



ONE PLAN™

To make today better



Short-Term

Car & Household 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).



Why choose Oneplan?



Easy-to-Use
Mobile App

You Choose
the % Cover

Easy Claims
Process

You Choose
Your Cover

Convenience

Our Cover

What is Short-Term Insurance

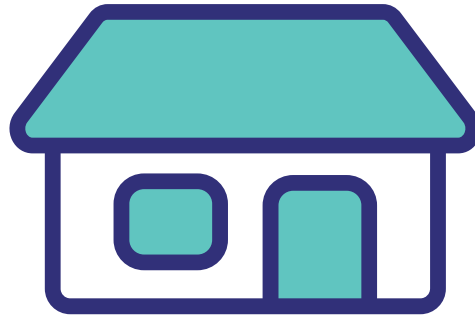
- Short-Term Insurance includes, but is not limited to, Motor vehicle, Household, & OTG cover.
- Your premium is paid on a month-to-month basis.
- The premium is based on the client's personal risk profile, and
- Caters to your changing needs.
- Minimum of 18 years old. No maximum age limit.



Short-Term Product



**Car
Insurance**



**Household
Contents**



**One-the-Go
Insurance***

*The OTG product is a VAP (Value-Added Product) only available to current policyholders and can't be sold separately.

Definition of Household or Home

- Home includes the main house as well as outbuildings (separate building on property) and other roofed structures.





What is Covered - HC

- Household goods and personal belongings inside the home.
- Movable fixtures and fittings inside the home you own or for which you are legally responsible.
- Please remember that Household Insurance only covers household content, which includes but is not limited to couches, coffee machines, and beds.
- It does not include your laptop/camera or your mountain bike; these items can be taken away from your home and must be insured more specifically under our On-the-Go add-on product.



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 000.00 REPLACEMENT VALUE).
- **Cover Limits:** You select this using a sliding scale. Client is covered for 100% and selects the percentage of excess she/he chooses to pay, selecting between 5% to 70%. This will then be deducted from the claim payout.
- **Period of Cover:** The number of days that we provide cover for, as shown on the schedule. This is not limited to the first day or the last day of the month as your policy can start at any time.



Legal Terminology

- **Oneplan Mobile App:** A mobile application that can be downloaded from either the Google Play Store or App Store for Apple. The app is to shorten the claiming and the administration of your policy.
- **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.
- **Pro-rata:** Our premiums are calculated from the first to the last day of the month, if your policy does not start on the first and you are therefore not covered for the full month. The pro-rata amount is just paying for the days that you are covered for.



Legal Terminology

- **Unoccupied:** When you are away from home for more than 60 consecutive day during a 12 (twelve month) period. Not covered unless prior written consent received from us.
- **Unattended:** When all residents are away from home temporarily but have the intention to return, for example, travelling to and from work, shopping and weekends away.
- **Wear & tear:** The damage that comes from ordinary use. E.g., a worn-out carpet.



Legal Terminology

- **Self-insurance:** The policy only covers the percentage of cover you bought, and which is noted on the policy schedule. You will be your own insurer for the difference between the percentage of cover you bought and the full replacement value.
- **Warrant:** Guarantee facts or conditions that we can rely on as true.
- **Territory:** The insured address.



Premiums

- **Monthly Premium:** Payable monthly by debit order date as shown on the schedule. Our debit dates run between the 20th to the 7th.
- **First Premium:** Payable on or before the start date – we pay in advance, not in arrears.
- **If you cancel by Stop Payment:** If you stop payment of your debit order, your policy will automatically end on the last day of the month for which we received a premium.
- **Paying in Advance:** We use DebiCheck to collect the client's monthly premium. We need to ensure that the client accepts the mandate on the sales call.



Premiums

If you have a claim

We will consider your claim only when we have received the premium during the grace period (a period of grace due to non-payment, from the 1st to the 15th, during which the policy will be suspended and no claims entertained).

At sales stage, the client can choose various payment methods available.

If the client wants to incept his policy immediately, the following options are available:

1. Client has the option of making payment via **Credit/Debit card using the Payfast link**
2. Client has the option of being **debited** within the next 3 working days.
3. Client has the option of making payment via **EFT (sending us the proof of payment)**



Covered Items | Items & Events we cover

We pay for loss or damage to your household contents caused by any of the following events:

- Fire, lightning, or explosion.
- Storm, wind, water, hail, or snow.
- Earthquake.
- Bursting, overflow, and leaking of water apparatus, heating installations, geysers, and pipes.
- Deliberate acts of malicious damage.
- Impact damage to the home, for example, a motor vehicle crashes into the home.



Covered Items | Items & Events we cover

Theft and attempted theft: However, there must be forcible and violent entry or exit if;

The home is:

1. Unattended
2. Is lent, let, or sublet by you or shared with you;
3. Under alteration, construction, cleaning, renovation, or repair.

If the home was unoccupied for more than 60 consecutive days in any calendar year, theft or attempted theft will not apply unless we have given our prior consent in writing to extend cover.



We have recently introduced a Standard Admin fee of R 2 500

NOTE: In the event of a loss of one insured item, we only pay a maximum of 10% of the total insured value per item.

Example:

Let's say Siphon insured his household content for a total value of R 100 000, but his TV is valued at R 40 000. Siphon will only receive R 10 000 cover (meaning that 10% is the maximum that we will pay out for the loss of 1 item).



HC Specific Conditions

These conditions are in addition to the general terms and conditions of this policy.

Cover property (self-insurance)

We will only cover the percentage of cover as selected by the client and as reflected on the policy schedule; the client will be liable for the difference.

Firearms

We will cover your firearms if you comply with the legal requirements of owning, using, and safekeeping a firearm.

Malicious damage

We cover malicious damage provided that certain conditions are met. It depends on the intention of the person who damaged your content.



HC Specific Conditions

Burglar Bars

These are not mandatory. If you warrant that you have burglar bars it, needs to be in front of every window that opens to the outside.

Security Gates

These are not mandatory. If you warrant that you have security gates, it needs to be in front of every door that opens to the outside INCLUDING the sliding door.

Security complex and retirement village

A security complex or retirement village has a high perimeter wall that surrounds the property with either a razor coil wire or an electrical fence on top of the wall as well as regulated entry with 24 hour security.



HC Specific Conditions

Burglar Alarm

If you warrant that you have a burglar alarm, there are various conditions that need to be met which are explained in the policy wording, such as: you need to have an agreement with an alarm company who can provide a detailed log of all activation and de-activation as well as an alarm check every six months, also an agreement with a security company who will respond when the alarm goes off. Having an alarm is not mandatory.



Automatic Extension

Automatic extensions to your household contents cover

We pay for theft or attempted theft from the outbuildings. We pay up to the maximum amount of cover for household contents shown on the schedule if any one of the following conditions are met:

- 1. Burglar alarm that extends to the outbuildings is installed and activated when the outbuildings are unattended or unoccupied; or*
- 2. There is proof of forcible, visible, and violent entry or exit.*

Claiming

To claim after an event happens:

- Report accidents and crimes to the police
- Tell us about the event as soon as possible
- Give us details of the event in writing
- 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

Claiming | Household Contents

- Open the Oneplan App and login
- Select “Car & Household Policy”
- Select “My Claims”
- Select “Load Claims”
- Select “Household Content”
- Using the drop down, select which item you are claiming for
- Complete the required information and upload the necessary images
- Select “Submit Claim”



Claiming

Process

What's it used for?

Android iOS App

All HC, MV & OTG Cover

Self Service Portal

All HC, MV & OTG Cover

Call Center

All HC, MV & OTG Cover



Claiming | Validation

1. Link is sent during sales call to download the app.
2. Register & log in.
3. Select “My Cover”.
4. Select “Upload” next to the relevant item covered.
5. Take the necessary photos and save on the app.



Claiming | Excess

Cover

Excess Amount

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

Motor Vehicle

R2 500 admin excess fee per claim before the claim is paid –
deducted up front – Additional Excesses
10% of claim amount if single vehicle accident
10% of claim amount if driver's license less than 24 months
10% if driver insured for less than 12 months
10% if claimed within first 6 months
10% of claim amount if car is written off within the first 12 months

Claiming | Excess

Cover

Excess Amount

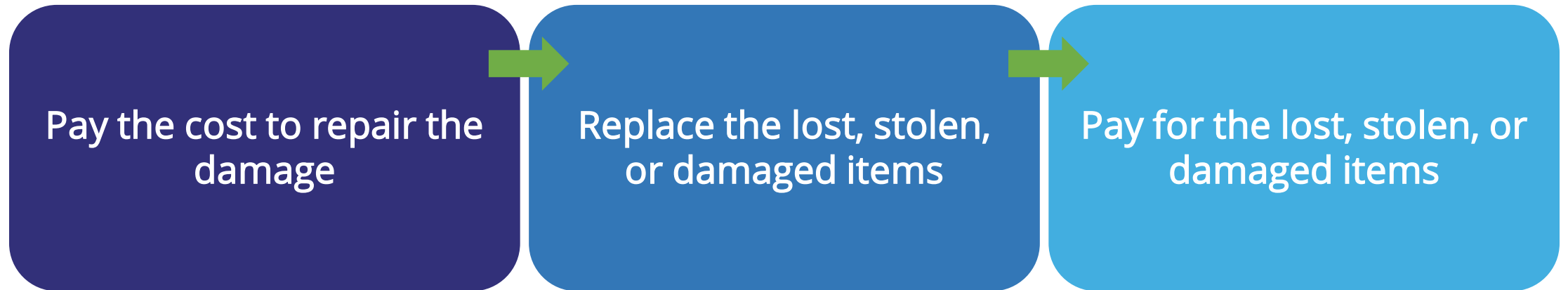
On-the-Go

No Excess amount – we will cover in full.

*No Excess Buster is available on these products.



Claiming | Payout of Claims





Debit Dates

1st

2nd

3rd

5th

7th

20th

25th

Last day of
the month

? Questions

