



PET PRODUCT

Study Guide



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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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
Accident	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.
Admission	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.
Annual Limit	Means the maximum amount of cover that would be paid for twelve (12) consecutive months from the date of inception.
Application Form	Means the form that you complete to insure your Pet (telephonically or online).
Authenticated Collections	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.
Calendar Month	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.
Chronic Medication	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.
Clinical Signs	Means any changes to your Pet's normal healthy state, behaviour, or bodily functions.

Complementary treatment	Means any alternative treatment including, but not limited to, physiotherapy, hydrotherapy, homeopathy, acupuncture, chiropractic, and rehabilitation therapy.
Congenital	Means a condition existing before birth, at birth or that develops during the first month of life.
Days	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.
Debit Order Dates	<p>The date the client nominates for us to debit his premium.</p> <p>The following debit order dates are available:</p> <p>The 20th, the 25th up to the last day of the month, the 1st, 2nd and the 7th.</p> <p><u>Please note</u> even though we debit premiums in advance, if the inception date falls on the 1st of the month, we will allow the nominated debit date from the 1st, 2nd and the 7th of this month.</p>
Diagnostic Procedures	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).
Event	An event that would cause us to pay a claim as per the cover provided in the policy.
Exclusions	Means any conditions or illnesses of your pet that are excluded for a period of time as determined by Oneplan.
Excess	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.
Excess Buster	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.
Euthanasia	The painless killing of a pet, done by a registered Vet.
Grace Period	<p>This is a 15-day period of grace where there is an unpaid premium starting from the 1st of the month). Premiums must be paid by the 15th.</p> <p>During the Grace Period, the policy will be suspended, and no claims will be entertained until the outstanding premium has been paid.</p> <p>The Grace Period will commence from the second (2nd) month of the policy inception after successful collection of the first (1st) premium.</p> <p>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>

	<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 15th, DebiCheck will attempt a double debit for the now two months outstanding. Further non-payment may result in a lapsed / cancelled policy.</p>
Hereditary	<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>
Illness	<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>
Inception Date	<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"> • Pro-rata means in proportion or proportionally. • If the premium is not successfully received, termination conditions apply. • All waiting periods and exclusions are calculated from the successful inception date.

Injury	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.
Leniency	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.
Old School	<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 petclaims@oneplan.co.za 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>
Oneplan Claim Card	Means the transactional Cheque card onto which claims are loaded through the Mobile APP. It is a Standard bank cheque card.
Pre-existing Condition	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

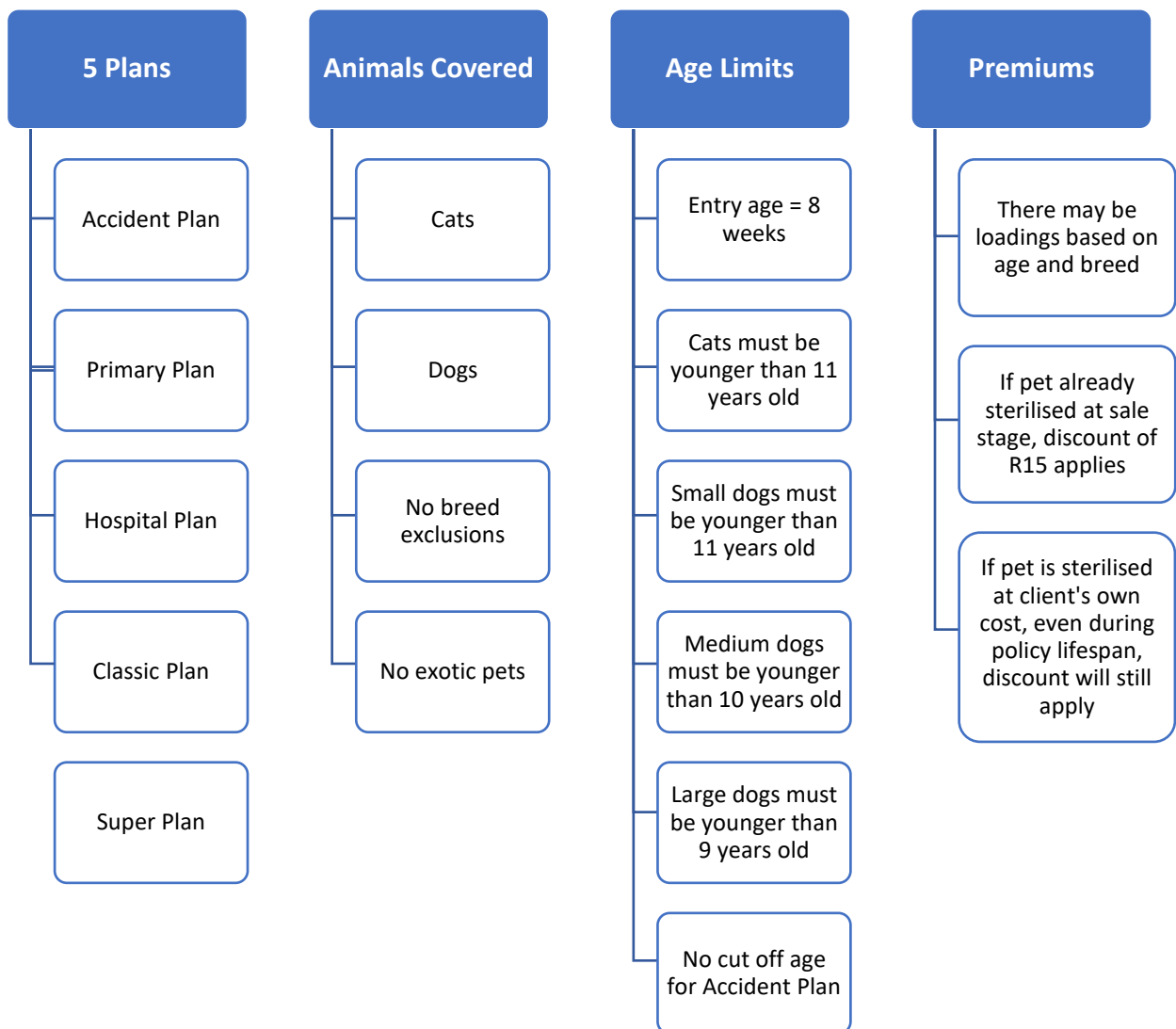
	began and it doesn't mean that your pet was diagnosed with it; he or she could even have been showing the symptoms for it to be classified as pre-existing.
Policy Schedule	Means the document that lists the detail of the insured amounts, exclusions, and cover limits.
Risk Profile	Means our assessment 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.
Sanctions	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.
Vet	Means a legally licensed Veterinarian, or specialist Veterinarian, currently registered and practicing in accordance with the applicable laws in South Africa.
Vet Facility	Means a legally registered South African Veterinary hospital, clinic, centre, or surgical practice.
Waiting Period	The time the insured must wait before making a claim.
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 – 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.
Year	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.

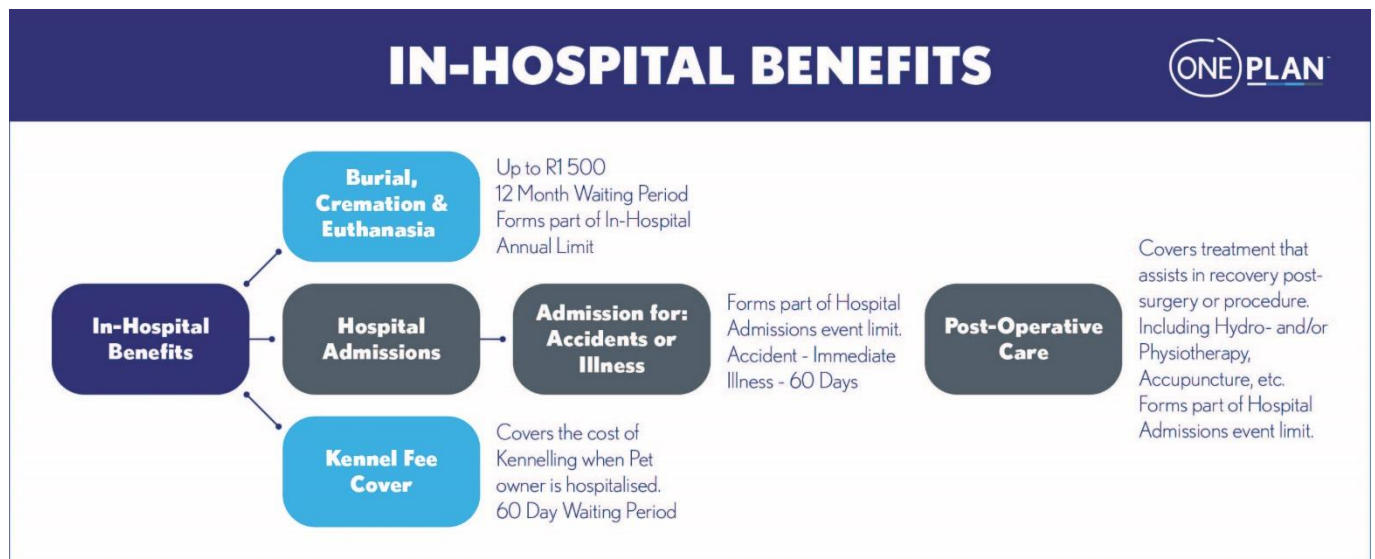
Pet Med Booster

- 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
- Electrocution
- 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

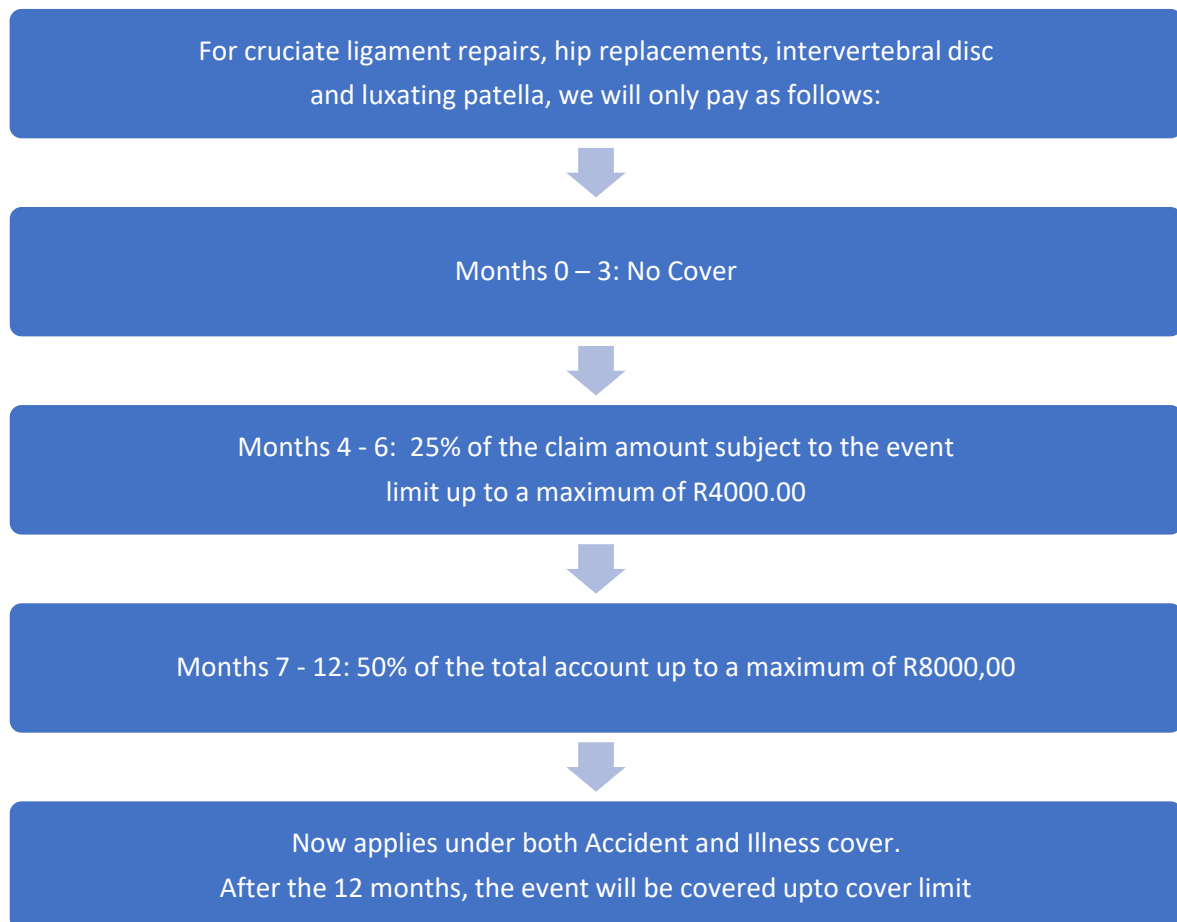
- The conditions listed below will specifically be excluded from cover for all insured cats and dogs for a period of twelve (12) months from date of inception (pay attention to these!):
- Cancer
- Arthritis
- Heart disease
- Tumours / masses / growths
- IMHA (Immune-Mediated Haemolytic Anaemia)
- Tuberculosis (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"> • Accidents • Illness 	Excess Buster premiums: <ul style="list-style-type: none"> • Primary Pet Plan = R25 per pet • Hospital Plan = R30 per pet • Classic Plan = R35 per pet • Super Pet = R40 per pet
Excess fees and how they are calculated: <ul style="list-style-type: none"> • Month 1 to 6: 25% of the claim amount subject to the cover limit • Month 7 onwards: 10% of the claim amount subject to the cover limit • Minimum of R500.00 	<ul style="list-style-type: none"> • The Excess Buster can be added to the policy at any time. • There is no waiting period as long as the premium for the excess buster has been collected at claim stage.
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"> • 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. • This all includes the excess waiver, so you don't have to pay excess fees for any in-hospital claims. 	<ul style="list-style-type: none"> • Hospital and Primary Plans: for R35 per pet, you get R350. • Classic Plan: for R 80 per pet, you get R800 + R800. • Super Plan: for R90 per pet, you get 900 + 900. • Not applicable to Accident Plan.
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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.

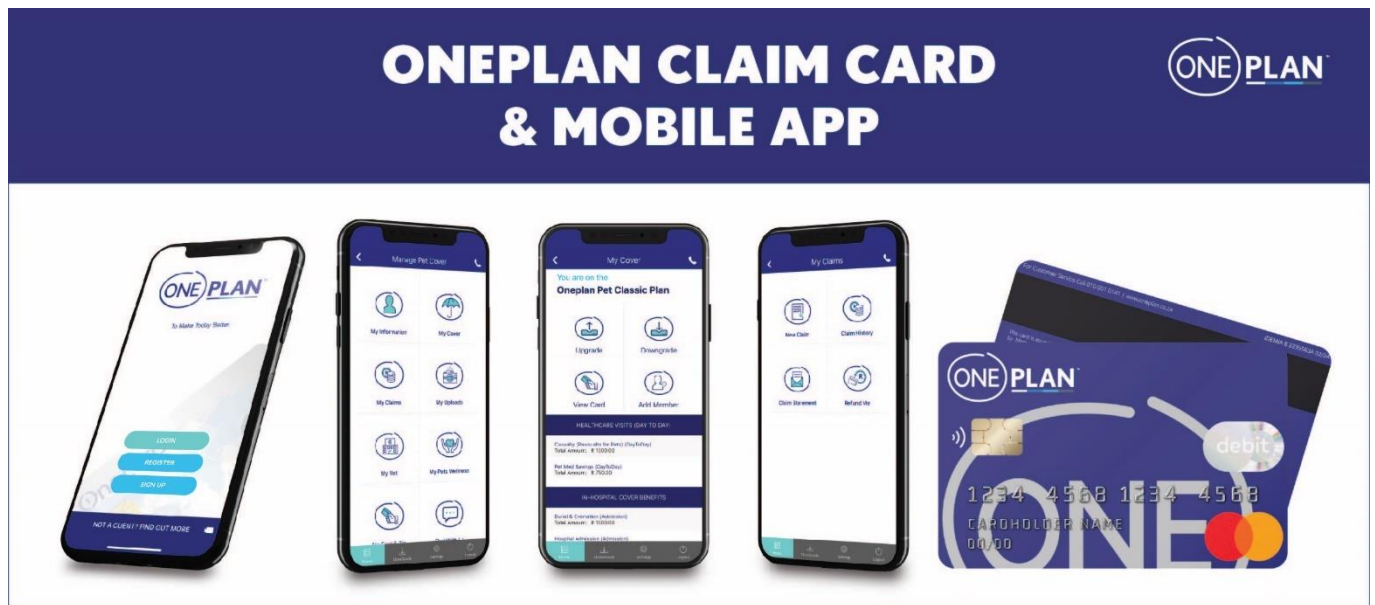
What you are covered for:

- 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 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

SMS received with policy number

Download the Mobile APP

Open APP on Phone

Select register

Type in Policy number, ID and create password

Click on Register

Can now login with Policy number and password

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

Date	VISA Payment	
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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.



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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).

Underwritten By
 Bryte

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: 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?
FAIS Act, 37 of 2002	Financial Advisory and Intermediary Services Act
BN194, 2017	Determination of Fit and Proper Regulations <ul style="list-style-type: none">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
FAIS Notice 86, 2018	Exemption of Services under Supervision, 2018 <ul style="list-style-type: none">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).
BN80, 2018	General Code of Conduct for FSPs and Representatives <ul style="list-style-type: none">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,

	limitations, and what the client will be paying, how they can complain, and how we service them after a sale.
FICA, 38 of 2001	<p>Financial Intelligence Centre Act – Anti Money Laundering</p> <ul style="list-style-type: none"> • 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). • 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. <p>We must also report suspicious transactions because money laundering is always a secondary offence to criminal activity.</p>
POCA, POCDATARA	<p>Terrorist Financing Control Regulations</p> <ul style="list-style-type: none"> • This act prohibits us to insure a client that is on a Sanctions list, so therefore we must again know who we deal with!

Debit order Dates

The following debit order dates are available:

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

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

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 3rd party, for example, “my dog bit my neighbour’s dog that is not covered by Oneplan”?

No, we do not cover 3rd party.