



THE SIMPLE GUIDE TO YOUR CAR & HOUSEHOLD INSURANCE POLICIES

This is it! **A summary of the important things** you need to know about your car and household insurance policy.

The guide you have been searching for! The guide that finally makes insurance easy to understand. Nothing fancy. Nothing complicated. Just upfront information put together just for you.

This is your go-to guide to understanding the basics of insuring your car and household contents – it's important - so make sure you read and understand all of it.

Oneplan (that's us) want to make insurance easy to understand, easy to apply and easy to use for our awesome customers (that's you).

If something doesn't make sense - ask us! If there's anything we are more passionate about than insurance - it's you!

FYI - For the fine print and more indept document, have a look at our Oneplan Policy Schedule

CAR AND HOUSEHOLD

Cover you control at the cost you can afford!

"Accident or accidental" means a sudden, unplanned and unfortunate event caused by external, visible and violent means and that might result in loss or damage.

Here's the thing... We believe in giving you options. We know that everyone is different - that's why we created insurance that gives you control of your cover.

HERE'S HOW IT WORKS:

You have the option to cover as much of your car as you want to.

We give you control over what you cover and for how much.

How we do this is using a sliding scale. Basically, you select the percentage of insurance you can afford, selecting cover from 30% to 95% and we work out what your monthly premium will be based on this percentage. It's that simple.

For example - If you have chosen 50% cover for your car, then we cover you for 50% of the retail value of your car in the event of a write-off. Or we cover 50% of damages in the event of an accident resulting in repairs. You get the point?

CHANGE YOUR COVER PERCENTAGE & MONTHLY PREMIUM INSTANTLY

You can adjust your cover from the palm of your hand using the Oneplan App. All you have to do is login and use our cover slider to change the amount of cover you are paying for and we will bill you according to this exact cost. So, that means when your budget is a little tight for the month, then you can adjust your insurance premium to suit you and your wallet.

GENERAL COVER INFORMATION FOR CAR & HOUSEHOLD

Excess for car and household claims

An excess is the amount you have to pay in for a claim, therefore for every claim event we will deduct a set amount of R2,500 per claim.

We will deduct the excess before we pay your claim. But here is some good news, for your car insurance, if you log your claim through our Oneplan Mobile App and take sufficient photo's at the accident scene before any disturbance to the scene, we will waive the R2,500 administration excess! But you have to:

Take photo's or a video of the accident scene and damaged car(s).

- Provide us with clear images of all the vehicles and/or property (state and/or private) and/or animals involved in the accident;
- If the vehicle is undrivable we will require you to supply us with an image of the tow truck/flat bed and a copy of the Driver's license of the tow truck driver;
- Where possible an image of the street name where the incident occurred.
- Only images uploaded through the Oneplan App will be accepted and qualify for the waiver of the standard administration excess.

We are sorry but should we not receive any or all the above we cannot waive the excess fee.

There are also "additional excesses" over and above the basic administration excess applicable to the same claim. Additional excesses may be added together (accumulate) and will be added to the basic excess.

An additional 10% excess will be applicable if any insured event involves a single vehicle; and

An additional 10% excess will be applicable if any insured event occurs where the insured/driver had no previous insurance and/or the driver has had their drivers license for less than 2 years; and

A minimum excess of R2,500.00 will apply to any Additional Excess Claim.

Just a head's up - The excess applies whether you are at fault or not.

WHAT WE DO NOT COVER: ❌

- Loss or damage that takes place outside of South Africa - we cover loss or damage that takes place in the territory and only if we approve this in writing
- Claims that are based on or are a result of fraud, dishonesty or misinterpretation- honesty is our best insurance policy
- If you break the law, this includes making u-turns on solid lines!
- Mechanical, electrical or electronic breakdown - for example, electrical surges, although we pay if your house

is hit by lightning, we do not pay if there are electrical surges, please invest in a electrical surge adaptor! We do not pay for mechanical breakdown as a result of water damage! Do not drive through flash floods or puddles!

- Loss of an item's value after repairs, we also don't cover cleaning, restoring or renovating.
- Wear and tear and other damage that happens over time.
- Rust, decay, corrosion, mould, damp or insect damage - get your termite issue sorted if you have one!
- Damage done by your own pets - make sure your precious Bruno knows not to chew your car seats or furniture!
- War, riots, labour strikes and terrorism.
- Items confiscated by the law.
- Nuclear material.
- Legal costs for third party (someone who isn't you or us).
- Pre-existing damages/conditions - issues that existed before your policy starts like a leaking roof or a dent in your car - these are the sorts of things you need to tell us about.

CAR INSURANCE

We cover "You" which means the insured named on the schedule, including the insured's spouse, the insured's immediate family who live with the insured and who are financially dependent on the insured and any dependants that the insured is legally responsible for.

The awesome thing about our car insurance is that it is comprehensive.

This means we cover your car for theft, hijacking, fire, accident damage and total loss (which basically means when it's written off, we've got you covered) AND third-party cover.

Head's up - Our insurance is comprehensive only up to your cover limit (A limit is the maximum amount of money we (that's us) will pay you for a claim) which is based on the percentage of cover you have selected.

HERE'S HOW IT WORKS:

You have the option to cover as much of your car as you want to. We give you control over what you cover and how much you choose to pay.

How we do this is by using a sliding scale. Basically, you select the percentage of insurance you can afford, selecting cover from 30% to 95% we work out what your monthly premium will be, based on this percentage, the limit may be subject to underwriting. It's that simple.

Changing your cover percentage and monthly premium at any time

You can adjust your cover from the palm of your hand using the Oneplan App. All you have to do is login and use our cover slider to change the amount of cover you are paying for and we will bill you according to this exact cost. So, that means when your budget is a little tight for the month, then you can adjust your insurance premium to suit you and your wallet for the next month.

Third party liability cover

We cover you for third party liability of up to R2.5 million. What this means is that you are not personally or financially responsible for any damage you cause to someone else's property.

SAY WHAT?

The third party is anyone who isn't you (the person insured) or us (your insurer).

"Validation" means initial validation and/or subsequent re-validation of your car by the uploading of required images, videos, and any other requested information and/or documentation which may be required to assess the condition of our car. A car is only deemed as "Validated" if confirmation is received from us.

HOW TO MAKE SURE YOUR VEHICLE IS VALIDATED THROUGH THE ONEPLAN APP

IMPORTANT: What do you need to upload for validation?

Make sure you have the Oneplan App downloaded on your phone. Login with your policy number, select "Car & Household Cover", Select "My Cover" then select the item you want to validate and select "Upload Images". Be sure you upload all the images at the same time.

Images/videos must include visibility of the following details:

1. registration plates
2. vin number that can be found on the windscreen license disk or engine
3. the front, back, right and left side of the car
4. full license disc
5. open bonnet (Engine Compartment)

THIS BIT'S IMPORTANT:

Your vehicle must be revalidated after it has been repaired by submitting all the above images again before your cover will be reinstated. The same process can be followed to upload new pictures or a new video.

Once you have sent us the information we need and upload the required photos, please check on the app to see if your status reflects 'Covered-Active', this means you are covered! Hooray!

Please note – If you do not upload your photo's your car will "not be validated" and this may result in a claim being rejected.

TYPES OF VEHICLES WE COVER

A motor vehicle that is privately used by you, this includes:

- Minibuses, SUV's, Station wagons, Passenger cars that do not seat more than 7 people with the driver included, Light delivery vehicles, 4x4s, Vehicles that do not weigh more than 3,500 kg

HOW MUCH WE INSURE YOUR VEHICLE FOR

The amount your car is insured for is based on the retail value of your car and the percentage cover you have decided on.

SAY WHAT?

The retail value of a car is the value or price that a car dealer would sell it for, including the factory-fitted accessories.

Just a head's up - The age of your car, the condition and the kilometers it has driven may affect the retail value.

SO YOU WANT TO ADD A TURBO?

If you modify your car (turbo or whatever your taste may be), these items do not form part of the retail value of your car. Let us know about any add ons you have made to the car after you bought it.

USES OF YOUR CAR

We cover you for your personal car.

But, because we know how complicated life can be and make sure our insurance isn't, we also allow for some professional and business uses of your car.

There are 2 types of uses for our car insurance plans (examples included):

1. Private use only

Your car is only your personal family car and is not used for work. This class of use is intended for people who use the vehicle for household purpose leisure activities; going away on weekends and holidays collect children from school, weekends and holidays, and including use by pensioners and housewives.

2. Private and limited professional and business use

Perhaps you work as an attorney in an office and sometimes have to use your car to go to court (no more than a third of your car's weekly usage is for work) - then this plan is for you! This class of use is intended for people who mostly work in an office and use the vehicle for no more than a third of their total weekly usage to attend external meetings. Including accountants; bookkeepers; attorneys; doctors; actuaries and architects.

WHAT YOU ARE NOT COVERED FOR: (FOR ALL TYPES OF USES) ❌

1. Carrying goods for resale, reward or trade (unless we give you permission in writing)
2. Payment from lifts or profit
3. Courier services
4. Commercial travelling
5. Driving instruction, towing or hiring out for reward
6. Use on any race track - racing, speeding - etc. - we won't cover you for wanting to be a race car driver
7. Any purpose in connection with the motor trade or landing strip/airside of an airport.

WHAT EVENTS WE COVER AND DON'T COVER

EVENTS WE COVER ✓

- If your car or any part of it is lost, stolen or damaged - this cover also includes damage to a third party's vehicle or property
- Emergency towing (up to R2500 for towing and storage) - this really does come in handy!

EVENTS WE DON'T COVER ❌

- Intentional damage to tyres - such as drifting and spinning (no, you are not a race car driver)
- Damage to tyres caused by applying brakes or by road punctures, cuts, potholes and bursts or damage to

suspension from bad roads

- Fraud - if you lost your car through a shady backyard sale - you need to make better decisions
- If the authorities confiscate, detain or require your car
- If damage occurs outside of territorial borders (unless we have stated otherwise in writing)
- If the car is not roadworthy
- If you or the driver driving your car does not have a valid driver's license, or if you break the law

LEGAL RESPONSIBILITIES OF THIRD PARTIES

These are events that involve the damage to a car of a third party, which means you have crashed into or caused damage to another person's car or property - we only pay up to your limit.

SAY WHAT?

What's a limit?

A limit is the maximum amount of money we (that's us) will pay you for a claim.

- We only pay for costs to your vehicle with our written consent.
- If you used the car for towing (another car or trailer) we cover third party damages.

THIS BIT'S IMPORTANT!

- We will only cover if another person uses the insured car, if they have your consent (technically, your car has been stolen if they do not have your consent), they are not insured under another policy, they know the T's & C's of your policy and they have not been rejected by another insurer.
- If the third party is a passenger, they must be seated in the specified passenger compartment, for example, if they are sitting on the bonnet of the car and are injured, we will not cover the costs.

THIRD PARTY EVENTS WE DO NOT COVER ❌

- If you use the car for towing another car or trailer, we will not cover the costs of damage done to the car or trailer that is being towed.
- If you hire, lease or drive a car that is not yours under an instalment sale or lease agreement, we will not cover damages.
- We will not cover the costs if the car is not roadworthy.
- If an employee is injured or dies (let's hope this never happens).
- Accidental loss or damage to items.
- Any damages, loss or injury covered by another car insurer.
- Claims that come from you being in a contract with a third party.

THIS BIT'S IMPORTANT!

1. You need to report an accident within 24 hours!
2. Do not leave the accident scene where there has been third party damage to a car or property, state property, injury damage to persons and if the car is not roadworthy. (unless it is a critical emergency, or you cannot stay there for some reason).
3. Take photo's or a video of the accident scene and damaged car(s). Doing this at the accident scene will help us speed up processing your claim, and if we receive these images, through our Oneplan App, sorry no other uploads will be accepted, while you are at the scene of the accident, we will even waive your R2,500.00

standard administration excess! Say what? Yes, we will waive the excess if you (remember you still pay your self-insurance percentage):

Provide us with clear images of all the vehicles and/or property (state and/or private) and/or animals involved in the accident;

If the vehicle is undrivable we will require you to supply us with an image of the tow truck/flat bed and a copy of the Driver's license of the tow truck driver;

Where possible an image of the street name where the incident occurred.

Only images uploaded through the Oneplan App will be accepted and qualify for the waiver of the standard administration excess.

Should we not receive any or all the above we cannot waive the excess fee.

HOW DO WE PAY

We pay up to the maximum percentage cover selected as reflected in your schedule based on the retail value or value of the insured vehicle as published in a recognised and current motor trade publication, or the amount of damages, whichever is the lesser for the following conditions:

1. If the vehicle is stolen or hijacked and not recovered;
2. The cost of repair;
3. If the assessed cost of repairs is more than 70% of the maximum amount of cover or retail value, including Vat. The vehicle is regarded as uneconomical to repair and will be written off.

We only pay if you have a valid claim under this section.

WE ALSO SALVAGE:

Say what? - In the event of a "write-off" we will assist in the salvage management of your vehicle and retain the right to take over and manage the salvage process in line with the SAIA Code of Conduct (South African Insurance Association) with reference to the Salvage Code. We undertake to refund any return proportional to the percentage cover as per the Policy Schedule.

We may decide to repair the vehicle. An assessor we approve will assess the damages to the vehicle, if in our opinion the assessed damages to the vehicle can be repaired, safely and up to OEM (Original Equipment Manufacturer) standards.

HOUSEHOLD INSURANCE

HOUSEHOLD CONTENTS COVER

SAY WHAT?

Household contents Imagine you had to turn your house upside down, everything that falls out would be examples of your household contents"

Home refers to the main residence at your address & any other roofed structures or outbuildings (separate to the main house) such as carports, wendy houses and garden sheds.

WHAT WE COVER: ✓

We pay for total loss or damage to your household contents or up to 10% of total content cover per item, caused by any of the following events:

1. Fire, lightning or explosion, storm, wind, water, hail or snow; earthquake (acts of God);
2. Bursting, overflow and leaking of water apparatus, heating installations, geysers and pipes;
3. Impact damage to the home, for example, a motor vehicle crashes into the home;
4. Theft and attempted theft, however, there must be forcible and violent entry or exit if; the home is unattended, lent, let or sublet by you or shared with you; or it is an outbuilding (only if you have a burglar alarm and it was activated when it is unattended or unoccupied), or wendy house.
the home is under alteration, construction, cleaning, renovation or repair.
5. We also pay if the contents insured is at any furniture storage depot or bank safe deposit; or any other premises for repair, renovation, restoration, cleaning or dyeing, only with the pre-approval of the underwriters.

WHAT WE DO NOT COVER ✗

**In addition to the general exclusions outlined in your policy.

- Anything you take away from your home or are more specifically insured such as a camera.
- Your landlord's fixtures and fittings.
- Cars, trailers and caravans.
- Ride-on lawn mowers.
- Watercraft except for canoes, kayaks.
- Aircraft and accessories.
- Pets & other animals - we have pet insurance for this.
- Loss or damage from natural weather events such as rain if your items were left outside (unless they are designed to be in the open).
- Loss or damage from shampooing carpets (using water).
- Loss or damage caused by renovating or altering your home.
- Loss or damage caused by a storm (wind, water, hail or snow) when your house was being renovated.
- Loss or damage from bad or faulty workmanship - make sure you get yourself a good handyman or builder!
- Items used for business purposes.

The rest is covered!

THIS BIT'S IMPORTANT:

If your home was left empty (meaning no one stayed in it) for more than 60 consecutive days, then theft or attempted theft will not apply unless we have given our prior consent in writing to extend cover.

MALICIOUS DAMAGE COVER

SAY WHAT?

Malicious damage is damage caused on purpose to the property of another person.

WHAT WE DO NOT COVER: X

- If the building is unoccupied and you did not tell us.
- Damage to moveable property that is stolen or damaged when someone is trying to remove it.
- Damage caused to your property by thieves breaking in or out - this is covered under theft!
- Damage done to immovable property (property that is attached to the ground).
- We do not pay for damage done by a tenant, or caused by an explosion or fire.

The rest is covered!

IMPORTANT THINGS TO KNOW ABOUT YOUR HOUSEHOLD CONTENTS AND SECURITY

Firearms

- You must at all times comply with the legal requirements for owning, using and safekeep of a firearm.

Burglar bars

- If you told us that you have burglar bars on all of your opening windows and someone breaks into your house and steals some of your things, then we will only pay if what you told us was true - honesty really is our best policy.

Security gates

- If you told us you have security gates or that we need you to have them on all exterior doors, then we only pay for theft or attempted theft of household contents if this is true.

Security complex and retirement village

- If you told us that live in a security complex or retirement villages, then we only pay if this is true.
- The complex must either have a 24-hour staffed security gate or access must be controlled by an intercom, remote control or registration at the gate and have high walls and electric fencing and razor coil wire.

Burglar alarm

- If you told us that you have a burglar alarm installed in your home (including outbuildings), then we only pay if this is true and:
 - The alarm is working properly.
 - You test this alarm every 6 months.
 - The alarm system is activated whenever the home is unattended.
 - You have a contract with a security service provider for monitoring and responding to the alarm.
 - Your security company has a 24-hour immediate response operations centre and they can give us an audit log of all alarms received.
- We do not pay if your keys (remote or spare keys) for the alarm system were used to break into your house unless they were taken from you using violence or the threat of violence.

HOW DO WE PAY?

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

Therefore, you bear a proportion of any loss if your assets were insured for less than their full replacement value at the time of loss.

For example:

Let's say Siphso insured his household content for a total value of R100,000 but his TV is valued at R40,000, Siphso will only receive R10,000 cover.

If all Siphso's insured content is lost he will receive the full insured amount of R100,000.

We only pay if you have a valid claim under this section.

"Excess" a standard administration excess of R2500 will be applied to every claim.

THIS BIT IS IMPORTANT

Your duty:

- a. You must take all reasonable care to prevent theft, loss or damage and accidents.
- b. You must not be reckless or deliberately cause any theft, loss or damage and accidents.

After an event that we cover takes place:

- a. You must not be reckless or deliberately cause further loss or damage; and
- b. You must take all reasonable steps to prevent further loss or damage. We have the right to reject your claim if you do not comply with this condition. If we require it, you must use the service and product suppliers we appoint.

ON-THE-GO

A little bit about this awesome add-on insurance product.

Head's up - On-The-Go is only for our clients who have an active Oneplan policy.

Being a client with Oneplan unlocks this awesome little add on product called On-The-Go Insurance. It's easy and instant insurance for items on the move with you. Let's say you you are going away for the weekend and want to insure your camera for the 3 days - no problem, we've got you covered!

It gets better, we cover you for the full price of your item. We just work out the amount of days and value and you pay us through your credit card on the spot when you activate it.

To activate On-The-Go - open the Oneplan App and select Add On-The-Go and follow the easy instructions.

ITEMS AND EVENTS WE COVER ✓

We cover a lot of things under our awesome On-The-Go Insurance, from handbags, clothing, cameras, music players and even musical instruments! But there are also some things we don't cover (in addition to the general terms in your policy document)...

ITEMS AND EVENTS WE DO NOT COVER ✗

- Vehicles, watercraft and aircraft

- Sporting equipment whilst in use, other than golf clubs or pedal cycles whilst taking part in social trail runs. We do not provide cover if you are a professional golf player or cyclist.

We do not cover the following items inside caravans and trailers that are stolen or damaged:

1. Fixtures and fittings
2. Side tents
3. Cash
4. Tools, goods and samples in connection with any trade or business
5. Jewellery and Watches

We do not cover loss or damaged from:

1. Chipping, denting or chewing
 2. Anything fragile such as glass that is damaged by theft, fire or scratching
 3. Renovations and repairs
 4. Anything covered under a guarantee
 5. Items that are badly designed or have a design defect
 6. Items used in ways they were not designed for
- Permanent fittings of a caravan, camper trailer or trailer. Permanent fitting are items that were fitted by the manufacturer of the caravan or camper trailer.