



# STATUTORY DISCLOSURES

THE LEGAL STUFF WE HAVE TO SAY

JUNE 2025 | VERSION: 6

## STATUS OF THE FINANCIAL SERVICES PROVIDER IN TERMS OF THE FAIS ACT

Oneplan Underwriting Managers (Pty) Ltd (FSP 43628) and Oneplan Brokers (Pty) Ltd (FSP 43627) are authorised Financial Services Providers, approved by the Financial Sector Conduct Authority (FSCA).

The company registration for Oneplan Underwriting Managers (Pty) Ltd is 2009/017597/07 and for Oneplan Brokers (Pty) Ltd is 2009/017561/07.

The FSPs regularly monitor the Fit and Proper Status of the representatives and confirm that according to their knowledge the representatives are Fit and Proper.

## LEGAL STATUS AND INTERESTS OF THE REPRESENTATIVE

Oneplan Underwriting Managers (Pty) Ltd is the underwriter and administrator as authorised by Bryte Insurance Company Limited. Oneplan Brokers (Pty) Ltd markets Oneplan products and has written mandates to act on behalf of the Insurer. The company has no shareholding with the Insurer. Oneplan Underwriting Managers (Pty) Ltd and Oneplan Brokers (Pty) Ltd have common shareholders.

## REMUNERATION, FEES AND COMMISSION

Oneplan Brokers (Pty) Ltd receives commission from the Insurer in terms of what is permissible by law in addition to any fees contracted directly with any client and agreed to in writing. Oneplan Underwriting Managers (Pty) Ltd collects an underwriting and administration fee for each policy sold on behalf of the Insurer. A breakdown of the premium can be found on the policy schedule. Included in the breakdown of the fees are the commission amounts, administration fees, third party fees and any other additional fees applicable to the policyholder.

Referral fee agreements: Where business is referred from or to any person, and fees are paid or received in respect of this, full details will be provided to you as part of our policy on full transparency. Referral fees are part of standard business practice, however it remains the client's prerogative as to choice or selection of intermediary, and do not impact on any level of service or compromise our approach to treating our clients fairly.



## QUALIFICATIONS AND MEMBERSHIP

The FSPs have been in the Financial Services Industry since 2010. The Oneplan Health policy is a non-life insurance policy which covers medical expenses and is not a medical aid and cannot be considered a replacement for the benefits offered by a medical aid, not does it offer cover equivalent to the structure or benefits offered by a medical aid.

## INDEPENDENT STATUS OF THE FSP AND PROFESSIONAL INDEMNITY INSURANCE

In the past 12 months, the FSPs earned more than 30% of its income from the Insurer. The FSP and Representatives have no financial interest in any other Insurer or product supplier. The Representatives and FSP carry Professional Indemnity Insurance as required.

## AUTHORISATION

The FSP accepts responsibility for the actions of the Representatives acting in the scope and course of their employment.

FSP43628	Long Term Category A, B2 and B2-A Short-Term Insurance Category Personal Lines, A, A1 and
FSP43627	Long Term Category A, B2 and B2-A Short-Term Insurance Personal Lines, A1 Short-Term Insurance Commercial Lines

The FSP is not liable in terms of prejudice in respect of services or advice provided by a Representative which falls outside the scope of authorisation, and any complaint in respect of any product which falls outside the definition of a financial product under the FAIS Act, cannot be forwarded to the FAIS Ombud or National Financial Ombud Scheme South Africa NPC (the NFO).

## CONFLICT OF INTEREST AND COMPLAINTS PROCEDURE

The protection of your interests is our primary concern and we strive to ensure that there is no circumstance that could give rise to actual or potential conflict of interest in dealing with you. For more details, please visit the Legal section of the Oneplan Website at [www.oneplan.co.za](http://www.oneplan.co.za): Conflicts of Interest Policy. If you have a complaint, please contact the FSP Key Individual or the Complaints Officer at [complaints@oneplan.co.za](mailto:complaints@oneplan.co.za). He/she will assist you to address the concerns you have.

Please note that in terms of the FAIS Act, all complaints must be addressed to us in writing. Should we not be able to address the concerns to your satisfaction, you may wish to lodge a complaint with any of the Ombud and/or



Ombudsman whose details appear below. If you wish to learn more about our complaints policy and procedure, please contact our Compliance Manager via email ([compliance@oneplan.co.za](mailto:compliance@oneplan.co.za)) or consult our website for a copy of the Complaints Resolution Policy.

## 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 such as the information Data Sharing System operated by TransUnion ITC on behalf of the South African Insurance Association.

**Why We Collect Your Information:** 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.

**Confidentiality and Disclosure:** 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 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 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.

**Your Consent and Data Accuracy:** 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.

**Request for Data Amendments:** 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 [popi@oneplan.co.za](mailto:popi@oneplan.co.za).



**Sharing of Personal Information:** We may request and disclose personal information, claims information, and financial history to/from other insurers, government bodies, external survey companies, and credit bureaus and or health facilities or practices. This applies to all individuals covered under this insurance policy.

**Impact on Claim Processing:** If you choose to refuse or object to sharing this information, Oneplan will not be obliged to assess your claim without the necessary data required for processing. This includes but is not limited to health history, hospital updates, vehicle history, or repairer information, as stipulated in the policy terms.

**Direct Marketing Consent:** Oneplan would also like to, from time to time, provide you with information relating to new products, services, promotions and other exclusive 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.

**Opt-Out Option:** 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 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 [popi@oneplan.co.za](mailto:popi@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@oneplan.co.za](mailto:irene.w@oneplan.co.za) or alternatively you may submit your complaint directly to the Information Regulator.

## WAIVER OF RIGHTS

Section 21 of the General Code of Conduct states that no provider may request or induce in any manner a client waive any right or benefit conferred on the client by, or in terms of, any provisions of this code, or recognise, accept or act on any such waiver by the client and such waiver is null and void.



## CONTACT DETAILS

### The Information Regulator (SOUTH AFRICA)

Woodmead North Office Park  
54 Maxwell Drive, Woodmead,  
Johannesburg  
Tel: +27 (0) 12 406 4818  
Fax: +27 (0) 86 500 3351  
[POPIAComplaints@info regulator.org.za](mailto:POPIAComplaints@info regulator.org.za)

### FSP Office Details

2nd Floor, South Tower,  
Nelson Mandela Square,  
Corner Maude & 5th Street, Sandton City,  
Johannesburg, 2196, RSA  
Tel: +27 (0) 10 001 0141  
Fax: 086 610 3918  
[care@oneplan.co.za](mailto:care@oneplan.co.za)  
[complaints@oneplan.co.za](mailto:complaints@oneplan.co.za) (complaints)  
Website: [Oneplan Website](#)

### Key Individual

**Michael Robert Otten**  
[michael.o@oneplan.co.za](mailto:michael.o@oneplan.co.za)  
**Sven Laurencik**  
[sven.l@oneplan.co.za](mailto:sven.l@oneplan.co.za)

### Insurer

Bryte Insurance Company Limited,  
A Fairfax Company  
Licensed Insurer and authorised Financial Services Provider  
1965/006764/06  
FSP number: 17703  
VAT registration number: 4530103581  
Advice and Intermediary  
Non-Life Insurance (Personal Lines and Commercial Lines)  
Bryte has Professional Indemnity and Fidelity  
Guarantee Insurance  
Physical address:  
Head Office, Rosebank Towers  
Fifth Floor, 15 Biermann Avenue  
Rosebank, 2196  
[corporate.communications@brytesa.com](mailto:corporate.communications@brytesa.com)  
Telephone: +27 (0) 11 088 7000  
Website: [www.brytesa.com](http://www.brytesa.com)



### **Insurer Compliance Officer**

The Compliance Officer  
Bryte Insurance Company Limited  
Legal and Compliance Department  
P.O. Box 61489,  
Marshalltown, 2107  
Tel: +27 (0) 11 370 9111  
[compliance@brytesa.com](mailto:compliance@brytesa.com)

### **National Financial Ombud Scheme South Africa NPC (the NFO):**

#### **JHB Head Office:**

110 Oxford Road  
Houghton Estate  
Illovo, Johannesburg, 2198

#### **Cape Town:**

Claremont Central Building  
6th Floor  
6 Vineyard Road  
Claremont, 7708  
Tel: 0860 800 900  
Email: [info@nfosa.co.za](mailto:info@nfosa.co.za)  
Website: [www.nfosa.co.za](http://www.nfosa.co.za)

### **FAIS Ombud**

Menlyn Central Office Building  
125 Dallas Avenue,  
Waterkloof Glen,  
Pretoria, 0010  
Tel: +27 (0) 12 762 5000  
Sharecall: 086 066 3274  
Email: [info@faisombud.co.za](mailto:info@faisombud.co.za)  
Website: [www.faisombud.co.za](http://www.faisombud.co.za)

### **FSP Compliance**

FSP Compliance  
Officer (External)  
Dawn Julyan  
Simply Comply (PTY) Ltd  
Tel: +27 (0) 12 998 7938

FSP Compliance  
Officer (Internal)  
Irene Willis  
Oneplan Underwriting  
Managers (Pty) Ltd  
[irene.w@oneplan.co.za](mailto:irene.w@oneplan.co.za)



## Fraud Reporting

If you become aware of irregularity on any policy you can contact the Insurer where your call will be treated in confidence.

Free call: 0800 16 7464

Free fax: 0800 00 7788

[Bryte@tip-offs.com](mailto:Bryte@tip-offs.com)

## Free post

Tip-offs Anonymous,  
Freepost KZN 138,  
Umhlanga Rocks, 4320

Alternatively contact the Insurance Fraud line on 0860 002526 or email [insurance@fraudline.co.za](mailto:insurance@fraudline.co.za) OR [fraud@oneplan.co.za](mailto:fraud@oneplan.co.za).