

ONE PLAN™

Pet Insurance

Underwritten by



Material Changes 2018

Effective Date: 1 March 2018
Version: 3.0

Oneplan endeavours to provide clients with a product that is both fair and suitable to our furry family members health needs. In doing this Oneplan has done extensive market research and analysed the need for sterilisation of pets. Therefore, we are excited to inform that we have added sterilisation as a further option to our Routine Cover. We further changed our definition of our Policy Schedule to make sure you understand that the Schedule provides specific exclusions and general exclusions to enable clearer transparency of your cover, this detail may not be reiterated in the Policy Wording.

Below is a summary of all the material changes:

1. IMPORTANT DEFINITIONS

“Policy Schedule” means a document that lists the detail of the insured amounts, exclusions and cover limits.

2. WHAT IS COVERED?

ROUTINE CARE

You may claim for Routine Care every twelve-month cycle, from successful inception of your policy, for your pet up to the limit as specified in your policy schedule. Only medical expenses related to medical treatment for Routine Care will be covered. Routine Care includes, consultations, voluntary sterilisation, vaccinations, deworming, flea control, and anal gland expression but excludes costs for pet accessories such as food, beds, toys, leashes etc. A detailed invoice must be provided for us to validate your claim. Your Routine Care claim amount cannot be used in conjunction with any other cover amount available on your policy.

Please note voluntary sterilisation has been added under “Routine Care” up to the cover limit of your selected policy type. It may also be noted that the consultation for a Routine Care Event will also be covered under the annual routine care limit and not separately under any other cover.

VET VISITS

Cover for a Vet Visit will be available up to the cover limit per event. A fourteen-day waiting period for all new events after a claim will be applicable. You may however, utilise the cover up to the limit for all related events within the fourteen-day waiting period. This include but are not exhausted with relation to follow up visits or bandage changes.

PRESCRIPTION FOOD

Oneplan endeavours to provide our furry friends with life sustaining medical cover. In order to achieve our vision, we will be excluding prescription food to maintain sufficient cover for medication, vet visits, accident and illness cover.

3. FOR ILLNESS AND ACCIDENT COVER CLAIMS

The “How to Claim” section of the policy wording, included below, provides for discretion to be exercised by our Underwriters in assessing your claim. The Invoice will have to reflect an overnight stay with the supporting documentation noting the diagnosis and procedures. The invoice will be reviewed in its entirety as the cover is intended for accidents which result in injury or a serious life-threatening event.

South Africa

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For a claim to be considered, the account/invoice must reflect details of the procedure and/or treatment administered for the diagnosed condition and where a charge for an admission overnight is reflected wholly considered.

For the purposes of this policy, "Accident" means a sudden, unexpected, unforeseen, unusual, unintended event which occurs at a specific time and place and must be a direct consequence of at least one of the following:

- Burn or electrocution
- Motor vehicle accident
- Fall from an elevated surface/position
- Actions of another animal
- Embedded foreign object requiring surgical endoscopic removal
- An allergic reaction to an insect bite or a snake bite
- Poisoning
- Near drowning

Or other incidents that result in:

Traumatic ligament or tendon injury (excludes cruciate ligament repairs because of a degenerative disorder)

- Fractured bones
- Lacerations, abrasions, punctures or wounds
- Swallowing of foreign objects

4. AGE OF YOUR PET

Please take note that the maximum age for our pets cannot exceed eight years (nine years old age next birthday). This will only be applicable for all inceptions from 1 March 2018 onwards.

5. SECTION 9 STATUTORY DISCLOSURES

CONFIDENTIALITY, SHARING AND PROTECTION OF PERSONAL INFORMATION

We at Oneplan respect your constitutional right to privacy. We are bound by the terms and provisions of both Section 51 of the Electronic Communications and Transactions Act, 2002 ("ECT Act") as well as the Protection of Personal Information Act 4 of 2013 ("PoPI Act") regarding the processing of your personal information. We may use necessary legal means to check and validate the information you provide to us.

The reason why we collect and use your personal information is for the purposes of providing you with insurance cover, giving you access to our products and services, to conduct market research, to help us improve our products and services tailored to your needs, for audit and record keeping purposes, to comply with legal and regulatory requirements, for the detection of fraud, crime and/or money laundering and to enable us to process your instructions or requests pertaining to your policy or our other products and services.

Your information shall be kept confidential, however, we shall disclose it to certain third parties, as required in the normal course of our business, to other insurers for the specific purpose of insurance and to reduce and prevent any form of fraudulent activity, and as may be otherwise legally required by us. By reducing the

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incidents of fraud and assessing risks fairly, future premium increases may be limited. Where your personal information is shared with third parties, we ensure that they understand and also adhere to the provisions of the PoPI Act in so far as it relates to the processing of your personal information and we have privacy agreements in place to ensure adherence to this. We have implemented reasonable security measures to protect your personal information that we process to ensure that your privacy and confidentiality is upheld.

In taking out this policy, you have provided us with your personal information and have further consented to us processing your personal information in accordance with the provisions of the PoPI Act and you further confirm that the information you have provided us with is accurate and correct. Oneplan will retain your personal information only for as long as we are legally required to and will destroy the personal information you have provided to us upon your request or when we are no longer required to retain this information by law.

You may request Oneplan to delete, amend, update, change or correct your personal information processed by us by sending a request in writing to our Customer Care Manager at the following email address info@oneplan.co.za

Oneplan would also like to, from time to time, provide you with information relating to new products, services, promotions and other special offers or information we think you may find interesting. We will adhere to the provisions relating to direct marketing as provided for in the PoPI Act. Where you are a new client, we will first request your consent to receive such direct marketing material from us before any communication in this regard is sent to you and you will be provided with the option to opt-out of receiving this information with every marketing-related communication. All current and existing clients will be provided the option to opt-out of all marketing-related communication sent. Once you opt-out of receiving marketing-related communication, we will not send you any direct marketing.

This document is to be read together with our [Privacy Policy](#) which is available on our website and which you are deemed to have read, accepted and agreed to by virtue of taking out this policy with us. Should you have any queries or concerns relating to any terms contained in our privacy policy, or should you wish to withdraw your consent to allow Oneplan to process your personal information, you may, at any time, send a request in writing to our Customer Care Manager at the following email address info@oneplan.co.za

Should you decide not to accept the proposal and not provide us with consent to process your personal information, the information already collected, will be de-identified and only used for statistical and research purposes.

If, at any time, you feel that your personal information has been processed by us without your consent or that your rights in terms of the PoPI Act have been violated in any way, you may send a complaint through to our Compliance Manager at the following email address irene.w@onegrp.co.za or alternatively you may submit your complaint directly to the Information Regulator.

The Information Regulator (South Africa)

SALU Building,
316 Thabo Sehume Street,
Pretoria

Tel: 012 406 4818

Fax: 086 500 3351

South Africa

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Oneplan is administered by Oneplan Underwriting Managers (PTY) Ltd an authorised financial services provider 43628. Oneplan is not a Medical Aid Scheme but a short-term insurance product underwritten by Bryte Insurance Company Limited.



Email: infoereg@justice.gov.za

6. COMPLAINTS RESOLUTION POLICY

Please take note of the changes in the Complains Resolution Policy.

FAIS OMBUD

Sussex Office Park, Ground Floor, Block B, 473 Lynnwood Road, Cnr Lynnwood and Sussex Avenue, Pretoria, 0081

Tel: 012 762 5000

Email: info@faisombud.co.za

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