



MATERIAL CHANGES TO ONEPLAN PET INSURANCE POLICY SCHEDULE



(010) 001 0141 www.oneplan.co.za
2nd Floor, South Tower, Nelson Mandela Square, Corner Maude & 5th Street, Sandton City, Johannesburg, 2196

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Underwritten By



MATERIAL CHANGES TO YOUR ONEPLAN PET PRODUCT

We have made some important changes to your policy schedule, and it's essential to review these updates to understand how they may impact your coverage. Below, we have summarized the material changes to help you easily identify and understand them.

Effective Date: The amendments will take effect on **1 February 2025**.

In compliance with the Short-Term Insurance Act, this document serves as your official 31-day written notice of these changes.

Please take the time to read through your updated policy documentation carefully to fully understand these modifications and how they may affect your cover.

DEFINITIONS:

“**Chronic Medication**” means any illness or disease that requires medication and treatment for an uninterrupted period of more than three months.

What does this mean:

It means that the first claim for medication will be considered under the Casualty benefit. However, should your furry best friend require the same medication for a period of 3 months or more, the medication will be deemed to be chronic.

CASUALTY

“**Casualty (Pawsualty for pets)**” means vet consultation, prescribed medication, pathology, radiology and medically justifiable dentistry (**dental scaling and polishing will be covered under Pet Med Savings / Booster**), minor procedures and treatments or diagnostic tests that does not require admission as defined herein. All treatment and procedures must meet the protocols as laid down by the South African Veterinarian Association.



What does this mean:

While medically justifiable dental care may be covered under the Casualty benefit, routine dental procedures like scaling and polishing are not included under this cover type. Instead, these routine procedures are covered under the Pet Med Savings / Booster benefit if the policy you selected has this cover.

SPECIAL CONDITIONS

You may claim for a Casualty event 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 Casualty event in respect of the same condition, however you may claim for follow up visits for the same event until the event limit has been reached within this 14-day period. The 14 day waiting period will not apply to unrelated conditions.

What does this mean:

The 14-day waiting period only applies to the same or related illness or condition. If you have two unrelated conditions, like gastro and a broken leg, you can make claims for both within the same 14-day period.

ONEPLAN PET HOSPITAL ADMISSION COVER

WHAT IS COVERED

Hospital admissions for cruciate ligament repairs, hip replacements, intervertebral disc, luxating patella, elbow conditions, shoulder conditions and/or related surgical or conservative treatment, we will pay as follows, notwithstanding pre-existing conditions or exclusions:

What does this mean:

Shoulder conditions are now included as part of the conditions to which Oneplan will provide partial cover within the first 12 months of the policy. However, there is no cover within the first 3 months of the policy.

CAN YOU CHANGE YOUR PLAN TYPE?

Any alteration requests such as adding / removing of Insured Pets or upgrades / downgrades will carry a thirty-one days notice period.





What does this mean:

In the event that you wish to upgrade / downgrade your policy, a 1 calendar month notice period will be required. This means that should you send a request to upgrade / downgrade your policy on 1 June, the policy will only be upgraded or downgraded effective 1 August as the month of July will serve as the notice period.

THE FOLLOWING MUST BE NOTED FOR ALL CLAIMS:

You may not alter a claim form to ensure a claim is covered as this will be tantamount to fraud.

What does this mean:

This means that if you submit a claim form with a specific diagnosis and it is rejected by Oneplan, you cannot change or edit the form to try to fit the claim within the policy's cover. Doing so would be considered fraud. Being truthful on your claim forms is essential.

If the mistake on the claim form was made by the vet (such as an incorrect diagnosis or details that don't match the actual treatment), you should ask the vet to provide a corrected claim form or a written statement explaining the error. This way, Oneplan receives accurate information directly from the vet, ensuring the claim reflects the correct details without any alterations by you.

VALUE ADDED PRODUCTS

If you have added the "Pet Med Booster" to your comprehensive cover it will double your Pet Med Savings limit for the insured pet selected, per annum. If you have added the "Pet Med Booster" to your Primary and Hospital plans, it will add the "Pet Med Savings" benefit to your policy. The Pet Med Booster is available as an add-on to your pet policy at any time. The benefit will take effect from the date the increased premium has been received. You may also remove the Pet Med Booster at any time, but once removed, it cannot be added again for 12 months from the removal date. The Pet Med Booster will renew automatically on the day the Pet Med Savings replenishes.

What does this mean:

As our client you have an option to add the Pet Med Booster to your Super, Classic, Hospital or Pet Primary plan. If you have added the Booster to your Super or Classic Plan it will double your Pet Med Savings. Where you add the Booster to the Hospital or Pet Primary it will give you the Pet Med Savings benefit. Should you remove the Booster benefit from the policy, you cannot add it again for a period of 12 months.

