



Health Event Life Plan Terms and Conditions

What the policy covers

1. These policies cover non-medical expense cover as a result of hospitalisation.
2. We offer three Hospitalisation Event Life Plan (H.E.L.P) types: Ultimate H.E.L.P; Premium H.E.L.P, and standard H.E.L.P.
3. These policies do not form part of a medical scheme, and cover is not the same as that of a medical scheme. These policies are not substitutes for medical scheme membership.
4. Cover can be taken for yourself, or family cover can include your spouse, and up to four children under the age of 18.
5. We will cover your children up to the age of 18, but if they are **full time students, attending a registered tertiary institution** they may remain on your policy up to the age of 21.
6. Stays must exceed 72 hours, where benefits will be paid from day 1.
 - a. Ultimate and standard H.E.L.P
 - i. For stays up to 10 days, the policy provides the chosen lump sum benefit, up to a maximum of R20, 000, per insured person, per year, for non-medical expense cover as a result of hospitalisation.
 - ii. For longer stays, on top of the lump sum benefit, the chosen daily benefit is also payable from the 11th day onwards. Once the lump sum benefit has been reached, the daily benefit will be paid for stays longer than 3 days in the same calendar year.
 - b. Premium H.E.L.P
 - i. The policy provides the chosen daily benefit from day 1, as long as the stay exceeds 72 hours.
7. Non-medical expense cover as a result of hospitalisation due to an accident is covered from the first paid premium. If it arises from an illness, cover is provided after a waiting period of 3 months and 3 paid premiums.
 - a. The waiting period is calculated from the date of commencement or reinstatement of this policy, or, if you had another active policy with similar benefits in the past 90 days, the waiting period for specific pre-existing conditions will be determined from the commencement of that policy (whichever occurred last).
 - b. For stays related to maternity, up to 4 days cover is provided at the chosen daily benefit.



- i. For complications related to maternity, cover can be extended up to a total of 7 days.
 - ii. This benefit has a waiting period of 12 months and 12 paid premiums.
 - c. Specific Pre-existing conditions
 - i. There is a waiting period of 12 months and 12 paid premiums.
 - ii. We consider the following conditions pre-existing if you have seen a doctor about it, or received treatment for it, in the last 12 months.
 - 1. Chronic conditions
 - 2. Digestive disorders
 - 3. Heart conditions
 - 4. Back problems
 - 5. Bone and joint disorders
 - 6. Lung conditions
 - 7. Cancer
 - 8. Kidney and bladder diseases
 - iii. However, if you have had similar cover within the last 90 day with us, or another insurer, and been through a similar waiting period for a specific condition, the 12 month waiting period will reduce by what you have already been through under your other policy.
- 8. Premium Payback Benefit – applicable to clients who take Ultimate H.E.L.P only
 - a. Provides a refund of all premiums paid for the main insured life (and the spouse if applicable, each upon death of main insured or spouse.
 - b. This does not include children covered under the policy.
 - c. Clients who take an Ultimate H.E.L.P Plan before the age of 50 have the option (in addition to the current Ultimate H.E.L.P benefits), at age 65, to take 50% of their premiums paid for the main insured back at that time and get the balance back upon death (applicable to the main insured).
 - d. The benefit can be paid out at any stage after age 65 before death, but the amount paid will be based on the calculation done up until the age of 65.
 - e. This benefit commences after 6 month and 6 paid premiums.
- 9. Accidental death cover
 - a. This benefit provides a lump sum if you pass away due to accidental causes.
 - b. This benefits covers you and your spouse.



- c. Cover is immediate from the time you have purchased your policy for up to 45 days or until your first premium is due (whichever is sooner). This benefit will cease on the earlier of the main insured person or spouses 70th birthday.

10. Accidental disability cover

- a. This benefit provides a lump sum if you become permanently and totally disabled due to accidental causes.
- b. This benefit covers you and your spouse.
- c. Cover commences from the time that your first premium is collected and will cease on the earlier of the main insured person or spouses 70th birthday.

11. Dread disease cover

- a. This benefit provides a lump sum if you are diagnosed with Cancer, a Heart Attack, Renal Failure, a Stroke, or need a major organ transplant.
- b. This benefit covers yourself, as the main member, only.
- c. This benefit has a 6 month waiting period.
- d. If a dread disease arises from a pre-existing condition, it is excluded from cover.
- e. The Dread Disease Benefit ceases at the age of 70 and reduces at the age of 60 to 50%.

12. Europ Assistance Emergency Benefits

- a. You (and your family, if you have chosen family cover) will have access to a 24-hour emergency assistance helpline, who will arrange for the necessary help and transport that you may need during a medical emergency.
- b. You (and your family, if you have chosen family cover) will have access to a personal health advisor. You can call this service with any health queries 24-hours a day, 365 days a year.
- c. You (and your family, if you have chosen family cover) will also receive counselling for trauma, assault and HIV if you are involved in a traumatic experience. You may call the helpline where dedicated and trained counsellors are available to listen and talk you through your recovery.
- d. It is important to note that the above-mentioned section 5(a)-(c) services are not insurance related benefits, and are offered through Clientèle Limited.

13. Cover is dependent on the payment of your monthly premiums, when they are due.

14. The above is only a summary of the benefits. Certain terms and conditions do apply, **including limitations and exclusions on cover**. Please read the policy documents that we are going to send you for a full explanation of these.



15. The policy wording contains the full list of exclusions applicable to this policy. Please ensure you read these to familiarise yourself with all benefits, exclusions, or waiting periods.

How the policy works

1. The money is paid to you directly, to use as you please. This can be used to assist with any outstanding medical bills, to assist with expenses arising because you are not working, or to take time to recuperate.
2. Notification of a claim must take place prior to stay as a resident in-patient, or within the next business day of your stay.
 - a. Upon notification of a claim, you will also receive R50 airtime to assist with making any arrangements. Airtime is paid per claim event and on pre-paid phones only.
3. Benefits are paid, as reflected in the Policy Schedule, directly to your beneficiary if you die, and to you (the Policy Owner) in other cases.
4. Cover for children
 - a. Children under the age of 4 years will receive 50% of the normal benefit.
 - b. Children from the age of 4 to 18 years receive 100% cover.
5. Proceeds from this policy are paid out tax free, and will be paid once all the supporting documents are provided and an assessment is done.
6. The Total Annual Cover is the maximum that can be claimed for non-medical expense cover as a result of hospitalisation in a year.
 - a. The first benefit payable is the Lump Sum Benefit per admission.
 - b. The Lump Sum Benefit will be paid first on acceptance of a valid claim. If the stay as a resident in-patient is longer than 10 days, the daily benefit will be paid from the 11th day.
 - c. A maximum of R20, 000 can be paid under the Lump Sum Benefit, in total, over a year.
 - d. Any further valid claims will be paid at the daily benefit, up to the Total Annual Cover limit.
7. You can go to any public or private hospital in South Africa that is listed on the Clientèle website (www.clientele.co.za). We will not accept claims related to hospitals not listed on www.clientele.co.za.