

# ONE PLAN™

*Car and Household Insurance*

Underwritten by



## Oneplan Standard Terms and Conditions

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Effective Date: 12 July 2018  
Version: 2.0

I, the undersigned, hereby warrant:

#### DISCLOSURES:

That all intermediary (Oneplan Brokers (PTY) Ltd), Administrator (Oneplan Underwriting Managers (PTY) Ltd) and Insurer (Bryte Insurance Company Limited) information has been made available to me and that I have made an informed decision to take out this policy without the benefit of a full financial needs analysis. Further, I warrant that I have taken note and understand the cover limits, conditions and the limitations of this policy. Should there be any dispute as to the information provided, the policy wording that can be found on the website [www.oneplan.co.za](http://www.oneplan.co.za) will be deemed to be correct and will be the basis of this agreement. In no way do I expect that the policy will provide unlimited cover in the event of risk occurrences and I understand that the percentage cover I have selected and paid a premium for, will be the limit of my cover. This is an application for a binding insurance contract on the intermediary and myself and no further acceptance of terms and conditions or any other documents will be necessary for this contract to become binding. I fully understand that the Oneplan Policy is based on limited cover and that the primary policy is a month-to-month contract, with any value-added product based on ad hoc days not exceeding thirty (30) days. The cover in this policy has no surrender/cancellation/maturity values and in the event that my premium is unpaid, the cover applicable to the policy will lapse, subject to the grace period offered by the Administrator. I further declare that all the information entered by me or on my behalf is true and correct and should any further information be required, I will make this available to the Administrator or Insurer as necessary for my policy or any query related to the policy. The disclosure of all information is true and correct and I am in no way entering this agreement with the knowledge of undisclosed conditions or expected future conditions of my property. The policy wording necessary for this policy to be binding on the parties will be made available to me through the Oneplan web portal at [www.oneplan.co.za](http://www.oneplan.co.za); the Oneplan Mobile App and/or via email.

#### PAYMENT OF COVER:

I accept that the payment of any cover due to a valid claim will first be paid to the Administrator trust account held in my name, for distribution. I understand that payment will be based on the percentage cover selected or the replacement cost of the insured item, whichever is the lesser. I further understand that once a valid claim has been settled Oneplan have no further responsibility to the Insured or anyone else. I hereby issue power of attorney and a mandate to Oneplan Underwriting Managers (PTY) Ltd to act on my behalf for each and every claim. I understand that no additional charge will be levied against me for the services offered in assisting me with my claim.

#### ACCEPTANCE:

The Administrator will advise me of the acceptance of the terms of the above policy and if there are any terms and conditions that require additional disclosure for my individual policy.

#### ITC RATING CHECK:

I authorise the Administrator to submit my details to ITC to properly rate my account and credit record. The Administrator warrants that all information received from ITC in this regard will be treated as confidential and will not be disclosed to any third parties.

#### PAYMENT INSTRUCTIONS:

I hereby authorise Oneplan Underwriting Managers (PTY) Ltd or its appointed collection agent to deduct premiums, excess amounts or any amounts as per the policy wording or terms and conditions of the parties. I acknowledge that failure / rejection of said debits may result in my policy being suspended or cancelled. I agree that all payment instructions issued by the underwriter will be treated by my nominated bank as if the instruction has been issued by me personally.

#### PAYMENT:

I hereby agree and authorise my nominated bank account to be debited, every month and/or ad hoc as per my selected cover with the premium amount starting on the inception date or the next business day. However, should the ITC rating indicate that it is necessary for the policy to be debited through the advanced debit order mechanism (NAEDO), the debit order date will fall

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#### South Africa

**Tel:** 010 001 0141 **Web:** [www.oneplan.co.za](http://www.oneplan.co.za)  
**Address:** 54 Maxwell Drive, Woodmead North Office Park, Woodmead 2021

Oneplan is administered by Oneplan Underwriting Managers (PTY) Ltd an authorised financial services provider 43628. Oneplan is a short-term insurance product underwritten by Bryte Insurance Company Limited.



between the 25th of the month prior to inception date and the 7th of the month of the inception date. The inception date is deemed to mean the occurrence of the date chosen subject to the successful collection of the premium. Should this date have passed, without successful payment of the premium the policy inception date will lapse (for cover less than one calendar month) or the policy inception date will fall into the next calendar month (for monthly cover). I acknowledge that premiums are collected in advance and not in arrears. Cover will not be in place if the payment is not received at the time of purchase.

#### **DECLINED / FAILED PAYMENTS:**

Will be debited on the next debit order date, or alternatively through the advanced debit order collection mechanism (NAEDO) that may be run at any time from the date of notification by our collection agent of the failed / returned payment as mentioned above. I acknowledge that in the event of declined / failed debits, I may incur additional bank charges as levied by my bank. Should the payment be returned once, the policy cover will be suspended and the policy may be re-dated to begin on the next business day or the first of the following month. No claim will be entertained until such time as the premium has been paid to the Administrator within the grace period. I hereby grant permission to the Administrator to double debit my account in the event of a rejected payment. If this double payment is returned, no further attempts will be made to collect premiums and cover will be cancelled with immediate effect. The Administrator reserves its right to collect cancellation fees with whatever means in law necessary to offset the costs of marketing collateral issued and charges as contained herein.

#### **MOBILE CLAIMS PROCESS:**

I understand that utilisation of the automated claims process is provided by Oneplan Underwriting Managers (PTY) Ltd, and is a formal submission of a claim which may require claim validation.

#### **MOBILE CLAIM VALIDATION:**

I understand that I may be required to furnish valid proof of, ownership and value, as reasonably required, in order to validate a claim. Should it be found that the claim was invalid or fraudulent I understand that Oneplan Underwriting Managers will utilise whatever means available in law to recover monies paid for fraudulent claims either through NAEDO (the advanced debit order mechanism previously mentioned) or through other recovery mechanisms and that failure to recover will result in adverse credit listings being brought against the payee of the policy. I accept that my cover will be suspended after a 48-hour notice period should my claim be found to be fraudulent.

#### **EXCESSIVE CLAIMS:**

I understand that should my claims history be deemed excessive; a policy increase may be levied on my premium. This increase is at the discretion of the Administrators and subject to a thirty (30) day (one calendar month) written notice period.

#### **PREMIUM INCREASES/POLICY AMENDMENTS:**

The Administrator reserves the right to increase premiums or amend the policy cover at their discretion. Notice of any premium increases or cover amendments will be given in writing thirty (30) days (one calendar month) before any such changes come into effect.

#### **POLICY INITIATION FEE:**

I consent to my account being debited with the once-off policy initiation fee of R 150.00 (One Hundred and Fifty Rand) on the same date as my first policy debit order, no initiation fee will be applicable to value added products.

#### **PREMIUM REFUNDS:**

Should a monthly policy be cancelled in writing within the first 30 days of the date of application (cooling off period), the premium and initiation fee will be refundable if it has been deducted from my nominated bank account. If the policy is cancelled after the thirty-day (30) day cooling off period, a one calendar month written notification period will apply and the policy will only be cancelled thirty (30) days after the first day of the following month. I understand that my premium will only be refunded thirty (30) days after it has been deducted and I may need to submit supporting documentation before any refunds are granted.

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**CANCELLATION:**

You have the right to cancel this policy in writing at any time. If you cancel prior to inception, we will refund you the portion of your premium that you have paid in advance for cover after the cancellation date. We do not accept claims for events that happen after the cancellation date. A cancellation fee of R 100.00 (One Hundred Rand) may be levied. Cancellation requests must be sent in writing to [cancelpolicy@oneplan.co.za](mailto:cancelpolicy@oneplan.co.za).

**REACTIVATION FEE:**

Should the policy status become cancelled or suspended for whatever reason, a reactivation charge of R 150.00 (One Hundred and Fifty Rand) may be charged.

**POLICY DELIVERY:**

The policy documents, policy guides and associated documents will be made available to me within thirty (30) days after receipt of the initiation fee and successful collection of my first premium. The information in the policy wording as well as in all declarations made will form the basis of the contract, and it is warranted by Oneplan Underwriting Managers (PTY) Ltd that such information is accurate. This policy, however, shall not be invalidated on account of any incorrect statement made in good faith, unless the incorrectness of such statement is of such a nature as to be likely to have materially affected the assessment of the risk under the Policy at the time the policy was issued.

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