



ONE PLAN™

To make today better



Short-Term

Car Insurance



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).



Our Cover



Personal Risk Profile

You Decide Your Premium

Month-to-Month

Easy Claims Process

You Choose the % of Cover

Convenience

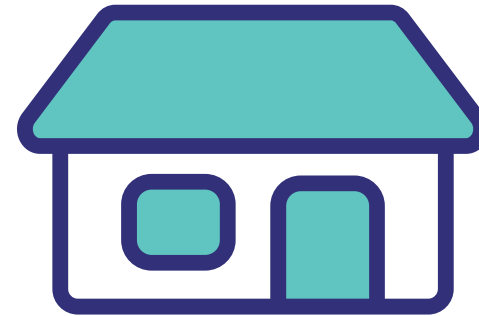
What makes us different?

- **You choose your excess:** The client may choose their excess between 5% and 70%. Suppose you select an excess (also known as a voluntary excess) of 5%. In that case, Oneplan pays 95% of the claim (IMPORTANT: voluntary access is chosen by you based on your financial needs and the premium you are prepared to pay). Should you wish to increase your voluntary excess to, say, 70%, 70% will then be deducted from the claim amount and Oneplan only pays 30%. This excess is set between 5% and 70%, meaning you cannot choose an excess less than 5%, nor can you choose an excess more than 70%.
- **Manage your own cover:** Our clients can manage their policy in the palm of their own hands with the easy-to-use mobile application (this is accessible 24/7).
- **Validation:** By using the mobile application, our clients can validate their vehicle themselves by taking pictures of their vehicle using our in-app camera to take the required images (no need to drive to an agent). NOTE: If a client skips a premium or is involved in an accident, we require revalidation to be done whether the claim was successful. Proof of repairs needs to be submitted in addition to new validation images.
- **Claims:** Claiming is just as easy as snapping a pic using the app and then uploading it by providing details of the event in the app. NOTE: Our standard excess of R 2 500 can be waived if the client takes and submits the images of the accident at the scene.

Short-Term Product



Car



**Household
Contents**



Legal Terminology

- **Validation:** This means initial validation and/or subsequent re-validation of your vehicle by the uploading of required images, videos, and any other requested information and/or documentation which may be required to assess the condition of your car. A vehicle is only deemed as “Validated” if confirmation is received from us.
- **The following images are required for successful validation:** Registration plates, VIN, the front, the back right and left side of the vehicle, full license disk, and open bonnet (engine compartment). This process must also be followed subsequently after repairs.
- Once the client has sent us all the information & uploaded the required photos, please check on the app to see if the status reflects as ‘Covered-Active’; this means that the client is covered.
- If pictures are not uploaded, client’s vehicle will ‘not be validated’ and this may result in the claim being rejected.



Legal Terminology

- **Maximum amount of cover:** The most we will pay out for the events and items we cover. This amount is shown on the schedule and contained on the Oneplan Mobile App (MAXED AT R500 000 RETAIL VALUE).
- **Cover limits:** The client can select this using a sliding scale. Client is covered for 100% and selects the percentage of excess he chooses to pay, selecting between 5% to 70%. This amount will then be deducted from the claim amount upfront before the claim is paid out.
- **Salvage:** The selling of undamaged parts or scrap metal after an accident.



Legal Terminology

- **Start Date:** The day that the selected cover begins for the first time. The start date is shown on the schedule. If your cover does not start on the first of the month, you will pay a pro-rata premium for the days remaining in that month.
- **Period of Cover:** The number of days that we provide cover for, as shown on the schedule. This is not limited to the first to the last day of the month as your policy can start at any time.
- **Oneplan Mobile App:** A mobile application that can be downloaded from either the Google Play Store or App Store on your phone. The application is to shorten the claiming and the administration of your policy.



Legal Terminology

- **Retail Value:** Retail value means the reasonable value or price at which a motor dealer will sell the vehicle for, including factory-fitted accessories.
- **SASRIA: South African Special Risks Insurance Association:** According to the SASRIA website, SASRIA is “a state-owned company and the only short-term insurer that provides cover against special risks such as civil commotion, public disorder, strikes, riots and terrorism.”
- **Warrant:** Guarantee facts or conditions that we can rely on as true.
- **Territory:** Territory means South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Zambia, Malawi and Mozambique.



Excess

- **Excess:** The amount you are responsible for paying towards your claim. The excesses are shown on the schedule.
- **Additional Excess:** means the additional excess over and above the basic administration excess applicable to the same claim. Additional excesses may be added together (accumulate) and will be added to the basic excess.

The client is liable for the flat rate Excess of R2500 as well as the difference between the % of cover selected and 100% of cover (self-insured amount).



Additional Excesses

Means the excess over and above the basic administration excess applicable to the same claim.

Additional excesses may be added together (accumulate) and will be added to the basic excess.

- 10% of the claim amount if a single-vehicle accident
- 10% of the claim amount if the driver's license is less than 24 months
- 10% if the driver insured for less than 12 months
- 10% if claimed within first 6 months
- 10% if the vehicle written-off within the first 12 months

A minimum excess of R 2500 will apply to any additional Excess Claim



Excess

R100 000.00 Retail Value
 20% Excess
 R10 000.00 Damages

Step 1: Deduct the 20% excess selected from the R 10 000 claim amount – R 2 000 = R 8 000

Step 2: R8000 – Admin Excess of R2500 (if images not taken at accident scene) = R5 500

Oneplan pays: R5 500

The client is liable for R4 500

Excess of R2 500 + 20% Selected excess R2 000 = R4 500



COVER

EXCESS AMOUNT

Household Content **R2 500 admin excess fee**, per claim before the claim is paid –
deducted up front

Car **R2 500 admin excess fee**, per claim before the claim is paid –
deducted up front (additional excesses may apply)

No Excess Buster available on these products (excess waiver may apply to Car)



Groups of Vehicles

We only insure 2 Groups of Cars

Criteria

Vehicles that weigh less than 3500kg & do not seat more than 7 passengers including the driver which includes;

1. **Privately used:** Seats less than 7 people, e.g., Hatchback, Sedan, Station Wagon, Minibus, SUV
2. **Light delivery vehicle:** E.g., Double Cab, Club Cab, Single Cab, 4x4, 4x2



Classes of Use

- **Private use only:** Pensioners, housewives, social, domestic, and leisure use ONLY; client does NOT use the vehicle to drive to work
- **Private & LIMITED professional & business use:** Someone who works in an office as a Lawyer, Doctor, Architect, Bookkeeper. Driving to work and back but NOT leaving the office for more than 30% of their total weekly usage for business-related reasons.
- **Full business use - Not Covered:** Someone who drives away from the office regularly (more than 30%) for work purposes: sales reps, assessors, surveyors, private investigators.



Classes of Use

- **Private use only:** Social, domestic, and leisure use only.
- **Private and limited professional and business use:** Social, domestic, leisure, and professional use. Driving to work and back but NOT away from the office for more than a third of the total weekly usage to see clients, attend meetings, or for business-related reasons.
- **Full business use (NOT COVERED):** Social, domestic, pleasure, and professional, including travel to and from your home and permanent place of work, study, or profession. Driving to work and back and away from the office for more than a third of the total weekly usage to see clients, attend meetings, or for business-related reasons.
- **Vehicle sharing, accepting payment for giving lifts to passengers for social purposes, or commuting, is not excluded but only if both conditions below are met:** The passengers carried – not for a passenger-carrying business; The total payment does not amount to profit.



Insured Amount

The amount the vehicle is insured for is based on the retail value of the vehicle and the percentage of cover bought.

Retail value means the reasonable value or price at which a motor dealer will sell the vehicle, including factory-fitted accessories. (Mead & McGrouther Auto Trader)

The vehicle's age, condition, and odometer readings might affect the value of the vehicle at the time of the loss.

The following does not form part of the retail value:

Any vehicle accessories or extras after vehicle manufacturing (rims, sunroof, heated seats, etc.).



Finance House

Finance Houses

If you don't have the full amount available to purchase a vehicle in cash, you can buy it through a finance house.

They then pay the dealership, and you pay them a monthly instalment.

We settle with Finance Houses

In the case of an accident, we will NOT pay to finance houses – damage.

We will ONLY pay finance houses in the case of the vehicle being stolen or written off.



Basis of Payment

Basis of payment:

We pay up to the maximum percentage cover of the retail value as reflected in your schedule, or the value of the vehicle as published, or the amount of damages, whichever is the lesser, for the following conditions:

- If the vehicle is stolen or hijacked and not recovered
- The cost of the repair
- If the assessed cost of repairs is more than 70% of the maximum amount of cover or retail value, including VAT. The vehicle is regarded as uneconomical to repair and will be written off.

We only pay if you have a valid claim under this section.



Basis of Payment

We deduct the excess

We deduct the excess upfront before the claim is paid.

We may decide to repair the vehicle

If the vehicle can be repaired, we may choose to have the vehicle repaired.

We may pay the price for parts or accessories not readily available

Should a vehicle not be manufactured in SA, we will still pay for the parts.

You must tell us about expired licenses, endorsements and convictions.

There are no restrictions to your car insurance cover – anyone is allowed to drive your car.

See covered vs. not covered for items/events not covered under your policy.



Emergency Towing

We cover the cost of towing the vehicle following an accident – only if not recoverable from another source.

We pay up to R3 500 for towing and storage.

The client pays upfront, submits a detailed invoice, and we will refund them.

We pay for loss or damage directly caused by:

- Civil commotion, labour disturbances, or riots occurring outside of South Africa and Namibia;
- The act of any lawfully established authority in controlling, preventing, suppressing, or in any other way dealing with any occurrences referred to in (1) above.



Third Party Claims

Accidents where you are at fault:

- We will cover you up to your cover limit – if your claim is valid (you have a valid driver's license/were not under the influence of alcohol, etc.).
- We cover the full cost of damage of the third party (up to R2.5 million), but not medical bills or legal fees.

Accidents if another person uses your vehicle – only if the person meets all of the following:

- They have your consent to drive the vehicle;
- They do not have insurance under any other policy;
- They have not been refused any car insurance;
- They observe the terms and conditions of this policy.



Vehicle Use

Vehicle use excludes:

- Hiring out for reward;
- Carrying goods for re-sale, reward, or trade, unless we have given our prior consent in writing to include this;
- Carrying passengers who pay a fare;
- Courier services;
- Commercial travelling;
- Selling products or services (applicable to private use and private and limited professional and business use only);
- Driving instruction for reward;



Vehicle Use

Vehicle use excludes:

- Racing, speed, or other contests, rallies, trials or use on any racetrack whether or not at an organised event;
- Any purpose in connection with the motor trade. However, we do pay for injury, loss or damage while the vehicle is in the custody or under the control of a member of the motor trade for the purpose of overhaul, maintenance, service or repair;
- Any purpose on the airside of any airport or landing strip;
- Towing for reward;
- Travelling to and from place of work, business, or professional use of any nature (applicable to Private use only).



Claiming

To claim after an event happens:

- We can waive the R 2 500 Standard Admin if the client takes pictures at the scene of the accident:
- The accident needs to be reported to the police within 24 Hours
- Tell us about the event as soon as possible (30 Days)
- Give us details of the event in writing (claim can be loaded via app)
- Tell us if you have other insurance
- **Tell us immediately about any claims that are brought against you**
- There are time limits to claiming
- We will not pay any claim after the end of 36 months from the date of the event unless the claim is:
 - a. the subject of pending legal actions; or
 - b. for legal responsibility to a third party



Validation

VEHICLE VALIDATION PROCESS

The client can log onto our mobile app and upload the following images:

Right Back Tyre Tread, Left Back Tyre Tread, Number Plate, Right Front Tyre Tread, Left Front Tyre Tread, Odometer Reading, License Disk, Back, Front, Vehicle Identification Number, Left, Right, Engine Compartment.

? Questions

Should you have any questions on the training material please feel free to reach out to:

brokers@oneplan.co.za

