

? ? ? FAQ's ?

For more information

Clientèle Hospital Plan: Policy Information Guide

How do I submit my claim to receive my lump sum payout effortlessly

Written notice of a claim must be given to the company as soon as possible, however Clientèle must receive the claim within 90 days of the date of the event which may give rise to a claim. A full medical history may be requested at claims stage together with a doctor's report, the hospital account and a copy of the insured's identity document.

To submit a claim please phone 011 320 3146.

What conditions are not covered?

Exclusions include: Suicide, criminal acts, invasion, acts of war, self-inflicted acts, cosmetic surgery, mental disorders. Important: For a complete list of inclusions, exclusions and conditions, please refer to your Policy Document.

Please tell me about the Declaration of Health. What is expected of me?

When taking out the Clientèle Hospital Plan, you will not be required to go for a Medical Examination. However, you will be asked to fill out a Declaration of Health form for every person covered on the plan. This simply means that you make a complete statement of your health. It is very important that you return this Declaration of Health to Clientèle Life.

What is the difference between the Standard Hospital Plan and the Enhanced Hospital Plan from Clientèle Life?

The Standard Hospital Plan offers you cover for hospitalisation due to illness after a 12 month waiting period whereas the Enhanced Hospital Plan will cover you after a 6 month waiting period.

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:

Products from Clientèle Life:
Hospital Plan: sms INFO to 31378
Life Plan: sms INFO to 31767

Standards rates apply
Clientèle Life is an authorised financial services provider.

Product from Clientèle Legal:
Legal Plan: sms INFO to 31765

Standard rates apply
Clientèle Legal is a division of Clientèle General Insurance Ltd, an authorised financial services provider.

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Email: services@clientele.co.za

08h00 – 17h00 weekdays
09h00 – 13h00 on Saturdays

www.clientele.co.za

Clientèle Life makes hospital insurance more affordable *for you.*



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LIFE
For You!

Clientèle Life is an authorised financial services provider



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Main Product Features

Hospital Benefit

The Clientèle Hospital Plan is NOT a Medical Aid, it's an insurance plan – a great one. A Medical Aid pays for specific medicines or procedures. The Clientèle Hospital Plan pays you a LUMP SUM – per day – if you are hospitalised for more than two days.

From as little as R100 a month

Cover starts from as little as R100 a month and could pay out up to R1 000 per day that you are in hospital. Refer to the rate table to select a monthly premium that you can afford.

Pre-existing medical conditions covered

A waiting period of 24 months applies.

Pre-existing medical conditions (like TB, cancer, heart conditions, etc) are covered under the plan, but HIV/AIDS is not.

However, if you contract HIV/AIDS after commencement of the policy, it is included like any other condition and a waiting period will apply. For more details, please refer to the Policy Document.

Maternity Benefits included

Hospitalisation due to maternity, even hospitalisation due to miscarriage is included. A waiting period of 12 months applies.

Cash Back

After every 60 premiums paid, you will get 6 months' premiums back – in cash! And you get this payout regardless of whether you have claimed or not.

Accidental Disability payout of R50 000

Immediate cover from receipt of first premium. Should you be disabled due to an accident, you will receive a R50 000 payout. Should this disability be as a result of using public transport, you will be paid out an extra R10 000.

Rates example: Standard Hospital Plan

As at June 2011 (rates valid until 20th June 2012)

Standard Hospital Plan

PLAN TYPE	AGES	COVER						
		R250	R350	R400	R500	R600	R750	R1 000
MEMBER ONLY	18-45					R100.00	R140.00	R155.00
	46-60			R100.00	R140.00	R100.00	R165.00	R185.00
	61-65				R175.00		R215.00	R245.00
	66-70				R190.00		R240.00	R275.00
MEMBER & FAMILY (0 - 3 CHILDREN Member & Spouse Member & Spouse)	18-45	R100.00	R140.00		R170.00		R200.00	R235.00
	46-60		R165.00		R190.00		R240.00	R270.00
	61-65		R200.00		R240.00		R300.00	R360.00
	66-70		R230.00		R270.00		R350.00	R440.00
MEMBER & FAMILY (4 CHILDREN)	18-45		R145.50		R176.50		R210.50	R248.00
	46-60		R170.50		R196.50		R250.50	R283.00

- To protect the value of your Policy, your premium automatically increases by 10% each year. This assists in protecting your Policy against the effects of inflation by increasing your daily benefit each year by 6%.
- As long as you pay your premiums when due, your Policy cannot be cancelled due to changes in your health or occupation.

Important:
Choose the Plan that suits
your needs and the premium
you can afford.

Rates example: Enhanced Hospital Plan

As at June 2011 (rates valid until 20th June 2012)

Enhanced Hospital Plan

PLAN TYPE	AGES	COVER			
		R350	R500	R750	R1 000
MEMBER ONLY	18-45			R185.00	R205.00
	46-60		R185.00	R215.00	R245.00
	61-65		R230.00	R280.00	R320.00
	66-70		R250.00	R315.00	R360.00
MEMBER & FAMILY (0 - 3 CHILDREN Member & Spouse Member & Spouse)	18-45	R185.00	R225.00	R260.00	R310.00
	46-60	R215.00	R250.00	R315.00	R355.00
	61-65	R260.00	R315.00	R390.00	R470.00
	66-70	R300.00	R355.00	R455.00	R575.00
MEMBER & FAMILY (4 CHILDREN)	18-45	R192.00	R234.50	R272.00	R328.00
	46-60	R222.00	R259.50	R327.00	R373.00

Additional Benefits

● No Medical Examination required

All that is required is for you to fill in a Declaration of Health, stipulating any conditions you might have at the time of application. Fill this in honestly and completely and send it back to Clientèle Life as soon as possible after commencement of the Policy, as this will ensure that your claim is processed without delay.

● Inflation Protection

To protect the value of the Clientèle Hospital Plan your premium will increase by 10% annually. This assists in protecting your Policy against the effects of inflation by increasing your daily benefits each year by 6%.

Benefits paid out are tax free



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