



H.E.L.P Product Brochure



H.E.L.P



An easy to use summary of our Health products.
For more information please [visit our website](#).

Health Cover



Clientèle Health Plans
are **affordable**

We have a range of options for you and your family. Plans start from R399 per month and pays up to R200,000 cover per year and up to R1 million on the Premium H.E.L.P Plan. The money is paid as a cash lump sum, to use as you choose.

This is **not** a medical aid.

*The cover is not the same as that of a medical scheme. It is an insurance that pays non-medical expense cover as a result of hospitalisation. This is not a medical scheme and cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership.

Health insurance that's
affordable and **easier to
apply for.**





Basic Benefits

Clientèle H.E.L.P. (Health Event Life Plan) plans pay out a daily cash amount for long hospital* stays (more than 10 days). They also include a lump sum pay out of up to R20,000 per annum for stays longer than 72 hours. Plans include additional cover for Accidental Death, Accidental Disability, Dread Disease and a Maternity Benefit. All plans include access to a 24 Hour emergency line as well as emergency flight and ambulance services, trauma counselling and HIV support.

- It is easy to apply;
- There are no physical examinations or blood tests required;
- It's easy to claim;
- No unnecessary paperwork.



For a personalised quote, please visit our [website](#) and use the quote calculator



Glossary

- **Hospitalised:** When admitted to one of the institutions included on our list. (For an updated list, please visit our [website](#)).
- **Accident:** Injury or admission that is not resultant from a disease nor is self-inflicted.
- **Pre-existing medical conditions:** Conditions that existed before the policy is effective.






Compare our Health Plans

Pick the product you can afford and the option that suits your needs.

	STANDARD H.E.L.P FAMILY PLAN	STANDARD H.E.L.P PLAN	ULTIMATE H.E.L.P PLAN	PREMIUM H.E.L.P PLAN	ACCIDENT PLUS PLAN
Cover starts from	R399 p/m	R410 p/m	R445 p/m	R735 p/m	R320 p/m
Daily Cash	Amount of up to R2,000 (if hospitalised* more than 10 days)	Amount of up to R2,000 (if hospitalised* more than 10 days).	Amount of up to R2,000 (if hospitalised* more than 10 days).	Amount of up to R3,500 (if hospitalised* for more than 72 hrs).	Amount of up to R2,000 (if hospitalised* more than 10 days).
Pays up to	R200,000 annual cover	R200,000 annual cover	R200,000 annual cover	R1,200,000 annual cover	R200,000 annual cover for hospitalisation* due to an accident*
Lump Sum Pay out	Up to R20,000 lump sum per stay (if hospitalised* more than 72 hrs.)	Up to R20,000 lump sum per stay (if hospitalised* for more than 72 hrs).	Up to R20,000 lump sum per stay (if hospitalised* for more than 72 hrs).	N/A	Up to R20,000 lump sum per stay (if hospitalised* for more than 72 hrs).
Maternity Benefit	Yes	Yes	Yes	Yes	No
Accidental Death Benefit	Up to R200,000 cover	Up to R200,000 cover	Up to R200,000 cover	Up to R600,000 cover	Up to R200,000 cover
Accidental Disability Benefit	Up to R200,000 cover	Up to R200,000 cover	Up to R200,000 cover	Up to R600,000 cover	No
Dread Disease Benefit	Up to R200,000 cover	Up to R200,000 cover	Up to R200,000 cover	Up to R300,000 cover	No
Pre-existing Conditions	Covers pre-existing medical* conditions after a waiting period of 12 months	Covers pre-existing medical* conditions after a waiting period of 12 months.	Covers pre-existing medical* conditions after a waiting period of 12 months.	Covers pre-existing medical* conditions after a waiting period of 12 months.	N/A
Premium Payback Benefit	No	No	Yes, pays back all your premiums for the deceased member with valid death claim. 50% of premiums back in cash at age 65 and remaining 50% paid back to beneficiaries upon death.	No	No
Children Covered	4 at no additional cost	4 at no additional cost	4 at no additional cost	4 at no additional cost	4 at no additional cost





Your questions answered

What is the difference between a H.E.L.P Plan and a medical aid?

- The Clientèle H.E.L.P Plan can be more affordable than a medical aid and easier to apply for.
- A H.E.L.P Plan pays out cash per stay. Cash - you can use that money as you wish. Pay for unexpected medical costs or supplement your income if you cannot work.
- Medical aids pay for specific medical procedures and services. It can be easier to claim with a H.E.L.P Plan and involves less paperwork.

How does the premium payback benefit work on the ultimate plan?

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, if you take the plan out before the age of 50, and the rest of the premiums will be paid to your beneficiaries upon death.



Claiming is easy with Clientèle

The E-card containing your policy information and our contact details is available on the App.

To claim, you will need to notify us of your hospitalisation* immediately or by no later than the next business day following your admission.

The hospital will assist you with the necessary medical documentation, which you can email to us or fax.

We make it easy for you to submit your claim. Choose the method you are most comfortable with:

- Contact us on 011 320 3000;
- Fax us on 011 320 3170
- SMS your policy number to 43973 and we'll call you back (standard rates apply);
- Email us at claims@clientele.co.za;
- Dial *120*337# (Standard rates apply);
- [Visit our website](#) and click on 'Claim';
- Clientèle App: click on 'Claim'.

Basic documents required when submitting a Hospital claim

Hospital illness:

- The original hospital account to confirm the dates of admission and discharge. Or, a hospital discharge summary if admitted to a public hospital;
- A certified copy of the identity document. (Only at the first claim for each insured life).

Hospital maternity:

- The original hospital account to confirm the dates of admission and discharge. Or, a hospital discharge summary if admitted in a public hospital;
- A certified copy of the baby's birth certificate.

Hospital accident and hospital motor vehicle accident:

- All of the requirements in the section called "Hospital Illness";
- The 'Police Report' to be completed by the Investigating Officer;
- The Official Road Accident Report (In the event of a motor vehicle accident);
- A certified copy of the driver's license. (Only if the claimant was the driver of the vehicle).

NB: In some instances, additional documents will be required to assess and finalise the claim.

H.E.L.P Plans:
**sms HELP to 45487

Premium H.E.L.P Plan:
**sms PREMIUM to 45487



You can change your details, buy a new product or lodge a claim via our App, 24 Hours a day.

The App is free to use on all major SA networks. This means that Clientèle will pay for the data that the App uses.



Clientèle

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Website: www.clientele.co.za

Mobisite: www.clientele.mobi

H.E.L.P Plans: sms HELP to 45487*

Premium H.E.L.P Plan: sms PREMIUM to 45487*

*(sms free of charge)

Disclaimers

**By sending a SMS, you consent to Clientèle processing and retaining your personal information in line with our Privacy Policy which is available on www.clientele.co.za.

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.

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