I notify you if I want to claim?

Once you have paid your first premium, we will send you a Clientèle Ultimate 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 or simply sms us and we will call you back.

Other products from Clientèle:

PREMIUM H.E.L.P PLAN: sms PREMIUM TO 45487*

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

STANDARD LIFE PLAN: sms LIFE to 45487*

Pays up to R200,000.

LEGAL PLAN: sms LEGAL to 45487*

Professional legal services, 24 hours a day.

FUNERAL PLAN: sms FUNERAL to 45487*

Family cover up to R500,000

* Standard rates apply.



Clientèle

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Monday to Friday 08h00 – 17h00. Saturday 08h00 – 12h00

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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 or contact us on 011 320 3000. Parties are remunerated for their services to the brand.

This brochure and its contents do not constitute financial advice. Terms and conditions apply.