



# PET SALES

## Learner Guide



[www.oneplan.co.za](http://www.oneplan.co.za)

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Oneplan Brokers (Pty) Ltd - Reg No: 2009/017561/07 | Oneplan is administered by Oneplan Underwriting Managers (Pty) Ltd, authorised financial services providers 43628. Oneplan is not a Medical Aid Scheme but a short-term insurance product underwritten by Bryte Insurance Company Limited. | Managing Director: Sven Laurencik | Director: Wayne Bradbury

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# Purpose

The purpose of this learner guide is to serve as a reference of knowledge as you travel the Oneplan journey to competence.



## Learning Outcomes

By the end of the training intervention, you will be able to:

- Describe and explain the Pet Product Plans,
- Understand the legislation regulating the industry and Oneplan Insurance,
- Follow and deliver the sales script according to policy and procedure,
- Understand the QA process and its impact on you and our customers,
- Adapt sales techniques and handle sales objections in order to generate successful sales,
- Understand Operational terminology,
- Comply with operational process and procedure,
- Efficiently use email and email etiquette to communicate in a professional manner,
- Accurately capture customer and pet information on Softphone, and
- Accurately capture customer information on OPA.

# Section 1: Legal Terminology

## Definitions

### Learning outcome

By the end of this section, you will be able to explain the definitions in accordance with the policies and procedures of Oneplan Insurance.

Word or Phrase	Definition
<b>Accident</b>	Means a sudden, unexpected, unforeseen, unusual, unintended event, causing injury to your Pet, the result of which requires immediate medical attention to your Pet (which is diagnosed within 48 hours from time of event) and will be assessed according to the admission matrix and triage categories as listed under Section 4, in the policy schedule.
<b>Admission</b>	Means the admittance of an insured pet to a veterinary facility as an inpatient for medically justifiable corrective treatments, procedures, surgery, sedation, anaesthesia or specialist observation of an illness or injury based on the Admission Matrix set-out under the Hospital cover of this policy.
<b>Annual Limit</b>	Means the maximum amount of cover that would be paid for twelve (12) consecutive months from the date of inception.
<b>Application Form</b>	Means the form that you complete to insure your Pet (telephonically or online).
<b>Authenticated Collections</b>	Means a mandated type of debit order that allows a user to confirm the details of a contract with their bank before the debit order is processed.
<b>Calendar Month</b>	Means a calendar month is the period from the 1st day in one month to the last day of that month; therefore, as an example, from April 1st to April 30th. A calendar month is not a fixed number of days but varies according to the actual month concerned.
<b>Chronic Medication</b>	Means any chronic / ongoing medication prescribed by a vet and administered for a period longer than three months will be covered up to the cover limit under Pet Met Savings.
<b>Clinical Signs</b>	Means any changes to your Pet's normal healthy state, behaviour, or bodily functions.



<b>Complementary treatment</b>	Means any alternative treatment including, but not limited to, physiotherapy, hydrotherapy, homeopathy, acupuncture, chiropractic, and rehabilitation therapy.
<b>Congenital</b>	Means a condition existing before birth, at birth or that develops during the first month of life.
<b>Days</b>	Means the period from the first day of one month to the corresponding day of the next month e.g., January 1 to February 1.
<b>Debit Order Dates</b>	The date the client nominates for us to debit his premium.  The following debit order dates are available:  The 20 <sup>th</sup> , the 25 <sup>th</sup> up to the last day of the month, the 1 <sup>st</sup> , 2 <sup>nd</sup> and the 7 <sup>th</sup> .  <u>Please note</u> even though we debit premiums in advance, if the inception date falls on the 1 <sup>st</sup> of the month, we will allow the nominated debit date from the 1 <sup>st</sup> , 2 <sup>nd</sup> and the 7 <sup>th</sup> of this month.
<b>Diagnostic Procedures</b>	Means all types of tests used to help diagnose a disease or a condition and may include X-rays or pathology (blood and sample tests).
<b>Event</b>	An event that would cause us to pay a claim as per the cover provided in the policy.
<b>Exclusions</b>	Means any conditions or illnesses of your pet that are excluded for a period of time as determined by Oneplan.
<b>Excess</b>	Means the % of the claim amount you need to pay in to Oneplan when claiming for in-hospital claims unless you have selected the add on product under the Excess Buster or Pet Med Booster.
<b>Excess Buster</b>	This is an add on feature for which you pay an added amount to your monthly premium that will waive the excess fees payable by the client for an In-hospital claim.
<b>Euthanasia</b>	The painless killing of a pet, done by a registered Vet.
<b>Grace Period</b>	This is a 15-day period of grace where there is an unpaid premium starting from the 1 <sup>st</sup> of the month). Premiums must be paid by the 15 <sup>th</sup> .  During the Grace Period, the policy will be suspended, and no claims will be entertained until the outstanding premium has been paid.  The Grace Period will commence from the second (2 <sup>nd</sup> ) month of the policy inception after successful collection of the first (1 <sup>st</sup> ) premium.  If we have paid any claims during the Grace Period and the premium remains unpaid after the grace period expires, we will recover the claims paid as well as

	<p>any costs incurred as a result of a claim being paid. This will include any collection or legal fees.</p> <p>Note: If no payment is received by the 15<sup>th</sup>, DebiCheck will attempt a double debit for the now two months outstanding. Further non-payment may result in a lapsed / cancelled policy.</p>
<b>Hereditary</b>	<p>Means a condition that has been passed down from your Pet's parents or due to a specific breed which may present with Clinical Signs during any stage of your Pet's life. These include, but are not limited to, hip dysplasia, elbow dysplasia, mange, displacement of the patella, entropion, ectropion, and cherry eye.</p>
<b>Illness</b>	<p>Means an unforeseen sickness, illness or disease originating, contracted, commencing, or first manifesting itself during the period of insurance - and that meets the conditions set out under the admission matrix and triage categories as listed under Section 4, Oneplan Pet Hospital "Special Conditions".</p> <p>Should the illness or related condition result in readmission within a six (6) month period it will be deemed to be part of the initial illness and associated claim.</p>
<b>Inception Date</b>	<p>This means one of the following:</p> <p>A pro-rata inception date means a date selected for the commencement of the policy that falls within the month before the premium payment starts. The pro-rata inception date can be any day other than the 1st day of the month. To activate this date, the premium must be paid within 48 hours. Failure to do so results in the policy being redated to the 1st of the next month, aligning with month-to-month cover, and both the pro-rata amount and new month's premium will need to be collected, otherwise the inception date resets to the 1st following the pro-rata inception date.</p> <p>If the chosen inception date is the 1st of a calendar month, the policy becomes active on the first day of the selected month subject to the first premium being successfully collected.</p> <ul style="list-style-type: none"> <li>• Pro-rata means in proportion or proportionally.</li> <li>• If the premium is not successfully received, termination conditions apply.</li> <li>• All waiting periods and exclusions are calculated from the successful inception date.</li> </ul>

<b>Injury</b>	Means physical injury, cut, abrasion, bruise, burn or disfigurement, bodily harm, sickness or disease caused to an Insured Pet by an unforeseen accident. This does not include an injury or trauma that occurs over a period.
<b>Leniency</b>	Means a process that we will apply when assessing your claim and making changes to your policy. This application, which we deem to be in your interest, will be applied at our discretion and subject to all other terms and conditions of the policy.
<b>Old School</b>	<p>Means the client opts not to utilise the App and Oneplan Claim Card facility to pre-load funds and instead opts for all valid claims to be refunded to their bank account with a 4-to-7-day turnaround time.</p> <p>OLD SCHOOL VS TECH SAVVY: This is a bit of new lingo that is important in how you claim. Historically, Oneplan provided our clients with a Oneplan Claim Card which is a Standard Bank Transactional Card, and which can be used for easy claiming or pre-funding. However, should you wish to not renew your card for whatever reason, you may now claim via our refund option. Regrettably, although we would attempt to ensure your claim is paid immediately, it may take up to 7-days to refund as external factors such as internal bank transfers could delay your refunds.</p> <p>This change is effective 1 February 2023 for all existing clients who inceptioned their policies prior to November 2022 and who wish to make use of the option in future.</p> <p>You will be required to pay at the Vet and submit a valid invoice to the Oneplan claims department for processing via email on <a href="mailto:petclaims@oneplan.co.za">petclaims@oneplan.co.za</a> or WhatsApp to 083 794 5452. Should you wish to change your option, you will be required to contact Oneplan Customer Care and will be charged an administration fee of R160 per card.</p>
<b>Oneplan Claim Card</b>	Means the transactional Cheque card onto which claims are loaded through the Mobile APP. It is a Standard bank cheque card.
<b>Pre-existing Condition</b>	Means a medical condition that presented Clinical Signs, that was in existence prior to this policy's Inception Date, or in existence during the first sixty (60) days within the waiting period or that was newly diagnosed within the first two months from the Inception Date of the policy, whether it was known or unknown to you. Meaning this kind of condition existed before your policy



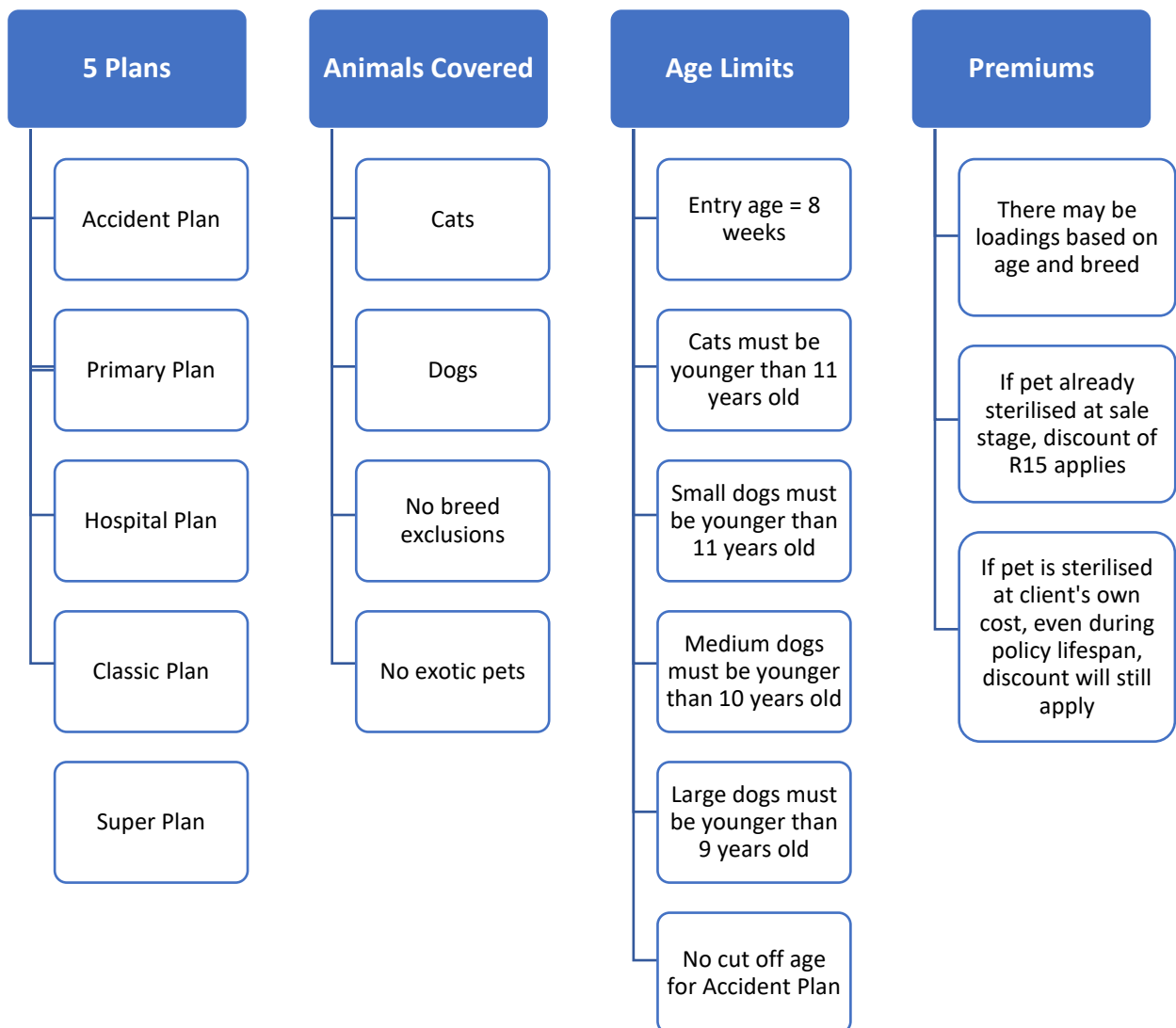
	began and it doesn't mean that your pet was diagnosed with it; he or she could even have been showing the symptoms for it to be classified as pre-existing.
<b>Policy Schedule</b>	Means the document that lists the detail of the insured amounts, exclusions, and cover limits.
<b>Risk Profile</b>	Means our assessment of the risks a pet presents to the Underwriter and may include the breed, age, and pre-existing conditions of an insured pet, and the tenure of the policy.
<b>Sanctions</b>	This clause is saying that regardless of any other terms in the insurance contract, Oneplan will not provide cover, make payments, or offer any services or benefits if doing so would go against any trade or economic sanctions laws or regulations. Essentially, if you or your activities are in violation of these laws, Oneplan will not support or cover you.
<b>Vet</b>	Means a legally licensed Veterinarian, or specialist Veterinarian, currently registered and practicing in accordance with the applicable laws in South Africa.
<b>Vet Facility</b>	Means a legally registered South African Veterinary hospital, clinic, centre, or surgical practice.
<b>Waiting Period</b>	The time the insured must wait before making a claim.
<b>Waiting Period between claims</b>	You may claim for a vet visit up to the claim limit per event with a fourteen (14) day waiting period between the initial event and the next event – this means you need to wait 2 weeks until you can claim again for another vet visit. However, you may claim up to the limit for follow up visits for the same event until the limit has been reached – for example, if your limit is R500 and your previous claim was only for R250, you can still claim another R250 for the next vet visit for the same issue. You may not claim for the same event under a new cover within the fourteen (14) day waiting period.
<b>Year</b>	Means the twelve-month period from the Inception Date of the policy.

# Section 2: Product Knowledge

## Pet Product Knowledge

### Learning Outcome

By the end of this section, you will be able to describe and explain the Pet Products and their features in accordance with the policies and procedures of Oneplan Insurance.



## Out of Hospital Cover – Primary, Classic, and Super Plans

### 1. Casualty

#### Casualty

- Consultation,
- Prescribed medication,
- Pathology,
- Radiology,
- Medically justifiable dentistry,
- Minor procedures and treatments.
- Diagnostic tests that do not require admission.
- 4 visits per year.
- 1 month waiting period.
- Please note: no network restrictions, so you can take the pet to any vet. This now includes the SPCA as long as the relevant documentation is submitted.
- Prescribed Medication means any Prescribed medication for a medical condition diagnosed during consultation but excludes over the counter medication.
- Minor procedures are subject to specific exclusions, waiting periods and pre-existing conditions.

#### NOT Covered

- Medication for travelling
- Prescription food
- Tail docking, dewclaw removal, skinfold resection, ear cropping or debarking.

#### Waiting period between claims

- You may claim for a vet visit up to the claim limit per event with a fourteen (14) day waiting period between the initial event and the next event - this means you need to wait 2 weeks until you can claim again for another vet visit. However, you may claim up to the limit for follow-up visits for the same event until the limit has been reached

#### Invoices

- Detailed Invoices must be uploaded to validate the claim. Failure to do so will result in the suspension of the policy and no claims will be entertained until the issue is resolved.

## 2. Pet Med Savings

This is a savings wallet that may be used towards preventative care claims for your insured pet and includes:

1	Voluntary sterilisation (a male is neutered and a female is spayed). This is expensive, so can use Pet Med Savings funds towards the cost.
2	Vaccinations (annual vaccinations must be kept up to date).
3	Deworming (can only buy at registered vet or our Onepet Online Store).
4	Tick and flea control (can only buy at registered vet or our Onepet Online Store).
5	Anal gland expression.
6	Dental scaling and polishing. This is expensive, so can use Pet Med Savings funds towards the cost.
7	Nail clipping.
8	Chronic medication.
9	Shortfalls and excesses for Day-to-Day cover.
10	Hydrotherapy and physiotherapy (not covered in hospital).
11	The cost of microchipping.

These events ensure that your fur baby stays healthy and happy.

### Pet Med Savings

- 1 month waiting period

### Onepet Online Store

- If you have Pet Med Savings cover with Oneplan, you can use it for purchasing tick & flea and deworming products from the Onepet Store (to take advantage of the discount specified on your policy); if not, the benefit can only be used at a registered South African Veterinarian Council practitioner. All other terms and conditions apply.

### Vaccinations

- For dogs: vaccinations for distemper, adenovirus infections, parvovirus, hepatitis, bordetella, parainfluenza and rabies.
- For cats: vaccinations for infectious enteritis, Feline herpesvirus, Feline calicivirus, feline respiratory complex and rabies

### NOT Covered

- Costs for pet accessories such as food, beds, toys, leashes, grooming (includes dematting), etc.

### Claim Amounts

- Can claim for both Casualty and Pet Med Savings on the same day.

### Invoices

- Invoices must be uploaded to validate the claim. Failure to do so will result in the suspension of the policy and no claims will be entertained until the issue is resolved.

### Pet Med Booster

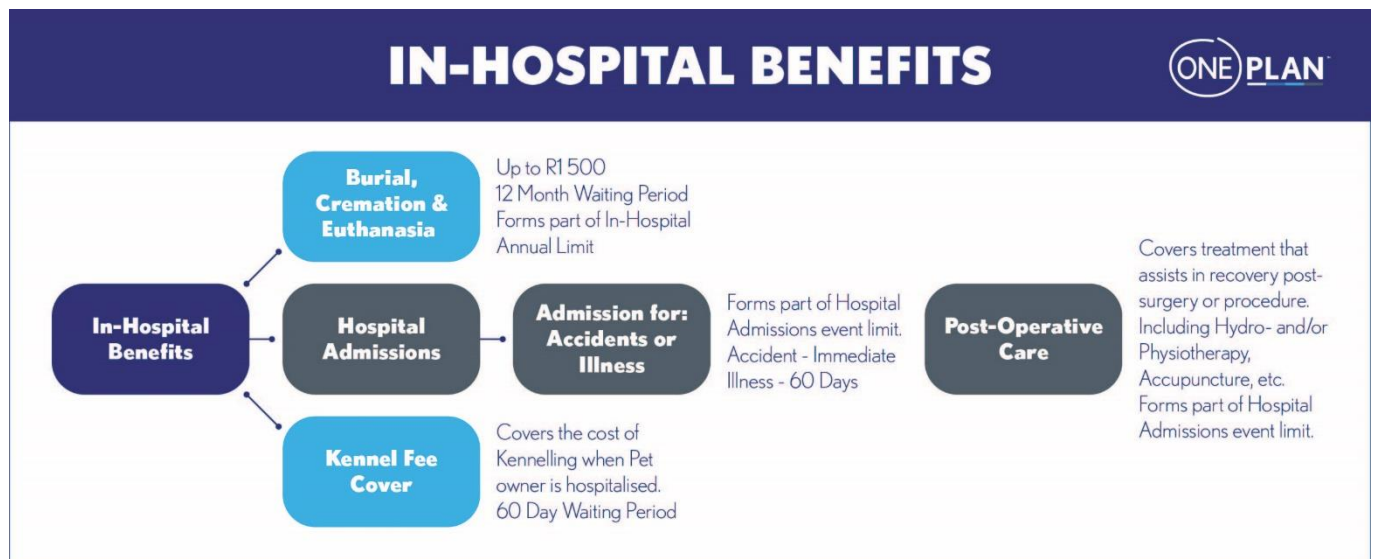
- Optional add on feature that adds or doubles your Pet Med Savings limit per annum.
- The "Pet Med Booster" option will also waive your in-hospital excess fees.



## In-Hospital Cover

### 1. Hospital Admissions

We will cover the pet up to the maximum cover amount for treatment that is medically justifiable for an Accident or Illness event as defined in this section, and which treatment is performed in a Veterinary Facility. All treatment and procedures must meet the protocols as laid down by the South African Veterinarian Association. Claims related to hospital events will be refunded to your Oneplan Claim Card or bank account and we will not be liable for any bank charges or fees that may be charged. Should the event not fulfil the definition of an Accident or Illness event, the claim will be covered under the Casualty cover event limit.



## a) Accident Cover

### Definition

- Means an admission due to an Accident as defined under Accidents and will be assessed according to the Admission Matrix and triage categories
- No Waiting Periods

### Examples of accidents

- Burn
- Electrocutation
- Fall from elevated surface
- Near drowning
- Removal of embedded foreign object
- Motor vehicle accident
- Actions of other animals
- Poisoning
- The removal of gastric foreign bodies - limited to one event per pet per year

### Guidelines

- If accident results in consultation fee and diagnostic tests only, will be paid as per cover under Casualty
- Medical expenses related to Accident will be covered for up to six months from the date of the Accident

### What is NOT covered

- Any Accident events that occur because of an Illness or diagnosed conditions not be covered under Accident cover but will be covered under Illness cover after 12 months, subject to cover limits.

## b) Illness Cover

### Definition

- Admission due to an illness, sickness or disease contracted while covered
- Should the illness or related condition result in readmission within a six (6) month period, it will be deemed to be part of the initial illness and associated claim.
- 60 days / 2 months month waiting period
- Spaying and neutering indicated due to a specific medical condition is excluded for the first twelve (12) months

### Conditions specifically excluded for first 12 months

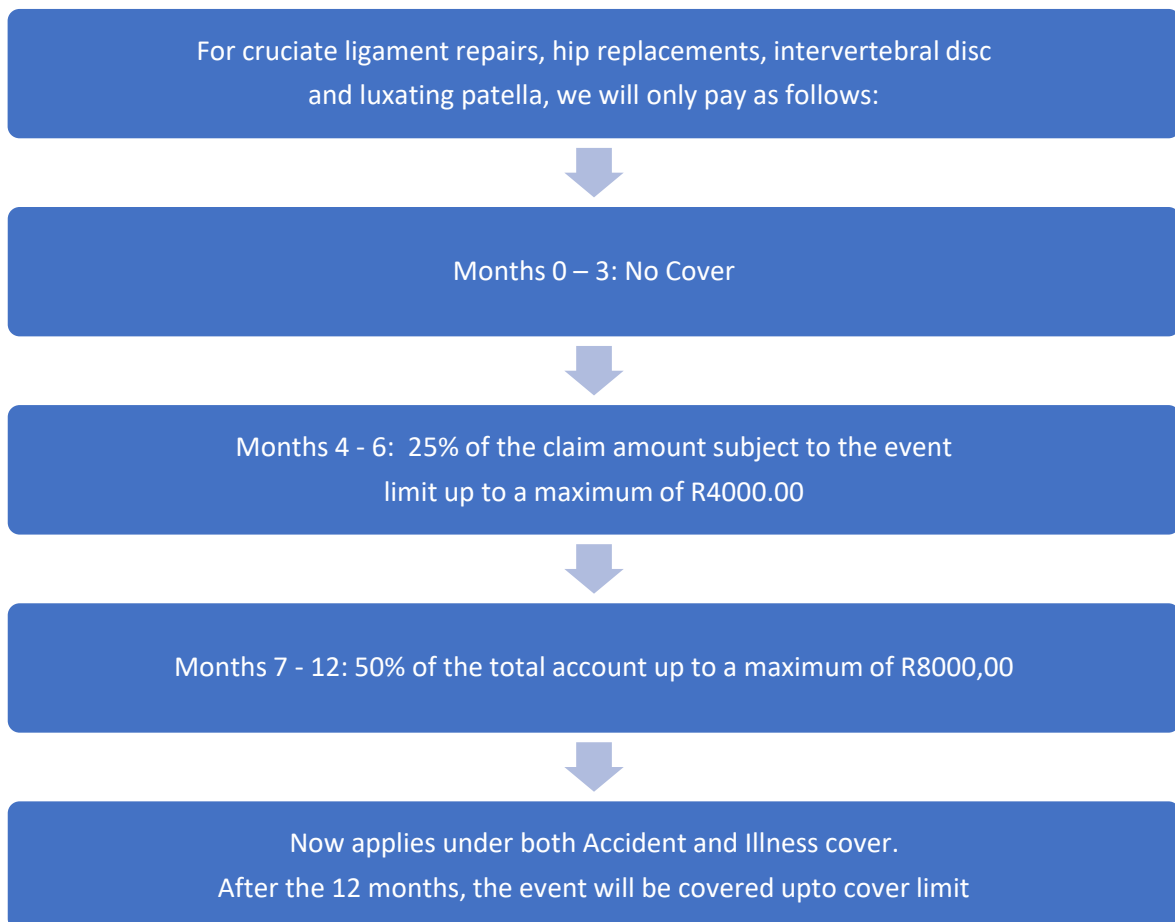
- The conditions listed below will specifically be excluded from cover for all insured cats and dogs for a period of twelve (12) months from date of inception (pay attention to these!):
- Cancer
- Arthritis
- Heart disease
- Tumours / masses / growths
- IMHA (Immune-Mediated Haemolytic Anaemia)
- Tuberculosis (TB)
- Diabetes
- Congenital, hereditary, and pre-existing conditions

### What is NOT covered

- If related to pregnancy, it's TOTALLY excluded
- Voluntary spaying and neutering are covered under Pet Med Savings
- Dentistry related surgery and procedures are not covered except for medically justifiable dentistry under Casualty or dental scaling and polishing under Pet Med Savings

**c) Special Conditions that apply to hospital Admissions:**

1. Follow-up visits will be covered under the Casualty Cover.
2. Dentistry or teeth related treatment, such as (but not limited to) scaling and polishing, is not covered under this section except if treatment is due to an accident, where it will be covered under Admission for Accidents
3. Should your pet be diagnosed for multiple conditions in an event, hospitalisation will only be granted for one event and not per condition.
4. Should a diagnostic procedure result in a confirmed diagnosis and treatment plan, the cost of the procedure will be covered under the authorised Hospital admission limit.
5. An approved cancer event will remain open for claiming for 12 months from the date of diagnosis. After the expiry of the twelve (12) months, the claim period will close and a six (6) month “resting” period after the diagnosed cancer event will apply. This means you can only claim again for a new event for the same disease after a six (6) month “resting” period from the end of the previous claim.



## 2. Burial, Cremation, and Euthanasia

- Euthanasia is the painless killing of a pet by a registered Vet.
- Cover Limit up to R1500.00 (part of In-hospital Annual Limit)
- 12 month waiting period
- Will not be covered if services are rendered by unregistered persons.
- A detailed invoice will be required to process this refund.
- Burial or cremation is the same as in humans.
- Does not have to be linked to an admission. So if, for example, your pet passes away during the night, you will need to take the pet to the vet and obtain a cause of death for a claim to be applicable. This, however, will be assessed on a case-by-case basis subject to assessors' discretion.

## 3. Kennel Fees Cover

# KENNEL FEES COVER



- A Kennel is a place where your pet can temporarily stay while you cannot look after them (like a pet hotel).
- We will cover kennel fees only when a client is unexpectedly hospitalised and cannot take care of their pets.
- Your pet must be booked into a registered kennel / cattery, and you will need to provide proof of receipts.
- We will require proof of hospitalisation i.e., hospital account.
- If your pet is being looked after by someone not living with you while you are incapacitated, we will pay an amount of R50.00 per day for a maximum of 14 days.
- Will not cover when a client takes a holiday etc.
- We will not cover kennel fees if the policyholder is hospitalised due to alcoholism, drug abuse, drug addiction, attempted suicide or self-inflicted injuries.
- 60 day waiting period.



## Add-On Benefits

### 1. Excess and The Excess Buster

Excess	Excess Buster
This is the percentage of the claim amount the customer will need to pay to Oneplan	This is an added amount to your monthly premium that will waive the excess fees payable by the client for an In-Hospital claim
Will apply for in hospital covers: <ul style="list-style-type: none"> <li>• Accidents</li> <li>• Illness</li> </ul>	Excess Buster premiums: <ul style="list-style-type: none"> <li>• Primary Pet Plan = R25 per pet</li> <li>• Hospital Plan = R30 per pet</li> <li>• Classic Plan = R35 per pet</li> <li>• Super Pet = R40 per pet</li> </ul>
<b>Excess fees and how they are calculated:</b> <ul style="list-style-type: none"> <li>• Month 1 to 6: 25% of the claim amount subject to the cover limit</li> <li>• Month 7 onwards: 10% of the claim amount subject to the cover limit</li> <li>• Minimum of R500.00</li> </ul>	<ul style="list-style-type: none"> <li>• The Excess Buster can be added to the policy at any time.</li> <li>• There is no waiting period as long as the premium for the excess buster has been collected at claim stage.</li> </ul>
For Pet, at claim stage, Oneplan will deduct the excess fees from the claim amount and the balance will be paid to the customer (if there is no Excess Buster on policy).	

### Pet Med Booster

<ul style="list-style-type: none"> <li>• This will double your Pet Med Savings funds except on the Hospital and Primary Plans as you originally do not have Pet Med Savings Cover.</li> <li>• This all includes the excess waiver, so you don't have to pay excess fees for any in-hospital claims.</li> </ul>	<ul style="list-style-type: none"> <li>• Hospital and Primary Plans: for R35 per pet, you get R350.</li> <li>• Classic Plan: for R 80 per pet, you get R800 + R800.</li> <li>• Super Plan: for R90 per pet, you get 900 + 900.</li> <li>• Not applicable to Accident Plan.</li> </ul>
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### 3. Diagnostics Booster (Diagnostics and Scans)

This add-on benefit provides pet owners with an annual limit of R3 000 (Primary Plan), R5 000 (Classic Plan), or R5 500 (Super Plan) comprehensive cover specifically for diagnostic procedures, ensuring that you get the assurances you need in your Pet's health journey that does not result in admission.

The Diagnostic Booster is an exclusive add-on benefit designed to provide cover for diagnostic procedures, monitoring, and observation related to the health and wellbeing of your beloved pets.

This benefit includes admission and/or hospitalisation exclusively for diagnostic purposes, including but not limited to further testing in the diagnosis of diseases or conditions. These diagnostic tests may involve advanced medical imaging such as MRI, Ultrasound, CT Scan, and sedation for biopsies when necessary.

Waiting period: 2 months from date of adding the Diagnostic Booster.

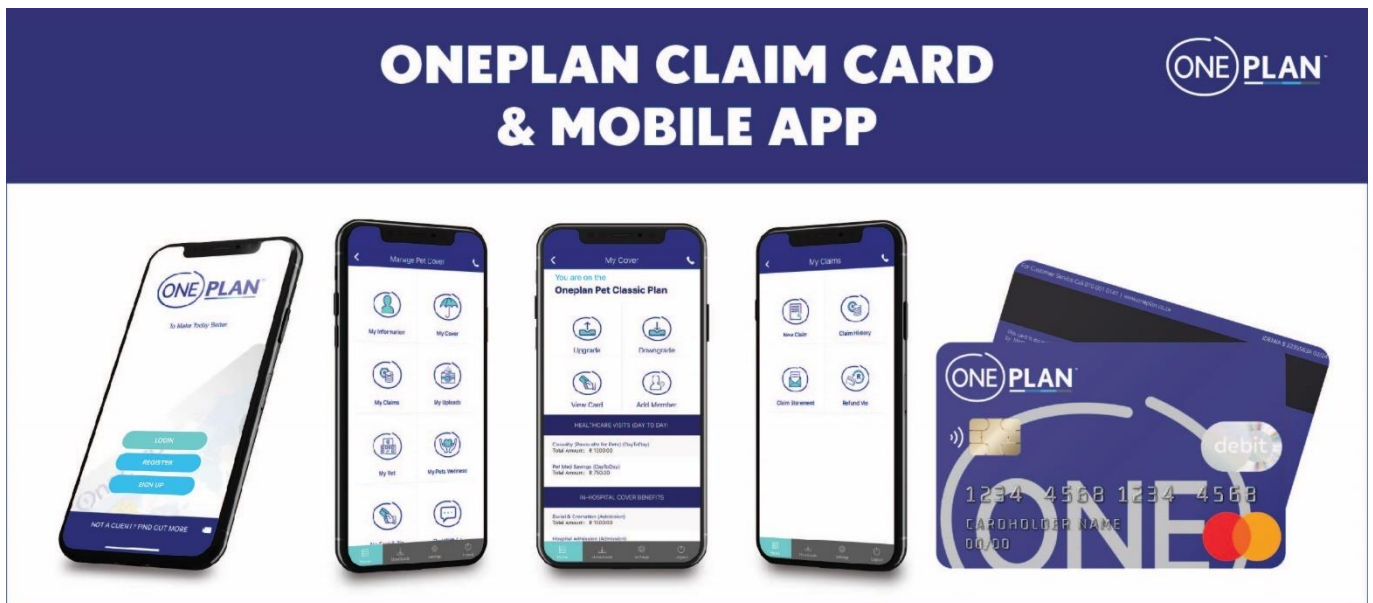
#### **What you are covered for:**

- Admission and/or Hospitalisation for Diagnostic Procedures: Cover for expenses related to admission and/or hospitalisation exclusively for diagnostic purposes.
- Advanced Diagnostic Testing: Cover for advanced diagnostic tests that play a crucial role in diagnosing diseases or conditions, including but not limited to MRI, Ultrasound, CT Scan, and sedation for biopsies.
- Monitoring and Observation: Cover for costs associated with monitoring and observing your pet's health during the diagnostic process.
- Tests Not Requiring Admission: Cover for diagnostic tests that do not meet the definition of admission as defined herein.

#### **What you are not covered for:**

- Treatment Expenses: The Diagnostic Booster does not cover expenses related to the actual treatment of identified conditions. It is exclusively focused on diagnostic procedures and associated monitoring during an admission.
- Non-Diagnostic Admissions: Costs incurred for admission or hospitalisation that are not exclusively for diagnostic purposes are not covered under this benefit.
- Non-Diagnostic Tests: Expenses related to tests that are not primarily for diagnostic purposes, as defined in the scope of this benefit, are excluded (covered under Pet Med Savings).
- Pre-Existing Conditions: Costs associated with pre-existing conditions or known health issues are not covered under the Diagnostic Booster.

## Oneplan Claim Card and the Oneplan Mobile App

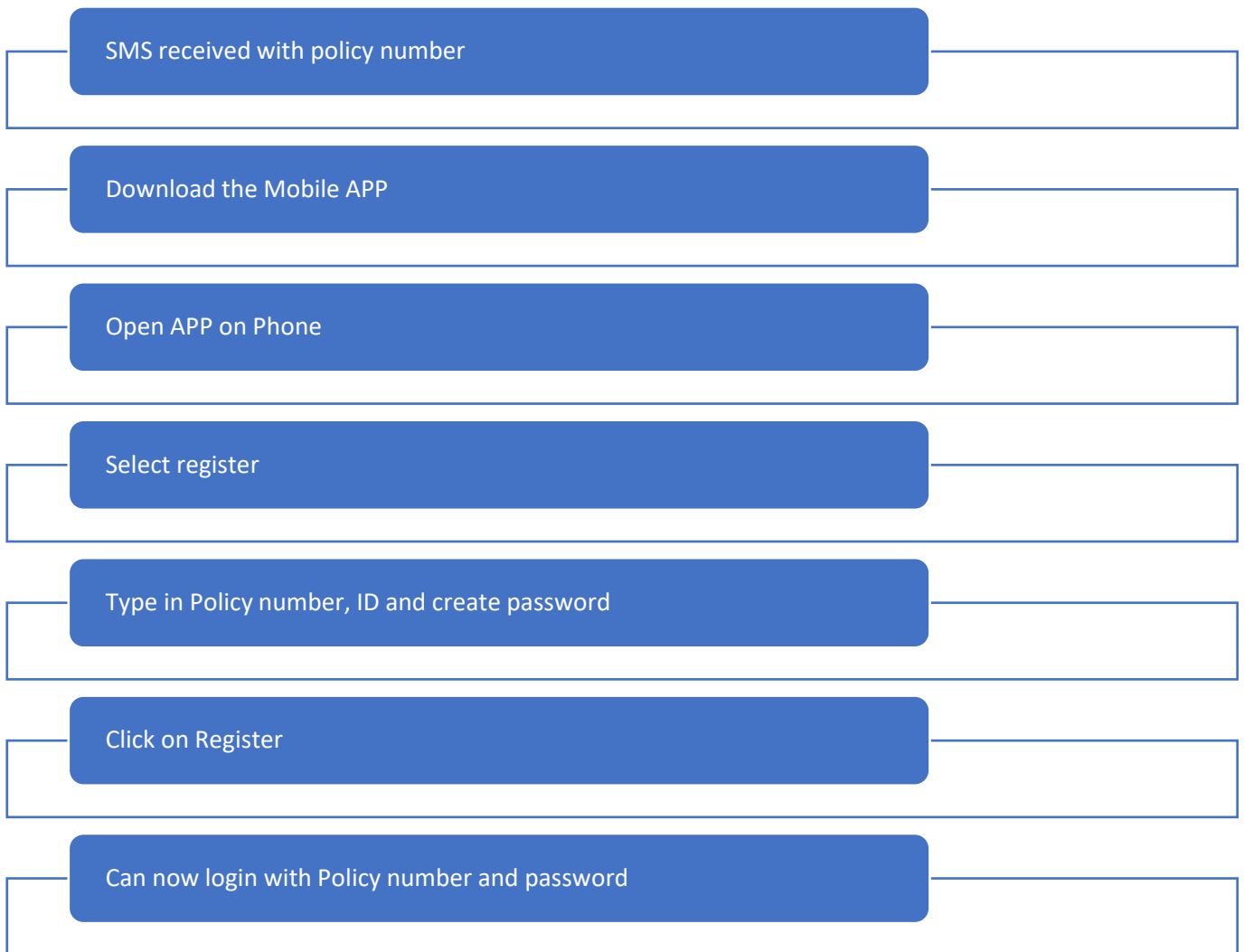


Our easy-to-use Oneplan Claim Card allows the customer to pre-load funds for Vet Visits and Routine Care claims via our Oneplan App or via our call centre. It's basically a smart and simple cheque card! Funds can be pre-loaded before the customer even visits the veterinarian.

### Card Delivery

- The Oneplan Claim Card is only ordered once we have successfully collected your first premium and the initiation fee.
- There is a 30-day turnaround time (TAT) from that date (when debit is collected) for us to deliver the card.
- The card will be delivered by a courier service and not the postal service.
- The courier service works delivered Monday to Friday during working hours (8am to 5pm).
- Somebody must be present to sign and collect the card.
- The courier company will need to see the original ID of the client, to scan for FICA purposes. If a 3rd party is collecting, both ID books must be presented.
- FNF do not call the client before delivery! An SMS is sent, informing the client that the card is out on delivery at least 24 hours prior to delivery.
- If the client wishes to change the delivery address, and email needs to be sent to [card@oneplan.co.za](mailto:card@oneplan.co.za) with the new delivery address.
- If the client wishes to collect, once they receive the SMS that the card is ready, they must call in to the Card department and they will then set the card aside for collection.

## The Registration Process for the Mobile APP



## Claiming Process for Out of Hospital Claims





## PET INVOICE EXAMPLE

All fields must be clearly visible when submitted.

The practice logo must be on the invoice

The VAT Number and/or Practice Number must be on

Ensure the Invoice shows "Tax Invoice"

LOGO	VAT Number:		TAX INVOICE	
	Address:			
	Tel:			
	Practice / VAT Registration			
			Practice No:	

FOR

Client Name:		Date:	
Client Address:		Account:	
		Invoice:	

Printed

Pet name must be on the invoice

Details of the event must be captured

Date	For	Qty	Description	Price	Discount	Price
XXXX	Fluffy	1	Routine Vaccine			
			Bravector Sxxx			

The service date must be on the invoice

Total Invoice:	
VAT:	15%

Vet Banking Details  
First National Bank  
Acc No

It must be noted if the invoice was PAID

**IMPORTANT :** the entire example including the highlighted bubbles constitutes a "Valid Invoice". Should this information not be on the invoice we may consider the invoice invalid. The invoice must always conform to the requirements of SARS.



(010)0010141 www.oneplan.co.za  
2nd Floor, South Tower, Nelson Mandela Square, Corner Maude & 5th Street, Sandton City, Johannesburg, 2196  
Oneplan™ is administered by Oneplan Underwriting Managers (Pty) Ltd, an authorised financial services provider FSP43628. Oneplan is not a benefit option regulated by the Medical Schemes Act, but a short-term insurance product underwritten by Bryte Insurance Company Limited a licensed insurer and an authorised FSP (17703).



Once your veterinary visit is completed, you may swipe your Oneplan Claim Card at the provider to the limit available.

We then require a **DETAILED COPY** of your invoice and a receipt confirming payment to validate your claim or to facilitate a refund, this can be snapped and uploaded in app.

### Claiming Process for In Hospital Claims (Illness and Accident Cover)



It is important to make the distinction between a Casualty claim and an Illness or an Accident hospital admission claim. Our assessors use an **Admittance Matrix** and triage categories to assess an admission claim. Should the criteria not be met for admission, we will cover the event under a Casualty claim.

The approval of a hospital claim will be considered under the **Admission Matrix** set out below. On receipt of the claim documentation and invoice, the criteria for consideration will include the following:

- Hospitalisation (the act of admission)
- Procedure (corrective not diagnostic)
- Drip setup
- Surgery, professional fee
- Sedation and anaesthesia
- Severity (Based on the Triage Categories)
- Treatment plan
- Duration of admittance and/or procedure

# TRIAGE CATEGORIES



## GREEN

A non-critical, non-life-threatening event, that can be treated after 48 hours after onset of illness or injury. COVER - Considered under Casualty for all comprehensive plans; NO COVER - for hospital plans.

## YELLOW

A life-threatening event that requires immediate treatment or within 2 hours and which would result in death or permanent damage if not treated within 2 hours or less. COVERED under applicable Hospital Cover (if not related to a pre-existing condition or an exclusion).

## RED

A life-threatening event that requires immediate treatment or within 2 hours COVERED under applicable Hospital Cover (if not related to a pre-existing condition or an exclusion).

### General Exclusions

We will not be liable for expenses, hospitalisation, injury, sickness or disease directly or indirectly caused by or related to the following:

1. Foreseeable or predicted medical events
2. Cosmetic, elective, or non-justifiable events
3. Obesity and behavioural conditions (e.g., dogs that have a history of aggression)
4. Any event outside of the borders of South Africa
5. Infertility, breeding, mating and pregnancy costs
6. Services rendered by persons not registered with the SA Veterinarian Council
7. Costs incurred due to negligence of your pet's medical needs or health (this includes poisoning due to your pet having access to illegal substances such as marijuana, opioids)
8. Conditions that arise due to non-vaccination as recommended by your vet
9. Non-disclosure (intentional or unintentional), misrepresentation, fraud or misinformation
10. Costs relating to abuse to your pet by yourself, your family members, or staff
11. Costs relating to any new pandemic (the world-wide spread of a new disease)
12. Costs related to treatment of a condition where the cause and/or diagnosis is inconclusive, and treatment is similar to that typically applied to an excluded condition
13. Any event not specifically covered in your schedule

## Premium Payments

1. Please take note that there has been a change in the manner in which Oneplan will collect premiums over weekends and public holidays. This change (Bank Notice 021/2023) is called the Date Adjustment Indicator and allows for flexibility in adjusting the premium collection date. This means that your approved mandate will allow Oneplan to submit collections for a previous business day (Monday to Friday) or any processing day (Monday to Saturday) in between if the Action Date falls on a Sunday or public holiday.
2. To ensure a smooth and reliable premium collection process, it is important to note that where you have agreed yes for collections to be processed on a previous business day or any processing day between Sunday or a public holiday and the next business day, it will be considered non-disputable.
3. Where there are no funds in the bank account on the Initial Collection (which is different to the normal collection cycle), we will submit a Represented Collection, should this fail, we will revert to the Recurring Collection (premium payment that recurs on a regular basis e.g. weekly, monthly), and during this time your cover will be suspended.

# Section 3:

## The QA Metric and the Sales Script

### The QA Metric and the Sales Script

#### Learning outcome

By the end of this section, you will be able to demonstrate your understanding of the PASS requirements of the QA process according to the required policies and procedures.

Let's go through the Pet QA Assessment form as well as the Sales Script to determine the following:

- Am I meeting the criteria as set out in the process?
- What would be the impact if I do not follow the process:
  - On me?
  - On the customer?
  - On Oneplan as a business?

#### *Things to remember when capturing a policy*

- Stick to the script do not leave anything out.
- Always check the addresses on the policy to ensure that they are in the right format (Remember no special characters only spaces) i.e.
  - Company name / Business Park / Building name or number / Flat number and name / etc – Street Address (street names need to be correct as by the time it gets to the card file we cannot confirm if it is right or not). All this must be captured in the first field of the delivery address.
  - Area (needs to be asked as there are same street names in different areas in South Africa)
  - Postal code (most important – postal codes are used to get the correct area)
- Always use Google Maps to check the address provided; if it is different to what is provided, then advise the client, confirm what you have picked up, and ask them if it is correct/incorrect. Always capture what the client has agreed/confirmed.



- Always ensure that the correct breed is captured from the drop-down box, if the breed is not listed ensure that the breed is changed on OPA after the policy is created.
- If you are unsure about whether a question should be checked, rather check it so that the exclusions populate and put a note on OPA explaining why you checked the question.
- If the client discloses something, always add a note on OPA unless there is another place that you can capture this information under.
- If an extra card is requested, this must be sent to [card@onegrp.co.za](mailto:card@onegrp.co.za) and a note must be made on OPA that the request was sent. You can use the ticket number that you are sent back from the card department in the note on OPA.
- Always ensure that correct casings are used during capturing; words should start with an uppercase on all fields on OPA.
- If you receive an email / application from a client and you need to confirm / disclose something, you must try contacting them at least three times before resorting to emailing the client with details.  
If there is an area that has been left blank or you are not able to make out the client's handwriting, you must call and confirm this information.  
If application is correct and there is no need to call the customer, a copy of ID must be requested.
- If you amend the client's surname during capturing, it must also be amended under the Dependents Tab.
- If you incorrectly capture bank details, you must send email to [escalations@onegrp.co.za](mailto:escalations@onegrp.co.za) and note it on OPA.



### *Things to Check After Processing*

- Casings on all fields
- ID number
- Name and surname
- Spelling on all fields
- Physical address including the format
- Delivery address including the format
- Phone numbers
- Bank account details
- View answers – medical questions
- Check dog / cat breed
- Check dependants tab
- Add all notes necessary

# Section 4: Sales

## Sales

### Learning outcome

By the end of this section, you will be able to demonstrate the ability to sell, close, and handle sales objections effectively.

### Sales Tips

## SALES TIPS



- 1 Start sales calls with a bang
- 2 Believe in yourself
- 3 Be consistent
- 4 Rapport-building
- 5 Use awesome Labels
- 6 Be goal driven and personally motivated
- 7 Use storytelling to make and impact
- 8 Don't bad-mouth competitors
- 9 Give your lead fewer options
- 10 Know how to use your own time
- 11 Use emphasis wisely
- 12 Don't act desperate
- 13 Learn from your successes and mistakes
- 14 Always be closing (ABC)

### Sales Strategy

This is the sales strategy we follow at Oneplan:

- You must handle a minimum of 3 objections upfront
- You need to be consistent and do it over and over (Keep Closing)
- Client wanting more info is an Objection

**O** – Objection

**P** – Presentation

**C** – Close

If you don't handle an Objection upfront:

- You cannot Present
- You cannot Close

### **Objection Handling Steps:**

- Listen
- Feed it back – 10 seconds to figure out how to handle the objection
- Handle the Objection
- Feature – give a feature
- Ask for the sale – Close

### **Padding Phrases:**

- Reading back the Objection to the client, “is that correct Mr...”
- This gives you time to decide what you are going to say
- Calms your client down as it shows that you are listening and to ensure you are on the same page.

## Closing Techniques

# SALES CLOSING TECHNIQUES



### The assumptive close:

This technique involves using a phrase or language that assumes the close is a done deal.

For example, you could close with,  
"What day do you want to receive your shipment?"

### The option close:

Rather than asking for a prospect's business directly, you ask them which option they prefer.

For example, you could close with,  
"Do you want your shipment delivered on Wednesday or Friday?"

## Section 5: Operational Procedures

### Terminology and Process

Word or Phrase	Definition and process
<b>Contact Strategy</b>	The procedure that must be followed when contacting a lead (customer). <i>A lead must be dialled a MINIMUM of 3 times per day over 3 days at alternating times.</i>
<b>Conversion</b>	The percentage of leads that must be converted to sales. <i>Minimum conversion percentage in order to reach and maintain target is 23%.</i>
<b>Call back status</b>	The status the lead must be put in if you have contacted the customer and scheduled a call back or sent them an email. This lead must still be contacted a minimum of 9 times. <i>Reason 1: This serves as a reminder for you to call the customer back as promised.</i> <i>Reason 2: For reporting statistics this differentiates the open leads (not contacted) with Call Backs (contacted).</i>
<b>Lead Wrap Up Reasons</b>	The reason that you are closing the lead as a LOST lead. <i>It is important that the correct wrap up reason is used so that Business can use this information to amend product and marketing strategies accordingly in order to provide a better product and service.</i> <i>The only time you wrap up a lead as lost is:</i>

	<ul style="list-style-type: none"> <li>• <i>If you have followed the minimum contact strategy and been unsuccessful in contacting the customer.</i></li> <li>• <i>If the customer has advised that they will not be taking up the cover. In this case, you must probe for an accurate reason as to why the customer is not taking the cover. Then use the most appropriate wrap up reason.</i></li> </ul> <p><i>Only use the wrap up reason “Not Interested” if the customer refuses to give you a reason. You will be required to confirm if this reason is applicable with your manager. Confirm the outcome of this discussion in an email to your manager.</i></p>
<b>Lost Leads</b>	<p>Leads that you wrap up as lost.</p> <p>This should only be done if you have followed the minimum contact strategy and been unsuccessful in contacting the customer or if the customer has advised that they will not be taking up the cover.</p>
<b>NTU</b>	<p>Not taken up. This is when the policy has been cancelled during the cooling off period or has been suspended due to non-payment of the first premium.</p>
<b>Open Lead</b>	<p>A lead where you have NOT been able to contact the customer; that is, they did not answer, the phone was engaged, or you just reached voicemail.</p>
<b>Pending QA</b>	<p>The sales that are awaiting Quality Assurance.</p>
<b>Sale</b>	<p>A lead that has been won and has resulted in the sale of a policy.</p>
<b>Quote</b>	<p>An email is sent to customer with the description of the cover required and the correct premium.</p>

## Processes and procedures

- Official starting time is 8 am; however, the team meetings occur at 7:50 am.
- Lunch breaks are 45 minutes long and can be arranged in agreement with your manager.
- Breaks including smoke breaks at 10 am and 3 pm; however, this is at the discretion of your manager and dependant on whether the team is on target.
- Sales cycles for QA conversion calculations will be calculated from the 24th of each month to the 23rd of the next month, or the next business day.

- Your current NTU rate will be calculated for the past inception period.
- Duplicate ID cancelation has now become the second highest cancelation reason. By continuously processing duplicate sales, we are:
  - Inflating our sales numbers and conversions and this will impact future targets and comms models
  - The support time to process and handle these unnecessary sales are increasing
  - Customer impacts and bad experience

If a sales agent processes a sale while the customer has a policy in any active state (active, suspended, hyphen, post call verification, pending QA, advanced underwriting, underwriting, pre-welcome, new, basic underwriting, pending correction), we will cancel the duplicate sale (this will be a NTU cancelation) and we will deduct another sale from the sales number achieved during comms calculation. This will continue for each “fake” sale that agents process.

## Section 6: Systems training

### Learning outcomes

By the end of this section, you will be able to:

- Competently navigate through email, Connex, and OPA;
- To capture the customer’s and pet’s information on Connex and OPA; and
- How leads work on Connex; and WFO usage

### Email



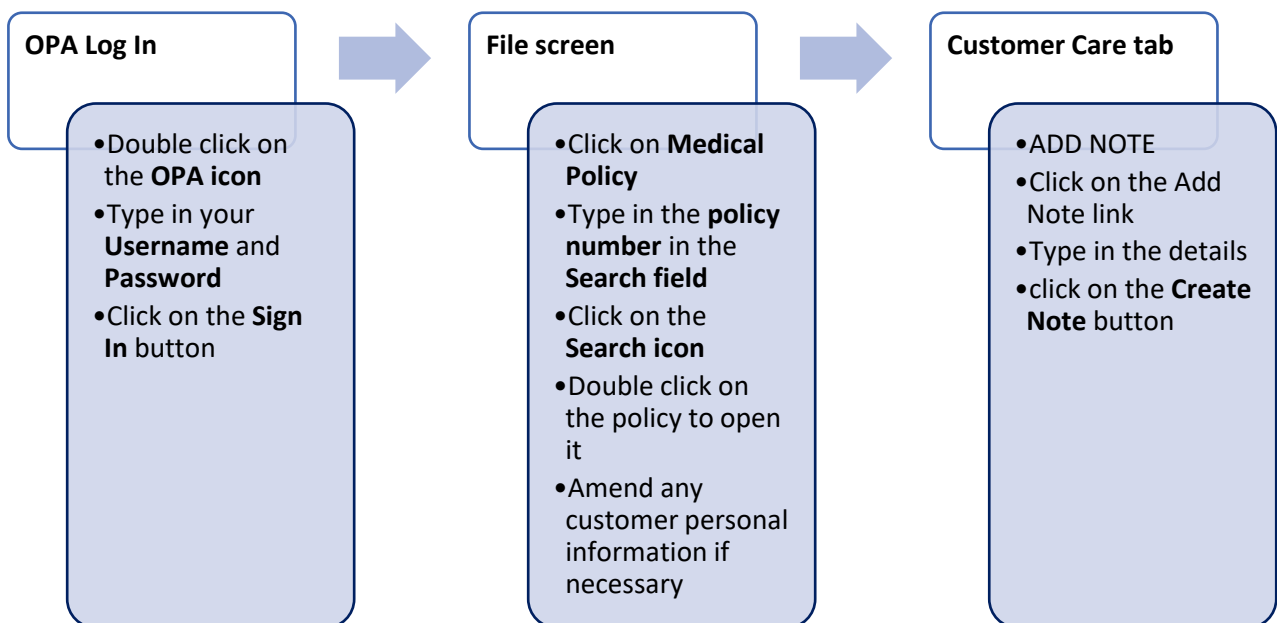


## Email etiquette

# EMAIL ETIQUETTE

Know that people from different cultures speak and write differently	Make your paragraphs short and use blank lines between each paragraph	Ask the writer's permission before forwarding their email directed to you, or others	Include a signature block
Don't attach unnecessary files	Include a clear, direct subject line	Use a professional email address	Use professional salutations
Think twice before hitting 'reply all'	Be concise	Add the email address last	Answer all questions & more
Use out of office	Be cautious with humour	Proofread every message	Keep your fonts classic (Calibri)
Keep tabs on your tone	Use exclamation points and abbreviations sparingly	Nothing is confidential - so write accordingly	Reply to your emails - even if the email wasn't intended for you

## OPA – Amend and Add Notes



# Section 7: Compliance

## Our Compliance

### Learning Outcome

By the end of this section, you will be able to explain the FAIS Act and how it impacts the operations and compliance activities of Oneplan Insurance.

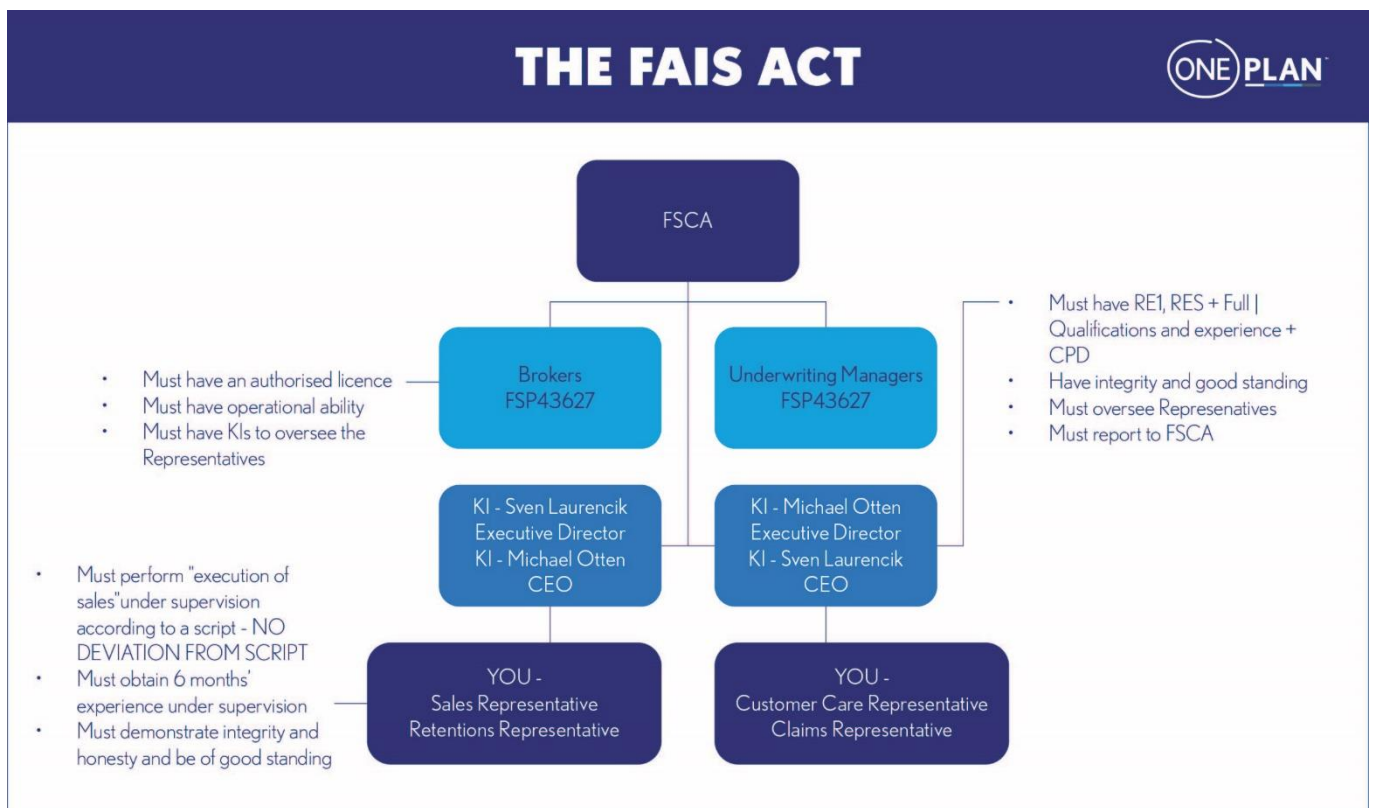
### Introduction

Having joined Oneplan, you have created your first footprint in an industry where **your honesty and integrity** is the most important aspect of your service.

Compliance at Oneplan is wanting to do what is right. It is treating the clients you are going to sell or provide a service to fairly, with respect, and within the law.

ACT / Regulation	Why is this important to me?
<b>FAIS Act, 37 of 2002</b>	Financial Advisory and Intermediary Services Act
<b>BN194, 2017</b>	Determination of Fit and Proper Regulations <ul style="list-style-type: none"><li>This BN sets out what qualification certain representatives must have, what regulatory exams must be obtained, and what CPD hours must be done in 1 year</li></ul>
<b>FAIS Notice 86, 2018</b>	Exemption of Services under Supervision, 2018 <ul style="list-style-type: none"><li>This Notice exempts those who perform “execution of sales” from writing the RE exam and sets out how a representative under supervision must be supervised. It also exempts certain representatives from the minimum requirement of matric and made the entry level Grade 10 or equivalent for Category 1.2 representatives (that’s you).</li></ul>
<b>BN80, 2018</b>	General Code of Conduct for FSPs and Representatives <ul style="list-style-type: none"><li>This regulation prescribes our ethical obligations when we sell a product to a client as well as how we must disclose all our products exclusions,</li></ul>

	<p>limitations, and what the client will be paying, how they can complain, and how we service them after a sale.</p>
<b>FICA, 38 of 2001</b>	<p>Financial Intelligence Centre Act – Anti Money Laundering</p> <ul style="list-style-type: none"> <li>• This act requires us to make sure we know who we are doing business with. When we are dealing with a Governmental VIP, we must tell the AML Officer – this is Irene Willis – immediately. Not so she can get an autograph, but because she needs to report it).</li> <li>• This act also says that we cannot accept cash deposits more than R25,000.00 (because it is all about the cash) from a client or anybody without telling the FIC about it.</li> </ul> <p>We must also report suspicious transactions because money laundering is always a secondary offence to criminal activity.</p>
<b>POCA, POCDATARA</b>	<p>Terrorist Financing Control Regulations</p> <ul style="list-style-type: none"> <li>• This act prohibits us to insure a client that is on a Sanctions list, so therefore we must again know who we deal with!</li> </ul>



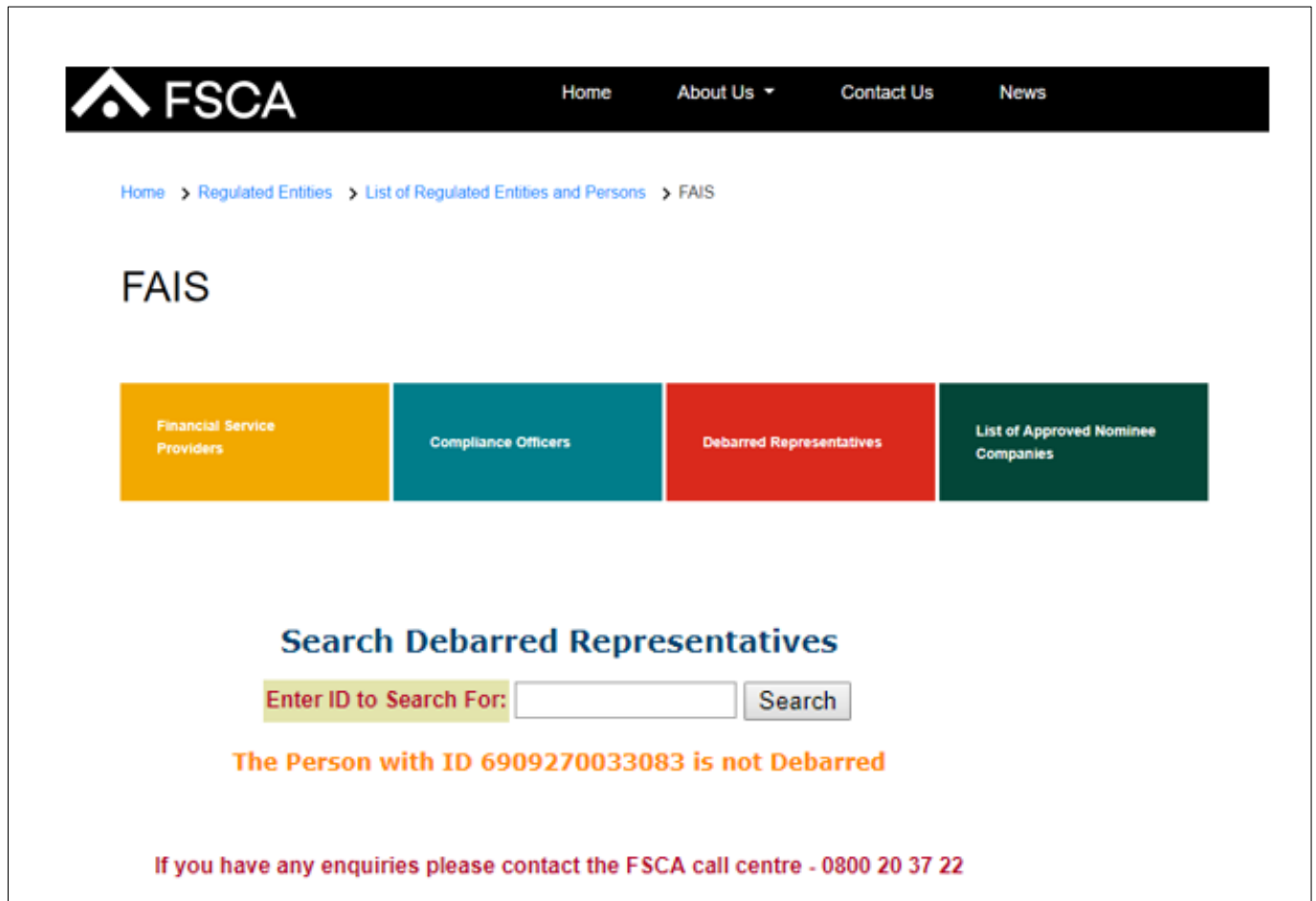
**Fit and Proper**

## FIT AND PROPER

<b>YOU</b>	Sales Representative Customer Care Representative Claims Representative
<b>Honesty &amp; Integrity</b>	You must be solvent and have a good credit record You must not have a criminal record or if you had one it must be expunged You must not have been removed from an office of trust or declined membership to a professional body due to your lack of integrity No Conflict of Interest
<b>Qualification</b>	You must have a minimum qualification of grade 10 or equivalent
<b>Experience</b>	You must have 6 months' experience under supervision and have the records to prove it
<b>Section 13</b>	If you comply to all the above, you will be appointed a representative of Oneplan and you will have to change your email signature and you disclosures as follows: 'I am a representative authorised to render intermediary services limited to execution of sales on behalf of Oneplan Brokers Pty Ltd in terms of an employment contract and meet all the fit and proper requirements. Oneplan Brokers is an authorised financial services provider FSP43627.'

## Debarment

- In the financial services industry, you must maintain a good name.
- If you act dishonest, if you commit fraud, when your honesty and integrity are compromised, you may be debarred.
- This is recorded on the FSCA website, and this means you will not be able to find further work in this industry.



The screenshot shows the FSCA website interface. At the top, there is a navigation bar with the FSCA logo and links for Home, About Us, Contact Us, and News. Below the navigation bar, there is a breadcrumb trail: Home > Regulated Entities > List of Regulated Entities and Persons > FAIS. The main heading is "FAIS". Below this, there are four colored buttons: "Financial Service Providers" (yellow), "Compliance Officers" (teal), "Debarred Representatives" (red), and "List of Approved Nominee Companies" (dark green). The "Debarred Representatives" button is highlighted. Below the buttons, there is a section titled "Search Debarred Representatives". It includes a search form with the text "Enter ID to Search For:" followed by an input field and a "Search" button. Below the search form, there is a message: "The Person with ID 6909270033083 is not Debarred". At the bottom of the section, there is a contact information line: "If you have any enquiries please contact the FSCA call centre - 0800 20 37 22".



## Appendix 1: Phonetic alphabet

Your facilitator will take you through the phonetic alphabet in a practical setting. You will also understand why it is important to make use of phonetic alphabet.

## Appendix 2: Important Contact Information

Contact	Where to Find?	Email	WhatsApp
Compliance Manager	Irene Willis – Cape Town Office	<a href="mailto:irene.w@oneplan.co.za">irene.w@oneplan.co.za</a>	0837771425
Compliance Assistant Officer	Zanele Mahlangu – Sandton 2 <sup>nd</sup> Floor	<a href="mailto:zanele.m@oneplan.co.za">zanele.m@oneplan.co.za</a>	0837771425

Action	Where to Find?	Report To	Escalate to
Whistleblowing	Whistleblowing Policy – \\onefile1\info\2018 Latest\Compliance Policies\Internal Policies	Compliance Officer Manager Director	KI
Suspicious Transactions – Money Laundering	AML Policy – \\onefile1\info\2018 Latest\Compliance Policies\Internal Policies	Compliance Officer	KI
Conflict of Interest	Conflict of Interest Policy – \\onefile1\info\2018 Latest\Compliance Policies\Internal Policies	Compliance Officer	KI
TCF	TCF Policy – \\onefile1\info\2018 Latest\Compliance Policies\Internal Policies	Compliance Officer	KI
Debarment	Debarment – \\onefile1\info\2018 Latest\Compliance Policies\Internal Policies	Compliance Officer	KI



### Appendix 3: Summary of Pet Cover

View the brochures in the INFO folder.

### Appendix 4: Business Account Documentation

View the Checklist in the INFO folder.

### Appendix 5: Foreign National Checklist

View the Checklist in the INFO folder.

### Appendix 6: FAQs

#### *Banking Details*

#### *Authority to Debit*

- When the client is changing their banking details to a 3<sup>rd</sup> party, you must obtain authority to debit the new account from the account holder.

#### **NOTE: Script to be read to policy payer**

Dear ***(Insert Policy Payer)*** you are speaking ***(Insert Agent Name)*** calling you from Oneplan Pet Insurance. We have ***(Insert Policy Holder Name)*** who has a policy with us and has nominated your bank account to collect the monthly premium of ***R(Insert Policy Total Amount )*** to be debited on ***(insert debit order date)***.

Are you authorising us to debit your account? ***(You need a yes or no to this answer)***

**Yes** - Thank you. We require your ID number and bank account details in order to load the monthly debit order. Be assured that this information will only be used in line with the POPI regulation. The abbreviated name "Oneplan" will appear on your bank statement and your first debit will be on the...

- If a client isn't using their own banking details, then authority to debit must be obtained from the account holder even if the client has signing rights.

If authority isn't obtained from the account holder over a recorded line, then the following documents are required from the account holder.

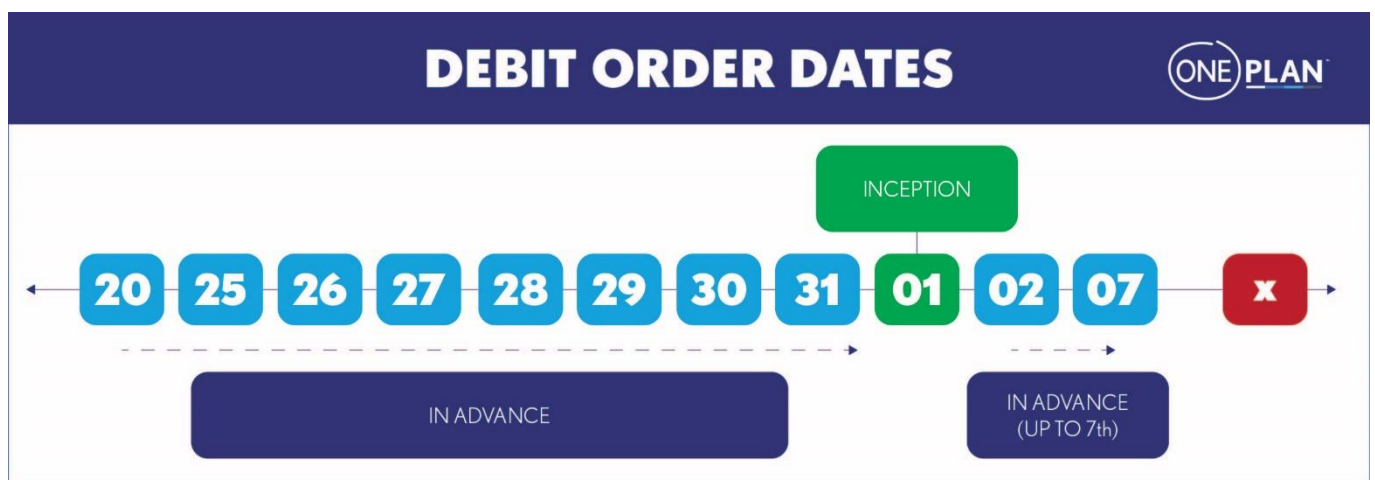
- Account holder's copy of ID.
- Bank statement.
- Letter of authority from the account holder.

### *Debit order Dates*

The following debit order dates are available:

The 1<sup>st</sup>, the 2<sup>nd</sup>, the 7<sup>th</sup>, the 20<sup>th</sup>, from the 25<sup>th</sup> up to the last day of the month.

**Please note** even though we debit premiums in advance, if the inception date falls on the 1<sup>st</sup> of this month, we will allow the nominated debit date up to the 7<sup>th</sup> of this month.



### *Oneplan Claim Card*

- Can the client order an additional Card?

Yes, the client can order additional cards at sales stage. This must be noted on the application and an email advising of additional card must be sent to [card@oneplan.co.za](mailto:card@oneplan.co.za). A note must be added on OPA confirming that email was sent.

- Can the Customer collect the Oneplan Claim Card from Oneplan?

Yes, the customer can collect. Once the card has been ordered and printed, the customer is notified via SMS that the card is ready. The customer must call us to inform us that he will be collecting, and the Card department will ensure that the card is set aside for the customer.

Regardless of this, a delivery address must still be captured at sales stage.

### *Correction of Inception Dates*

If the inception date has been incorrectly captured, then we first need to inform the client that we will debit within the next 72 hours if inception date is earlier. Then, depending on the debit date he selects, we might debit him again this month for next month (because we collect in advance).

We then send an email to the escalations department at [escalations@oneplan.co.za](mailto:escalations@oneplan.co.za) informing them of the details of correct inception date. A note must be made on OPA confirm that the email has been sent to escalations.

### *Breed Specific conditions*

If the customer asks what conditions my pet is prone to due to breed, then refer them to their Vet as they will provide expert advice on this. You will not be expected to know all this information.

### *Seasonal Hair loss*

If the customer mentions that the pet experiences hair loss, probe to find out if this is seasonal as most pets shed hair, especially during the hot summer months. Therefore, this would be seasonal and not due to a skin condition. However, if the pet now has bald spots and the hair loss is massive then it could be due to a medical condition.

### *Waiting Periods*

Waiting periods are calculated from **inception date** and not the debit order date. However, at claim stage, if premiums are not up to date, claims can be denied.

### *Dentistry*

We do not cover dental procedures or surgery except for medically justifiable dentistry under Casualty and dental scaling and polishing under Pet Med Savings.

### *Age unknown*

If the customer does not know the exact age and is reluctant to estimate or you think that the pet might be 9 years and older, you can refer them to their Vet, who will give an educated estimate of the pet's age. Once we receive this estimate, we can then pitch the relevant plan.

### *Annual Increases*

If the client asks whether or not we have annual increases the correct answer is – Yes, we do have a policy review annually. Clients are notified 31 days prior to the change in writing.

### *Microchipping*

We do prefer that pets are identifiable via microchip; however, it is not a requirement for us to cover them.

You can microchip your pet at any registered Vet or the SPCA.

Should you not wish to microchip your pet, you may upload a clear photograph of your pet via our mobile app or provide us with a photo of a unique identifying mark or birthmark.

You may be requested to occasionally upload a photo of your pet to process a claim.

We cover the cost for microchipping under Pet Med Savings.

### *Wavering of the 2-month waiting period for Illness in Hospital*

- Should the client have had a minimum of 12 months on another existing insurance cover, we will waive the illness in hospital 2 month waiting period.
- The sales consultant must ask the client to send proof of the cover (certificate of insurance from current insurer). This can be emailed to [care@oneplan.co.za](mailto:care@oneplan.co.za). Once the sale process is complete, the consultant should create a note on OPA advising of waiver and that the proof has been requested.
- Once certificate has been received, this will be attached to the policy and Customer Care will add a note to confirm this.

So, if the medical questions resulted in no exclusions, and a possible claim is submitted within the waived waiting period, that is, it is newly diagnosed in that 2-month waived waiting period, it will be covered. Note any pre-existing condition or specific exclusions for the 1<sup>st</sup> 12 months will still apply.

### *Compliance process for foreign national clients.*

When completing the sales journey with a foreign national client, select the passport number tick box in the banking details section.

Type in the passport number and inform the client that he will receive an email from us requesting the relevant documents we require.

Client must email the required documents directly to compliance as per the emails received.

Compliance will validate the documents within 48 hours.

They will then communicate approval to push the policy to “New” status.

Please select if the policy premium coming off a personal or business debit order account?\*

Please select... ▼

---

Main member ID Number: \*

ID Number  Passport Number

Due to Foreign National Application Policy Processing this policy will require the necessary documentation to be sent to Oneplan for processing.

The requirements have been e-mailed to you for your attention.

You may continue to complete and process to the next step, by clicking SUBMIT.

Thank you

Main member ID / Passport Number: \*

Main member ID / Passport Number

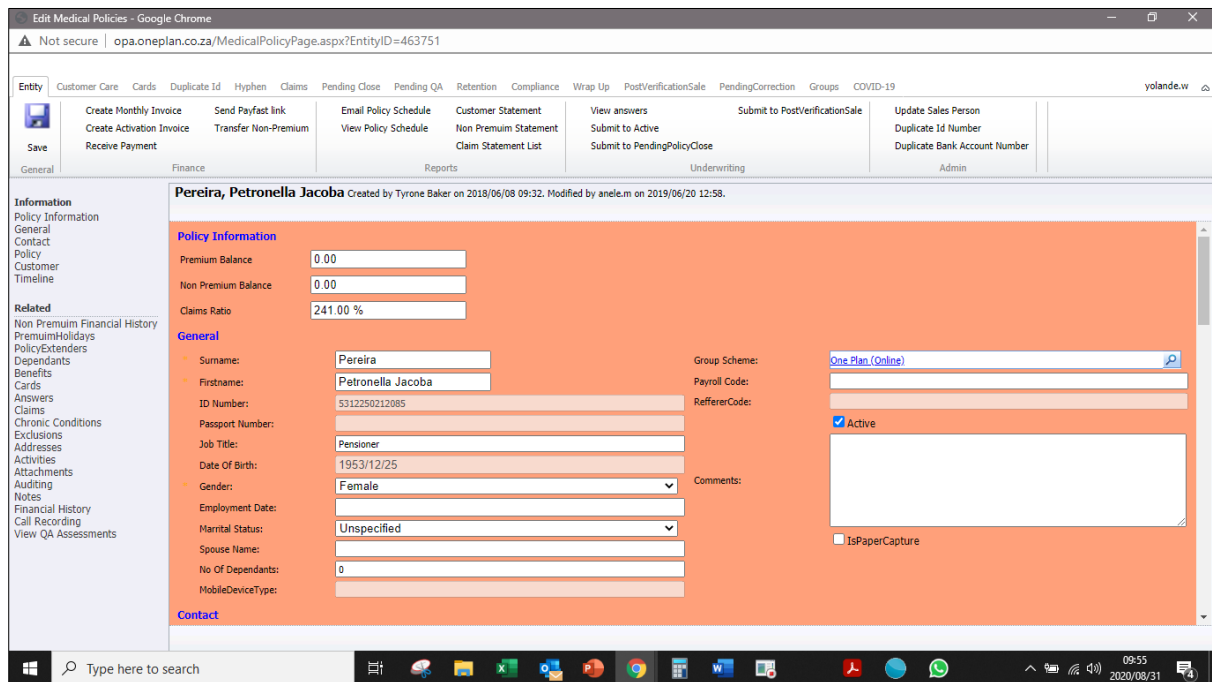
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*Compliance process for business accounts.*

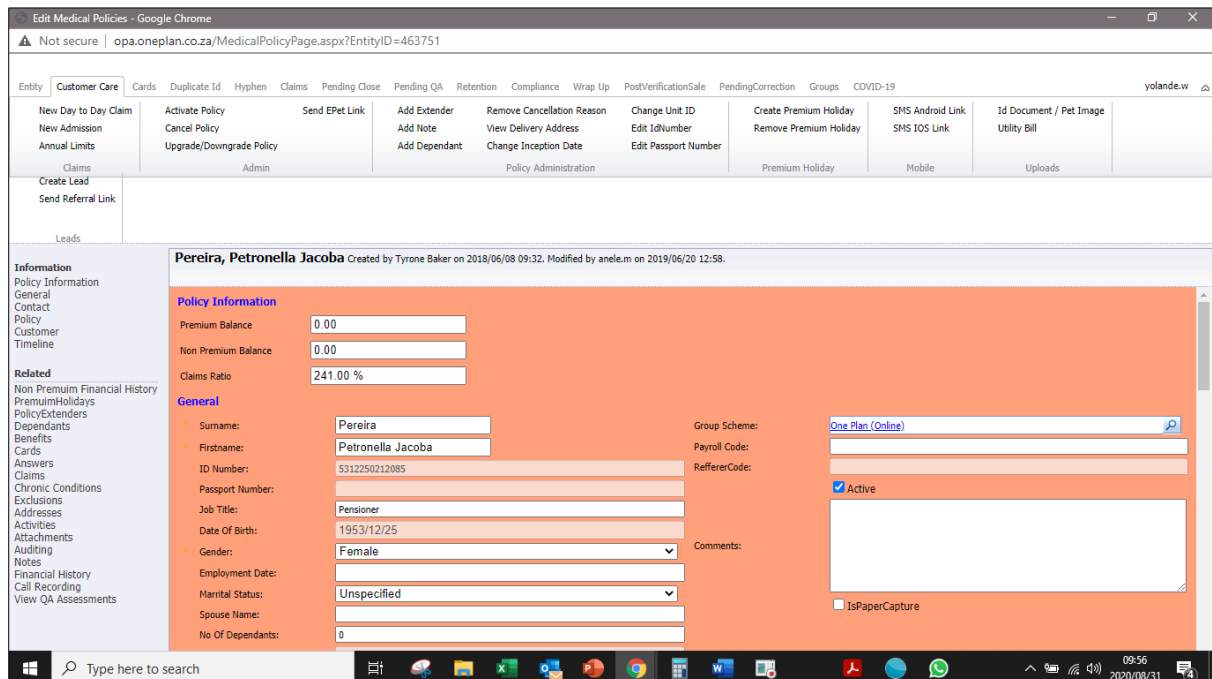
The sales agent must stop the sale and advise the customer that the following documents as per the business accounts checklist will be required before the application can be submitted.

The sales agent must then email the checklist along with the application form to the client. Remind the client that they should ensure that all documents required must be submitted before the process can be completed. Once received, ask your Team Leader to check the documents. These documents will be sent to documents@oneplan.co.za (compliance) for approval. This will take approximately 48 hours for approval. Once approval received, the agent will then complete the sale. This will probably require a call to the customer to confirm exclusions and inception dates, etc. You must then upload the documents on OPA (including the approval email from Compliance) within 24 hours of completing the sale.

## How to upload documents on OPA



- On OPA – Open the policy – Select the **Customer Care** tab



- In the Uploads section – you can select either **Utility Bill** or **ID Document / Pet Image**



The screenshot shows a dialog box titled "Policy Loading". Inside the dialog, there is a section labeled "Document" which includes a "Choose File" button and the text "No file chosen". Below this is a large, empty text area labeled "Description". At the bottom of the dialog, there are two buttons: "Upload Document" and "Cancel".

- The following screen will be displayed – choose the documents to be uploaded.
- Type in a description of the documents
- Then click on **Upload Document**.

#### *Onepet Online Store*

Please note that the discount on the Onepet Store is UP TO 25% and not a guaranteed 25% discount.

#### *When can the client upgrade or downgrade their plans?*

You may change your plan type subject to one (1) calendar month's notice. The following applies when amending your plan type:

- The maximum age of your pet cannot be exceeded at time of upgrade depending on breed size. For example, large dogs must be younger than nine (9) years old age next birthday.
- New waiting periods will apply for additional cover and any increase in cover limits from the effective date of the amendment (upgrade); this will include pre-existing waiting periods for the increased amount.
- You may only amend your policy every six (6) months, especially if upgrading your policy type to a plan higher in cover.
- You cannot downgrade within 6 months of a hospital admissions claim.
- You may be requested to complete a new application and your policy may be re-underwritten in order to assess the risk profile of your pet.

*Do we cover 3<sup>rd</sup> party, for example, "my dog bit my neighbour's dog that is not covered by Oneplan"?*

No, we do not cover 3<sup>rd</sup> party.

## *Terms and Conditions*

Whenever a client asks if we cover a specific operation we must answer with the following:

If we do cover the operation or condition – “Yes, we do, in line with the policy terms and conditions and waiting periods that we have” or “This will be discussed later on during the call”.

If we don’t cover the condition or operation, we need to also state categorically – “No, we do not cover this as it’s subject to the relevant waiting periods and terms and conditions as per the policy schedule.” (Don’t just say yes on a question and not allude to the waiting periods and terms and conditions)

In another example, the client asked if we will pay an Illness / Accident claim in its entirety. The representative said “YES”.

However, this YES must be qualified with our terms and conditions. So, a rep can say “YES, we will pay a claim in its entirety but **subject to the terms and conditions of the policy**, which can be found in the policy schedule”.

## **Appendix 7: Policy Schedule**

View the Policy Schedule via OPA.

## **Sales Objections Script**

### **Sales Objections Script**

Think of a sales objection like an opportunity to do a better job of selling.

### **Early Objections**

#### **I’m Busy**

“I completely understand, and I know what it’s like to be interrupted. Before I schedule a call back with you, can I tell you in a nutshell how this can help you, and then if you’d like to know more, we can schedule a time that’s better for you to go into more detail? Does that sound good to you Mr./Mrs. ...?”

**OR**

### **Re-schedule**

“Wow, you sound pretty busy Mr./Mrs. ... I know life can be pretty complicated at times, and we make sure our insurance is always simple and straight up, in saying that, let’s find a time together that suits you for me to call you back?”

### **Whatever it is I’m not interested**

“That’s fine Mr./Mrs. ..., but the thing is, so many people I speak with actually tell me the exact same thing, and then as soon as they learn more about (insert product here) and what this can really do for them, they are surprisingly happy they took a few minutes to chat.”

“One thing that would be a good fit for you is... (Continue on with your product pitch - e.g. did you know that we pay you before you see the vet and from as little as... per month. Your pet will be covered for day-to-day care too?) Do you see how that would work for you?”

### **Not Interested**

“That must be a mistake, surely, because we received a notification to call you. I know people get a lot of call center calls, but the thing is, it makes sense to listen to one of them every now and then, and this is that call.”

(Continue with product pitch and then ask...)

“So, have I got your attention for a few more minutes of your time? Trust me, it only gets better from here.”

**OR**

### **Not Interested**

“Mr./Mrs. ... I do understand... is there any reason that you have changed your mind regarding affordable Pet cover?”

**OR**

“Believe me, I’m with you. You probably get a lot of these calls, don’t you? You know, I get them, too, and believe me, I don’t like getting them any more than you do. But the good news is that taking just

30 seconds with me right now could change your life for the better and make sure your pet is covered for the expected, unexpected and everything in between.”

### **Generic**

“That’s no problem, Mr./Mrs. ... – I know that calls like this always seem annoying at first, don’t they? (Say this with a smile in your voice). I have several clients who told me the same thing when I first called them as well. But, after a few minutes I managed to change their mind. The point is this: if you’re like most people I speak with, you’re looking for affordable pet cover and in a couple of minutes I can share with you the solutions to those problems that my other clients are enjoying right now.”

“Let me ask you – If I can show you how you can (give benefit here), would it be worth a few minutes to find out how?”

### **Phase 1: Masked objections**

#### **I need to speak to my spouse**

“I understand, and I think it’s great that you and your spouse make financial decisions together, do you mind if I leave you with some of the things that make Oneplan insurance so awesome? It will only take a few moments (tailor to pitch - Pet insurance that pays you before you see the Vet etc.)”

#### **I need to speak to my spouse**

“No problem, and are you going to recommend this to them? “

(If yes)

“Great! Then I’ll hold on while you check with them...”

**OR**

“Wonderful. Then I’ll go ahead and get the paperwork started on my end – can you reach out and see if they’re available now to run this by them?”

**OR**

“No problem, I think it’s great you make financial decisions together with your spouse. Before you go, could I ask you a quick question – what do you think is the biggest reason your spouse might not go with this policy?”

(Listen for answer and recommended solution if possible)

**OR**

“I understand Mr./Mrs. ... Tell you what, I’d be happy to do: it’s not fair to ask you to do my job in chatting to your spouse about our awesome insurance, so if it’s alright with you, I’ll be happy to reach out to (decision maker) directly and answer any questions they might have – would that be O.K.?”

(If no)

“No problem. I’m here when you want to chat again.”

#### **Send Information**

“Okay then Mr./Mrs. ..., obviously there is something that I haven’t explained to you properly. I think it may be easier for us to chat through any questions or information you may require. Let me ask you this: What proof do I need to give you right now that this will work for you, to help you make that decision? Let’s work together to give you the pet cover you need if something goes wrong.”

#### **Send Information**

“I understand Mr./Mrs. .... that you require more information to make a financial decision. Remember, we can do everything for you over the telephone. Everything is digitally voice recorded to protect you from any misrepresentation and it also allows us to arrange cover for our customers like yourself for as little as R... per month for the ... Plan. So, may I arrange that for you?”

“I get that Mr./Mrs. ..., but if there is one thing we are more passionate about than insurance, it’s about making sure everything is easy to understand, easy to use and easy to apply. So, if you are looking for a little more information, then I can do everything for you over the phone. We record all of our conversations to make sure all of our bases are covered, and we get all of your information down correctly. So, if you have a good feeling about this policy and are happy with the information, I have given you, then why not let me arrange your cover for you for as little as R... per month for the ... Plan - sound good?”

### **Need to think about it**

“That’s absolutely fine Mr./Mrs. .... You know, because this is such an affordable and easy to understand product, everything is done over the phone. If you take out a policy with us today, you will be making a decision that will drastically help your peace of mind by giving you access to pet healthcare when you need it most. No one can predict when things go wrong and it’s better to be covered for when they do. How do you feel about letting me arrange the... Plan of cover for only R... per month or would the ... Plan suit you better?”

“I understand where you are coming from Mr./Mrs. ..., but remember we will be sending you a letter of confirmation and policy wording via email if you decide to take the cover today, and I will give you all my contact details at the end of the call. All we need is your permission and Oneplan will do everything else for you on your behalf Mr./Mrs. ... So, can I arrange the .... Plan at R.... per month?”

### **Phase 1: Unmasked Objections**

#### **It’s personal**

“That’s perfectly understandable, but the thing with Pet Insurance is that you benefit in more ways than you realise. From getting paid before you see the Vet, getting cover for day-to-day visits and amazing accident cover, it’ll will save you (and your wallet) in medical situations. How about I go ahead and arrange a policy for you?”

#### **I don’t have cover at the moment**

“Then you need Pet Insurance even more than you know! Did you know that a trip to the Vet can set you back R400 or more and an emergency situation can cost you thousands of Rands? That’s where we come in. We help to cover the costs of pet healthcare so that now you can afford to visit your Vet when you want. The best part is that our policies are simple, straight forward, and hassle-free. How do you feel about becoming a part of our Oneplan family to make sure you are covered for unexpected medical bills?”

#### **This is too expensive**

#### **Can’t afford/Too expensive**

“I get it Mr./Mrs. ..., everyone has a budget they have to try and work in, and if you are anything like me, then you might try and justify what you spend your money on. Even groceries are pricey! But the



way I like to look at it is like this... if you break this premium down into a daily rate you would only be looking at R... per day. There is nothing we can do with R... these days, isn't it? However, with R... Per day you will be able to gain financial security for you and your furry family when you really need it."

"I hear you. Nothing comes cheap these days. But the thing is, we make sure our insurance is affordable for everyone. That's why we have a range of awesome plans each designed to suit different budgets and medical needs. If you have a look at our ... Plan for example, for only R... a month, you get access to (list benefits of the plan and list other plans until reaching the most basic) ... for example our R... level of cover would only be R... per month... is that affordable? Wonderful, then with your permission may I arrange that for you?"

## **Phase 2: Masked objections**

### **I need to speak to my spouse**

"I understand Mr./Mrs. ..., it's great that you and your partner make these kinds of financial decisions together. If you don't mind me asking, are you wanting to speak to your partner because you are concerned about something like the price? If this is the case, then I can tell you straight off the bat that you would be doing yourself (and your bank account) a huge favour in having Pet Insurance with us."

### **I need to think about it?**

"You know Mr./Mrs. ..., whenever someone tells me they need to think about it, it's usually because the price isn't exactly where they would like it to be – is that part of what you need to think about?"

(If Yes)

"I get it and thanks for sharing that with me. Let me tell you why we price this the way we do, and what you get for that pricing..."

[Break down each part of your product/service and justify/build value in your price - explain Pet plans and benefits of each one. (When done):

"You see Mr./Mrs. ..., you get what you pay for with this and then some. Let's go ahead and complete a policy for you so you can start enjoying the benefits as soon as possible..."

**OR**

“Interesting. Can I ask what specifically you'll be thinking over? How can I help you think through those points right now?”

### **Need to Think About it**

“I can understand that Mr./Mrs. ..., when clients say they would like to think about it, they're really just wanting to be sure that they're making the right decision, and I get that completely. Let's look at what would happen if you say yes today, and what would happen if you say no. If you say no Mr./Mrs. ... nothing changes, but the threat of not having enough or no medical cover will still be there hanging over your head tomorrow. If you say yes, the very worst that could happen is that you would be taken care of financially should your pet need medical treatment at a Vet of your choice – which sounds pretty great, doesn't it? So, may I arrange this for you?”

### **Send Information**

“You know Mr./Mrs. ..., when I'm not here at work, I'm a customer just like you. What I look for when making a decision is someone with excellent product knowledge who can answer all my questions in a way that I understand. My job today is to be that expert you can rely on for your information, so please share with me your questions and let's see how I can help you.”

### **I'm not interested**

“I understand that, and I get it, but just so I understand, are you not interested because you feel you have enough cover at the moment or because you feel the premium is a bit expensive for you?”

### **Send Information, think about it, not interested, not now**

“I get it Mr./Mrs. ..., believe me, I do. But I just want to remind you that medical bills are really expensive now days, I went to the Vet last week for Vaccinations and a checkup for my baby and it would have cost me 600 bucks if I didn't have Pet insurance, and that's not even including medication! If you're still not sure, maybe you have some questions? “

“Actually, I have a question for you Mr./Mrs. ... Did you expect me to call you today? Of course not, and when you drive home this evening do you expect an accident to happen? No, do you perhaps know when your baby may get admitted into hospital? NO! but what if it does happen? If it does, it will cost A LOT of money, but with Pet insurance, you are looking at a monthly contribution of R... per month

to make sure that when something happens to you, you are taken care of. So, may I arrange this for you Mr./Mrs. ... ?

### **I'm not sure**

"I understand if you are still unsure, but help me to understand something – what exactly is holding you back from this today? Can you name one thing? Or do you feel like this policy is a bit pricey for you?"

## **Phase 2: Unmasked objections**

### **Unsure about which Plan...**

"I understand the way you feel Mr./Mrs. ..., but the trick is to not base your decision on price alone. Remember, spending too much on insurance is not a good idea, but spending too little also has its problems. By spending too much, you may lose a little money but that's all, but by spending too little, you are at risk of not having enough cover at the time that you need it most. Not being paid enough, they say you can never have enough protection or money in the time of trauma or tragedy Mr./Mrs. ... So, the ... Plan is only R... so how do you feel about giving me the go-ahead and arranging the ... Plan for you at only R... per month?"

### **Can't afford**

"Mr./Mrs. ..., let me ask you a question: When last did you go to a shop on the way home only wanting to buy bread and milk and walked out spending more money than you intended? Mr./Mrs. ..., a chocolate or ice cream for the kids, a magazine for yourself, it happens to us all the time. Doesn't it? Just yesterday I walked out of the shops with one bag of groceries that cost me 250 bucks – and that was for the basics! But the thing is, it is more than possible to afford this cover and fit it in your budget. And because, as I said earlier, there are no documents to sign, and no medicals to go for, all we need to do is put this protection in place with a few details. So how about I go ahead and arrange the ... Plan of cover at only R... per month?"

## **OR**

"I understand where you are coming from Mr./Mrs. ... Why don't we do this: if you take the monthly premium of R... per month and break it down into a daily rate you would only be looking at R... per day and what can you buy for only R....? Nothing much, but you can use this R... today and invest wisely

in ensuring your pet's health is protected and more importantly, their future, and make sure that when they need the medical attention or treatment the money it is there. So, for only R... per month for the ... Plan, may I arrange this for you?"

**OR**

"I get it if you are still a little uncertain, it's only human to be. Let me ask you something, are you saving up for something right now? Or wishing you could do more things like go on that beach holiday with your family and afford it? And you probably can't because of life's unexpected expenses. Maybe you had to fix your car last month, your fridge broke, or you got sick and the Vet's bills left you feeling pretty broke. Well, with pet insurance, we make sure the unexpected is expected, covering you for the what-ifs so that you never have to spend all of your hard-earned money on medical bills. So, your savings are your own and maybe you could even go on that beach holiday if you wanted to?"

### **Phase 3: Closing scripts**

#### **I still need to speak to my spouse**

"I get it – but let me paint a little picture for you – imagine you could live stress-free in knowing that the health of your pet is in good hands as you have access to the best pet health care out there? With Oneplan, this dream can become a reality. And I know how important your pet's wellbeing is to you. So, how about we take out a health plan today so that tomorrow, you can wake up knowing you are covered!"

#### **STEPDOWN (Can't Afford)**

"I understand. In fact, I had two other clients just like you who were uneasy about the price at first. But what they found was when something did go wrong and they were left with thousands of Rands in medical bills to pay, they phoned me the next day asking about pet insurance and wanting to take out a policy. So, what we can do is start you on the ... Plan, which is our entry level of cover. This is only R... per month. Remember, you can always upgrade at a later stage if you wish to. So, may I arrange this for you?"

#### **I don't know**

"I get it, trust me I do. But let me ask you something, if your pet was admitted to hospital today and the bill was thousands of Rands – would you be able to afford it? And even if you could, would

spending that kind of money for a medical treatment leave you with a smile on your face? Of course not.”

“We know they will eventually need medical treatment, be it for an accident or illness Mr./Mrs. ..., but we don’t know when or how. Every now and then we’re given opportunities to plan for it, and this is your golden opportunity to make sure that the people you care about the most will be there when you need it and not have to worry about medical bills. So, may I go ahead and arrange this for you?”

### **Not sure/just don’t know?**

“Mr./Mrs. ..., let’s look at what would happen if you say yes and what would happen if you say no to this excellent offer. If you say no, nothing changes, but the threat of not having enough cover at the time you need it the most will still be hanging over your head like a dark cloud tomorrow. It’s scary to think about, but it’s the truth. If you say yes, the worst thing that can happen to you is, if you need this, it’s there. So, for only R..., can I do it for you?”

### **OR**

“That’s perfectly fine. You know, Mr./Mrs. ..., a client of mine said to me the other day that in life there are only 2 things that you can be certain about, Illness/Accidents, and taxes (say this with a smile). Sshe went on to say how happy she was to have pet insurance so that the only thing she had to worry about was taxes. We’re giving you the opportunity to make sure that if anything happens to you, you have the right affordable Pet Insurance in place, and I know that your pet’s health is important to you. So, why not do yourself and your pet a favour and get the cover they deserve?”

### **Not interested**

“Okay, I get it – but let me ask you something. If you magically had the ability to ensure you are covered for any medical costs in the future, would you want it? Of course you would! That’s the reason I’m calling you today, to plan for the events we can’t predict, the circumstances we can’t see! So, why not give me the go ahead to arrange the ... Plan of cover for you for only R... per month?”

### **Call me back next month**

“I can do that for you no problem, but before you go, let me leave you with a little thought – have you ever been in a situation where you had the chance to prevent something from happening, but you didn’t take it. Well, this is your chance. Kind of like that little nagging feeling in your gut that tells you

to do something, this is it. Having Pet insurance is the best decision you could make to ensure you are covered for life's what-ifs and what-now's. Personally, if I were you, I wouldn't want to walk around without knowing my pet was covered, and certainly not for another month – who knows what could happen! Why don't we arrange a policy for you today?"

### **Not now**

Mr./Mrs. ..., I hear you, and I get it. You're probably thinking that you'll look into this next month, or maybe you don't think anything bad will ever happen to your baby/ies and we hope it never does. But in reality, accidents happen every single day and medical emergencies and even just a trip to your vet, isn't cheap!"

"Having pet insurance is like having a magical cushion to fall into and catch you when you fall. And I'm giving you the chance to grab onto it and let it catch you. How about we go ahead and arrange the ... Plan of cover for only R... per month?"