



## HEALTH TELEPHONIC DISCLOSURE

Effective Date : 29 May 2019 Version: 6.4

You have selected the \_\_\_ Oneplan Product for a monthly premium, of R\_\_\_, but excluding a once off R160 initiation fee, which amount includes your first card delivery fee. A breakdown of the premium can be found on the policy schedule.

- **Do you recall that I mentioned to you earlier in the call that cover limits, waiting periods, exclusions and limitations apply on this policy?**
- **Do you understand that Oneplan is not a medical aid?**
- **Do you confirm all the information that you have disclosed is true and correct?**
- **Do you understand that non-disclosure of any medical conditions may result in cancellation of your cover or non-payment of claims?**
- **Do you understand that any claim due to negligence, misrepresentation or fraud will not be paid?**
- **Do you understand that, if you have not opted in for the excess buster, then the Hospital Risk Cover claims carries an excess amount?**
- **Do you understand that the policy has condition specific exclusions for a period of 12 months as well as certain conditions that are totally excluded?**
- **ONLY READ IF CLIENT HAD PREVIOUS MEDICAL COVER:** Do you understand that if you do not provide us with proof of your previous medical cover within 30 days of today, we will have to apply the maximum penalty band as per the Medical Schemes Act regulations?
- **Do you authorise ONEPLAN to debit the nominated bank account with the amounts stated?**
- **Were you informed that the abbreviated name "ONEPLAN" will appear on your bank statement?**
- **For detailed information on how your personal information is processed please refer to an electronic copy of our Privacy Policy which you may find on the [www.oneplan.co.za](http://www.oneplan.co.za) website or App.**

Your cover will commence after the first successful premium on (insert DO date) collection including your once off initiation fee of R160, and your **inception** date will be the 1st of \_\_\_\_\_.

Please note

1. Premiums are collected in advance and not arrears.
2. Your premiums need to be paid each month in order to claim and any failed or declined debit order payments will be collected through NAEDO and we may double debit your account. Please note that Oneplan will not be responsible for failed/rejected debits.

You will be notified in writing, 30 days prior to any amendments or premium increases to your Oneplan Policy. Premiums may be increased annually on a group basis and not individually. This service is rendered without the benefit of a full financial needs analysis and therefore you must read all your policy documentation, which will be made available to you via email, sms, our website and App on approval of your policy. Please remember all documentation, including your statements, rejected claims and so on is available online at all time.

You have a 7-day cooling off period, from today, in which you may cancel your policy or request your policy documentation should you not have received it, after which, we will assume that you have received all information and that you have accepted the terms and conditions contained in the policy wording.

Any cancellation requests WITHIN the 7-day cooling off period, for which we have collected a premium will be refunded to you provided that no benefit has yet been paid or claimed. All cancellation requests AFTER the 7-day cooling off period are subject to a full calendar months' notice and must be submitted in writing.

Oneplan Brokers is an authorised financial services provider, FSP43627. I [name and surname] am a representative working under supervision providing intermediary services, limited to "execution of sales", and I am **not** authorised to provide advice. I am mandated to offer this product on behalf of Oneplan Brokers (Pty) Ltd. Oneplan is underwritten by Bryte Insurance Company Limited.

Should you have any complaints please refer to our complaints policy which is included in the documentation that will be emailed and couriered to you.

- **Do you confirm that you have understood the Terms and Conditions of this product?**
- **Do you confirm that you have agreed to take this product with us?**