



ONEPLAN CAR AND HOUSEHOLD POLICY WORDING

EFFECTIVE DATE: 1 MARCH 2019

VERSION: 2.2

(010) 001 0141 www.oneplan.co.za
54 Maxwell Drive, Woodmead North Office Park, Woodmead 2021

Underwritten By

Oneplan is sold by Oneplan Brokers (Pty) Ltd and administered by Oneplan Underwriting Managers (Pty) Ltd, authorised financial services providers 43627 and 43628. Oneplan is not a benefit option regulated by the Medical Schemes Act, but a short-term insurance product underwritten by Bryte Insurance Company Limited



PERSONAL INSURANCE POLICY

The personal insurance policy you have selected is a unique insurance product which covers your vehicle and home contents. The amount of coverage available to you depends on what you choose to pay. You therefore pay for and are covered up to the limit of the cover you have selected and which is noted on the policy schedule. The portion of the property not insured is by default deemed to be self-insured.

If you are self-insured, we will not pay the full amount of the loss or damage. You will be your own insurer for the difference between the cover you bought and the full replacement value. The balance for a proportional share of the loss or damage is your responsibility.

There are general and specific terms, conditions, exclusions and extensions applicable to the type of cover you buy. They are set out in the specific sections. It is important to take note of each general and specific terms, conditions, exclusions and extensions applicable to ensure you fully understand the unique cover of each section. This policy wording is generic and must be read in conjunction with your schedule as not all cover may be applicable to the plan or option that you have selected.

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SECTION A

YOUR ONEPLAN SHORT TERM INSURANCE POLICY

1. The policy is your contract

This policy is an insurance contract with Oneplan Underwriting Managers (Pty) Ltd. We pay all valid claims if you comply with the terms and conditions of this policy. There are events and items that we do not cover, or that we only pay a maximum amount for.

2. Three sets of information make up this contract

Your policy is made up of three sets of information: the policy terms and conditions, your policy schedule and your proposal information as captured on the Oneplan Mobile App. These three sets of information are your whole contract with us. Only promises and statements contained in

these three documents form part of the policy. The promises or statements may be made by you or us. Should there be any dispute as to the information provided, the policy wording that can be found and downloaded on the website www.oneplan.co.za and on your Oneplan mobile app, will be deemed to be correct and will be the basis of this agreement.

3. The policy terms and conditions (this document)

This document sets out the policy terms and conditions. They include your rights and duties, our rights and duties, how to claim, and events and items that we do and do not cover.

4. Your policy schedule

Your policy schedule contains information that is particular to you. It includes the type of cover you have bought, the amounts you are covered for, the premiums you must pay and the excesses that apply and will contain the Period of cover selected.

Changes to your cover (endorsements) are set out on updated schedules.

5. Your proposal information

It is your responsibility to give us relevant, complete and true information. See Section 2 on page 5.

SECTION B

DEFINITIONS AND GUIDELINES FOR INTERPRETATION

1. Definitions

The table below shows definitions that apply to the entire policy. The words given in the left-hand column of the table have the meaning given in the right-hand column. There are also definitions in each section that are specific to the types of cover.

You:	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. 'Spouse' means a person who is the partner of the insured in any marriage, civil union or customary union recognised by South African law or is living with the insured in a relationship that is intended to be permanent.
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We:	Oneplan Underwriting Managers (Pty) Ltd, FSP43628
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Maximum amount of	The most we will pay out for the events and items we cover.
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cover:	This amount is shown on the schedule and on the Oneplan Mobile App.
Accident or accidental:	A sudden, unplanned and unfortunate event caused by external, visible and violent means and that might result in loss, damage, injury or death.
Period of cover:	The days that we provide cover for, as shown on the schedule.
Oneplan Mobile App:	A mobile application that can be downloaded from either the Google Play store or App store on your Phone. The purpose of the application is to shorten the claiming process through innovative technology, change your cover percentages as and when you require, and the administration of your policy.
Grace Period	The period of grace allowed for non-payment of Premium. The Grace Period is fifteen days (15) from the first day of the month in which the Premium was due and is applicable from the second month of cover. During the Grace Period, the policy will be suspended and no claims will be entertained. The Insurer reserves the right to cancel the policy after non-receipt of a Premium within the Grace Period.
Start date:	The day that the selected cover begins for the first time and for which we have successfully received the premium. The start date is shown on the schedule.
Excess:	The amount you are responsible for paying towards your own claim. The excesses are shown on the schedule.
Schedule:	The document that lists the detail of the insured property, cover and limits.
Warrant:	Guarantee of facts or conditions that we can rely on as true.
Territory:	Territory means South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Zambia, Malawi and Mozambique.
Insurer:	Bryte Insurance Company Limited, FSP17703.
Consequential loss:	Loss or damage that arises as a result of a covered event.
Act of violence:	Murder, assault, robbery, rape, hijacking, armed hold up, violent theft or attempted theft.

Cover Period:	The period of cover as stated in the schedule for which payment and validation documents have been received, but no less than a 24-hour calendar day.
Payment:	The payment is due and payable on or before the start date and will be paid from the debit card or credit card details provided through the Oneplan Mobile App.
Third party:	A person other than you or us.
Unoccupied:	When you are away from home for more than 60 consecutive days, during a twelve (12) month period.
Unattended:	When all residents are away from home temporarily but have the intention to return, for example, travelling to and from work, shopping and weekends away.
Self-insurance:	The policy only covers the percentage of cover you bought and which is noted on the policy schedule. The portion of the property not insured must be self-insured to cover the total replacement or repair cost of the property.

If you are self-insured, we will not pay the full amount of the loss or damage. You will be your own insurer for the difference between the percentage of cover you bought and the full replacement value. The balance for a proportional share of the loss or damage is your responsibility.

2. Guidelines to Interpretation

2.1 Singular and plural

Words in the singular include the plural. Words in the plural include the singular.

2.2 Headings

Headings are aids to reading and understanding, and are not terms in themselves.

2.3 Examples

Examples are aids to understanding the meaning of the terms and conditions. They are not terms or conditions in themselves. The terms or conditions do not apply only to the situations and facts given in the examples or to similar situations and facts.

2.4 Calculating days

Where any number of days are given those days are counted to include the first and the last day.

2.5 Legal responsibility

A legal responsibility (liability) is a duty imposed on someone to do something, whether imposed by the law or created by agreement.

2.6 Including

The word 'including' must be interpreted as introducing an example list and not limiting the list or excluding additions to it.

2.7 Reference to laws

When there is reference to a law or to a section of a law, we mean that law or section of that law as amended, repealed or replaced.

2.8 Forms of words

Words used in one form have their corresponding meaning when used in another form. For example: 'to claim', 'claiming' and 'claimed' have the same meaning; 'you', 'yours' and 'your' have the same meaning; 'we', 'us' and 'our' have the same meaning.

2.9 May, may not and might

The word 'may' means 'is entitled to' or 'are entitled to'. 'May not' means 'is not entitled to' or 'are not entitled to'. The word 'might' expresses possibility.

SECTION C

THE GENERAL TERMS AND CONDITIONS

1. General and specific terms and conditions

There are General and specific terms, conditions, exclusions and extensions applicable to the out in the specific sections.

2. Your duties under this policy

2.1 To give relevant, complete and true information without exaggeration or inaccurate descriptions.

2.1.1 How we use the information

You must give us relevant, complete and true information about yourself, the people you represent under this policy and the items you ask us to cover. We use this information to calculate your cover and premiums.

Relevant information is information that a reasonable person would consider as important to give to an insurance company to calculate premiums and cover.

2.1.2 How information is given to us

The “information” refers to:

- (i) the information given to us at any time before or during cover.
- (ii) clear, identifiable photographs and / or videos to be uploaded and validated through the Oneplan App, of your covered item (s) via your mobile phone (also refer section 2.1.3) before cover will be in full effect.
- (iii) all required images have to be uploaded before your insured item can be validated. If the insured item has not been validated prior to date of your claim, you are not covered and no claims will be paid.
- (iv) we retain the right to request additional photographs and / or videos to be uploaded before your items are validated. Your cover is only effective once your items are validated by our underwriters.

2.1.3 Tell us about any changes

You must tell us immediately if there are changes to any information we have on record for you, the people you represent or the items we cover. Your information must be updated via the Oneplan Mobile App.

2.1.4 Our rights if you do not comply

If you do not give us relevant, complete and true information or if you do not immediately inform us of any changes or if you do not comply with a warrant in a section, we have the right to do any one or more of the following:

- a. Change the terms and conditions of your policy;
- b. Cancel your policy or any section of your policy from any date we choose. We have the right to keep your premiums for the cover you have had until the date of cancellation;

- c. Treat your policy as if it had never started. In this case, we will refund your premiums;
- d. Not pay out your claim;
- e. Recover from you any amounts we have paid for previous claims if they were based on incomplete or false information.

2.2 To pay your premiums in time

The schedule will show the cover taken. The amount is payable immediately from your debit or credit card as supplied by you via the Oneplan Mobile App. Cover will not be in place if the payment is not received before the start date.

2.3 PREMIUM

2.3.1 Monthly Premium

The premium is payable every month by debit order on the debit order date shown on the schedule. If the debit order date falls on a weekend or a public holiday, we will debit your bank account on the next working day.

If you cancel by instructing a stop payment on your debit order, your policy will automatically end on the last day of the month that we received a premium for.

If you pay monthly in advance and we cannot collect the premium on your debit order date, we will try to debit your bank account via NAEDO, an advanced debit order mechanism which is automatically activated due to non-receipt of the Premium or any other associated fees. NAEDO will deduct funds immediately from the account holders' bank account when there are funds available and therefore may possibly not be deducted on the nominated date.

Should the premium not collect via NAEDO we will deduct the premium on the following debit order date with the outstanding premium and the new premium due for the current month.

Only if the reason for the returned debit is due to 'insufficient funds' you may, with our prior consent, pay the outstanding amount by electronic funds transfer to our nominated bank account.

If we still cannot collect this premium, the policy will end on the last day of the month that we received a premium.

If you have a claim during a period when a debit order has not been paid, (depending on the reason for being unpaid) we will consider the claim only when we have received the premium within the Grace Period, the period of grace allowed for non-payment of Premium. The Grace Period is fifteen (15) days from the first day of the month in which the Premium was due, applicable from the second month of

cover. During the Grace Period, the policy will be suspended and no claims will be entertained. The Insurer reserves the right to cancel the policy after non-receipt of a Premium within the Grace Period.

For cover to start on a new monthly policy, the following conditions must be met:

- (i) your premium must be received. We do not have to accept any premium you pay after your inception date, but we have the discretion to do so. If we do not receive your premium, your policy will not start.
- (ii) you must download the Oneplan Mobile App and upload photographs or videos of your covered items through the App. No other form of photographic proof or imaging will be accepted. No claims will be considered unless we have proof of the condition of the item prior to cover being activated.

2.4 Tell us about any changes to your banking details

You must tell us if your bank details change. If your bank details change and we are unable to collect premiums from your account, your policy will end and you will no longer be covered. If the bank makes a mistake that results in your debit order not going through, your policy will not end. However, you must send us proof that it was the bank's mistake.

2.5 To pay the excess if you have a valid claim

There is an amount called an excess that you must pay towards your own claim. The excess is compulsory, unless the schedule shows there is no excess. The excess applies whether you are at fault or not.

Where we pay as settlement of your claim, we will take off the excess from the amount we pay to you. If we pay a product or service provider directly for your claim, you must pay the excess to that product or service provider.

2.6 To care for your items

2.6.1 You have a duty to care for the items we cover.

2.6.2 You must take all reasonable care to prevent theft, loss or damage and accidents.

2.6.3 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.

2.7 To use the product and service suppliers that we have appointed

If we require it, you must use the service and product suppliers we appoint. We will give you their details when you claim for a covered event.

We will consider any reasonable request for you to use your own service or product suppliers. You must receive our consent in writing before you do so.

2.8 To help us to recover lost or stolen items

If we pay a claim for lost or stolen items, you must help us to recover and identify those items. This includes appearing in court as a witness, if necessary. We will pay your reasonable expenses in helping us. If any items are recovered, they belong to us.

We have the right to recover from you any claims we have paid if you refuse to give us this help.

3. Your rights under this policy

3.1 To cancel the policy or any section of it.

You have the right to cancel this policy in writing at any time. If you cancel, 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. Cancellation requests must be sent in writing to cancelpolicy@oneplan.co.za.

3.2 To claim after an event happens

3.2.1 Process for claiming

Before you claim, check the events and items that we do not cover in both this general section and the specific section your claim relates to.

Only you have the right to bring a claim under this policy.

a. Report accidents and crimes to the police

You must report to the police any of the following events that might lead to a claim:

- A crime, including theft or malicious damage to items
- Motor vehicle accidents must be reported to the nearest police station within 24 hours of the accident occurring or the first working day after such occurrence. Failure to report the accident within this time frame is in contravention of the Road Traffic laws and may result in claims not being paid

- In the event that there is any damage or injury to person/s, state property, a third party's private property or where the vehicle is not roadworthy following and resulting from an accident event, you must not leave the accident scene and must instead contact the police (where reasonably possible) to report and assess the accident at the scene. Where the vehicle is not roadworthy following such an accident event and you decide to drive the vehicle from the accident scene, we will not be liable for any further additional damages or losses incurred as a result of this. We will only consider the claim should you have sustained injuries, which must be supported by medical evidence. (Please note we will not cover the injuries, but will consider damages to the vehicle only, subject to our policy T's & C's) (Refer 2.6)
- After a damaged item has been repaired the item has to be revalidated for cover to continue.

b. Tell us about the event as soon as possible

You must tell us as soon as reasonably possible but not later than thirty (30) days after an event that could lead to a claim, including a claim by a third party. You must tell us even if you choose not to claim so that we can manage the costs of any future claims by any third party.

For claims involving a crime, you must take all reasonable steps to find out who is responsible.

c. Give us details of the event in writing

As soon as reasonably possible, but not later than thirty (30) days after the insured event, you must give us full details of the event in writing. We or your broker will send you a claim form to complete, or you can download one from our website at www.oneplan.co.za.

You must send us all proof (including proof of purchase or proof of ownership), valuation certificates, photographs and information that we may ask you for during the claims process. Should you not have tangible proof in the form of invoices or written proofs, we may require information as could reasonably be expected to be at your hands.

d. Tell us if you have other insurance

You must give us details of any other insurance policy you have that might cover the event or item you are claiming for. See Section 4.3 herein for more details.

e. Tell us immediately about any claims that are brought against you

You must tell us immediately if any letter of demand, notice of claim, summons or other legal process is brought against you relating to a covered event. You must send us a copy of the document immediately after you receive it. If you do not comply with this condition and we are negatively affected by it, we have the right to reject your claim.

f. There are time limits to claiming

We will not pay any claim after the end of thirty six (36) months from the date of the event, unless the claim is:

- a. the subject of pending legal actions; or
- b. for legal responsibility to a third party

We may agree to extend the time for claiming but we alone may decide to do so.

g. If we reject your claim

If we reject your claim, we will tell you in writing. You have the right to object to our decision. Your objection must be in writing and we must receive it within ninety (90) days of the date of the rejection letter.

If the matter is not resolved and you choose to start legal proceedings against us, you must do so within six (6) months from the end of the ninety (90) day period for the objection. You lose your right to start legal proceedings if you are out of time.

All time limits will be on hold while a rejected claim is being considered by the Ombud. See the Disclosure notice at the end of the schedule for how to refer disputes and complaints.

3.2.2 Payment before the final settlement of a claim

We have the right to pay some amounts towards your claim before it is finalised. This might be because there are delays we cannot control. We alone have the right to decide whether to pay an amount before the claim is finally settled.

3.2.3 After payment of a claim, we have no more responsibility

Once we have paid for a valid claim, we have no further responsibility to you or to anyone else and the item of insurance will be removed from cover.

3.2.4 We pay claims in South Africa in Rand

We pay claims in South Africa and in Rand, even if the event happened outside South Africa.

4. Our rights under this policy

4.1 To share your personal information

We at Oneplan, respect your constitutional right to privacy. We are committed to and bound by the terms and provisions of the Protection of Personal Information Act 4 of 2013 ("POPI") regarding the

acquisition, usage, retention, transmission and deletion of your personal information. We will check and validate the information you provide through legal means. We have high level security measures in place to protect your personal information.

Your personal information herein collected is for the primary purpose of providing you with insurance cover and for all other activities and processes incidental to and relevant to this purpose. Your information shall be kept confidential; however, we shall disclose it to certain third parties as required and other insurers for the specific purpose of insurance and to reduce and prevent any form of fraudulent activity. Sharing of information includes, but is not limited to, information sharing as arranged via the South African Insurance Association.

You hereby give consent and fully understand the reason for Oneplan to process, use, share and retain your personal information for its designated purpose and you confirm the accuracy of the information.

You may request Oneplan to amend, update, change or correct your personal information processed by us by sending a request to your broker or to our Oneplan offices.

A full version of the Oneplan Privacy Policy is available on this link www.oneplan.co.za/about/legal for download. Should you decide to cancel this insurance contract you further consent to Oneplan retaining the information in line with the legally permitted retention period, for statistical and reporting purposes only.

Should you decide not to accept the proposal, the information collected, will be de-identified and only used for statistical and research purposes.

4.2 To cancel the policy or any section of it

We have the right to cancel this policy, or any section of it, at any time but we must give you thirty (30) days' notice in writing that we will do so. If we cancel, we will refund the portion of your premium that you have paid in advance for cover after the cancellation date. If we cancel one section only, you will still have cover for the other sections.

4.3 To pay only a portion of cover where you have other cover

We only pay our proportion of the claim if you have cover for the same theft, loss or damage under another policy.

4.4 Cover property for replacement value (self-insurance)

It is your responsibility to get cover for the full replacement value of all your property. Replacement value is the amount needed to replace all your insured property with similar new property. If at the time of the loss or damage or claim, we determine that the maximum cover is less than the replacement value, then you will be your own insurer for the difference between the cover you bought and the full replacement value.

4.5 To take and keep possession of items

- 4.5.1 If there is or might be a claim, we have the right to take or keep possession of any damaged items and deal with them in a reasonable manner;
- 4.5.2 We have the right to enter premises that are the subject of a claim and to authorise other people to do so. Neither we nor our authorised representatives have any legal responsibility to you or to anyone else when they enter your premises to exercise this right;
- 4.5.3 You may not abandon any items that are subject to a claim even if we have taken possession of them.

4.6 To conduct legal and settlement proceedings in your name

You agree to cede by way of out and out cession all of your rights titles and interest to any claim arising out of an insured event. We will take over and conduct any legal proceedings and settlements in your name and may do so before or after we have paid a claim. You must do everything that we reasonably need to give effect to this right.

4.7 Premium payment

We are not obliged to accept premiums that are paid after the start date of the policy. However, we have the right to accept these premiums and we alone have the right to decide on the terms of accepting or rejecting these premiums.

4.8 If no Rand amounts in schedule

We do not cover an event if your schedule shows that the maximum amount of cover is:

- 4.8.1 left blank;
- 4.8.2 has no Rand amount given against it;
- 4.8.3 shown as zero, nil, not applicable, not covered, or not included.

5. Our duties under this policy

5.1 To pay for a valid claim

We pay up to the amount as it appears on your policy schedule for valid claims. We have the right to choose how to pay for a valid claim. We may do one or more of the following:

- a. Pay the costs to repair the loss or damage;
- b. Replace the stolen, lost or damaged item;
- c. Pay for the stolen, lost or damaged items.

6. General events and items not covered

We do not cover the following events and items under any part of this policy. You must also refer to the various sections of this policy for the specific events and items that we do not cover.

6.1 We do not pay claims for events outside the territory

We do not pay claims for loss or damage that happens outside the territory.

We do not pay claims for damages awarded by a court that is outside the Republic of South Africa.

6.2 We do not pay for fraud, dishonesty, misrepresentation, or wilful acts

We do not pay claims that are based on or are a result of fraud, dishonesty or misrepresentation. Misrepresentation means giving misleading or incorrect facts. For example:

- a. If you or anyone acting on your behalf deliberately exaggerates the amount or size of a claim; or
- b. If documents and information to support a claim, whether created by you or on your behalf, are not true or are fraudulent.

We do not pay any claims for events that you, or any person colluding with you, bring about deliberately so that you can make a claim. Colluding means to act together to achieve a dishonest or fraudulent outcome.

If we pay a claim and then discover that the claim was based on fraud, dishonesty or misrepresentation, you must pay back the amount that we have previously settled or paid out.

6.3 We do not pay if you break the law

We do not pay claims arising from you deliberately breaking the law. This includes provoking an assault, disturbing the peace or any intentional misconduct.

6.4 We do not pay for mechanical, electrical or electronic breakdown

We do not pay for mechanical, electrical or electronic breakdown. (Including but not limited to power surges).

6.5 We do not pay for depreciation after repairs

We do not pay for the depreciation of an item because of repairs carried out to an item after an event. (Depreciation is the amount by which an item goes down in price).

6.6 We do not pay for consequential loss

We do not pay claims for consequential loss of any nature.

6.7 We do not pay for loss or damage for certain causes

We do not pay for loss or damage from:

6.7.1 Wear and tear;

6.7.2 Any gradual operating cause (a cause that happens gradually, over time);

6.7.3 Decay and deterioration;

6.7.4 Rust or corrosion;

6.7.5 Mildew, mould or rising damp;

6.7.6 Insects, parasites, moths, rodents, vermin, termites and any other household pests;

6.7.7 The process of cleaning, restoring, renovating or dyeing;

6.7.8 Conditions of the atmosphere or climate, or the action of light;

6.7.9 Pre-existing conditions and/or damages.

6.8 We do not pay for loss or damage caused by your own pets

We do not pay for loss or damage caused by domestic or tamed animals you keep as pets for companionship, including dogs, cats or hamsters.

The definition of pets does not include wild animals, livestock, exotic animals, birds, reptiles and fish. These are animals that live freely in their natural environment and are not confined in any way.

6.9 We do not pay for events and items covered by Sasria

Sasria cover is automatically included in this policy for all sections of cover that it implies to. We do not pay for any claims for loss or damage from events and items covered by Sasria. We will send you the

Sasria terms on request. We will help you to claim from Sasria.

If we inform you that Sasria does not cover the loss or damage you are claiming for, you are responsible for proving that Sasria does cover the loss or damage.

6.10 We do not pay for war, riots, labour strikes or terrorism

We do not pay for any claims for events resulting directly or indirectly from any one or more of the following:

- 6.10.1 Labour disturbances, riots, strikes, lockouts, public disorder, or any acts that are aimed to cause these;
- 6.10.2 War and warlike activities, for example, invasion, acts of foreign enemies, and civil war (whether war is declared or not). We do not pay for events related to war, whether or not a fund has been established under the War Damage Insurance and Compensation Act, No 85 of 1976 or any similar law in any country to which this policy applies;
- 6.10.3 Martial law, mutiny, military uprising or a stage of siege, or any event which might be the cause of these;
- 6.10.4 Revolution, including protests, rebellion, civil disobedience, and inciting fear in the
- 6.10.5 Acts or attempts to overthrow the government or any local or tribal authority by force or through fear, terrorism or violence;
- 6.10.6 Events resulting directly or indirectly from terrorism or the threat of terrorism. Terrorism includes the use of violence or threat of violence to bring about any political aim, or to bring about any social or economic change, or in protest against any state or government or any provincial, local or tribal authority. It includes acts, whether harmless to human life or not, by any person or group of people acting alone or in a group. It includes any acts committed for political, religious, personal or ideological reasons.
- 6.10.7 The acts of any lawfully established authority to control, prevent, suppress or otherwise deal with any of the activities listed above.

6.11 We do not pay in violation of sanctions

We do not pay claims where doing so would violate trade or economic sanctions imposed by law.

6.12 We do not pay for confiscation by lawful authorities

We do not pay claims for loss, damage, bodily injury or legal responsibility if a lawful authority takes the

insured items. For example, if a lawful authority confiscates, seizes, attaches, impounds, nationalises or commandeers the items.

For example:

The Sheriff of the court takes possession of or removes your goods after a court order to attach your property. We do not pay for claims for your goods.

6.13 We do not pay for claims related to nuclear material

We do not pay claims resulting directly or indirectly from any of the following:

- a. Ionising, radiation and radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Combustion includes any self-sustaining process of nuclear fission;
- b. Contamination from nuclear material in any form, including from nuclear waste;
- c. Nuclear fission or fusion;
- d. Nuclear weapons or nuclear explosion.

We do not pay these claims even if another event or cause contributed to the loss, damage, cost, expense, death or bodily injury, or legal responsibility to third parties. This is regardless of which event or cause happened first.

6.14 We do not pay for legal responsibility to third parties related to contracts

We do not pay for legal responsibility to a third party arising from a contract you entered into unless you would have been responsible even if there was no contract.

An exception is that we will not reject a claim if our rights have been negatively affected by a contract you have with a security provider, if the contract relates to protecting your items.

SECTION D HOUSEHOLD CONTENTS COVER

1. General and specific terms and conditions

1.1 Definitions and explanations specific to this section

The following definitions apply to Household Contents Cover only. You must also read the General terms and conditions, General events and items not covered of this policy.

Address of buildings means the address shown on the schedule under Household Contents Cover.

Household contents means:

1.1.1 Household goods and personal belongings inside the home for which you are responsible.

1.1.2 Fixtures and fittings inside the home you own or for which you are legally responsible.

1.2 The definition of household contents excludes:

1.2.1 Any household goods and personal belongings that you take away from your home, or which are more specifically insured (for example under On-the-Go cover);

1.2.2 Landlord's fixtures and fittings;

1.2.3 Motor vehicles, trailers, caravans (but we cover scale models of motor vehicles);

1.2.4 Ride-on lawn mowers;

1.2.5 Watercraft except for canoes, kayaks (but we cover models of watercraft);

1.2.6 Aircraft and their accessories (but we cover models of aircraft);

1.2.7 Pets and other animals.

1.3 Home means both of the following:

1.3.1 The main residence at the address of buildings or any other place where you are temporarily staying or employed;

1.3.2 Outbuildings and other roofed structures, including private garages, carports, wendy houses, domestic workers' living quarters, garden sheds. An outbuilding is a separate building on your property at the risk address which does not interlead with the main building.

1.4 On the schedule, it will describe the construction of your home:

1.4.1 Standard construction;

1.4.2 Non-standard construction;

1.4.3 Thatch.

1.5 **Standard construction** means built of brick, stone or concrete with a roof made of slate, tile,

concrete, asbestos or metal. Thatch roofs are included in this definition only where the thatch roof is either:

- 1.5.1 Attached to the main residence and does not cover more than 25% of the roof area of the main residence; or
 - 1.5.2 Within five meters from the main residence and the thatch roof on its own does not cover more than 25% of the roof area of the main residence.
- 1.6 Non-standard construction** means a building with one or both of the following:
- 1.6.1 Walls built of materials other than brick, stone or concrete (for example wood) whether or not the roof is built with standard materials such as slate, tile, concrete, asbestos, or metal; or
 - 1.6.2 Roofs built of non-standard materials (for example wood) whether or not the walls are built with standard materials such as brick, stone or concrete.
- 1.7 Thatch means** the roof of the main residence is constructed of thatch. This definition includes where a thatch roof is either:
- 1.7.1 The roof of the main residence or attached to the main residence and covers more than 25% of the roof area of the main residence; or
 - 1.7.2 Within five meters from the main residence and the thatch roof on its own covers more than 25% of the roof area of the main residence.

2. Events and items we cover

We pay for loss or damage to your household contents caused by any of the following events:

- 2.1 Fire, lightning or explosion;
- 2.2 Storm, wind, water, hail or snow;
- 2.3 Earthquake;
- 2.4 Bursting, overflow and leaking of water apparatus, heating installations, geysers and pipes;
- 2.5 Deliberate acts of malicious damage;
- 2.6 Impact damage to the home, for example, a motor vehicle crashes into the home;
- 2.7 Theft and attempted theft. However, there must be forcible and violent entry or exit if;

2.7.1 The home is

- a. Unattended
- b. Is lent, let or sublet by you or shared with you;
- c. It is an outbuilding or wendy house, provided that the conditions referred to in Clause 5(a) and (b) on page (24 , 25) are met, then any loss or damage sustained will be covered only up to the maximum cover for household contents as shown on the schedule.
- d. Under alteration, construction, cleaning, renovation or repair.

2.7.2 If the contents insured is at

- a. Any furniture storage depot or bank safe deposit; or
- b. Any other premises for repair, renovation, restoration, cleaning or dyeing.

If the home was unoccupied for more than sixty (60) consecutive days in any calendar year theft or attempted theft will not apply unless we have given our prior consent in writing to extend cover.

3. Events and items not covered

These exclusions are in addition to the General events and items not covered in this policy.

3.1 Events not covered

We do not pay for the following loss or damage to your household contents:

- a. Loss or damage from storm, wind, water, flood, hail or snow to household contents in the open, unless the household contents are designed to be in the open;
- b. Loss or damage that arises out of a process where applying water is needed, such as shampooing carpets;
- c. Loss or damage that takes place if the home is unoccupied for sixty (60) consecutive days or more in the twelve (12) months before a covered event, unless your schedule shows we have agreed to extend this period.
- d. Caused by storm, wind, water, hail or snow during or after demolition, alteration, construction, cleaning, renovation or repair if the loss or damage caused is as a direct result of the demolition, alteration, construction, cleaning, renovation or repair.
- e. Due to faulty design or workmanship.

4. Conditions specific to your Household Contents Cover

These conditions are in addition to the general terms and condition, general events and items not covered of this policy.

4.1 Cover property (self-insurance)

We will not pay the full amount of the loss or damage. You will be your own insurer for the difference between the percentage of cover you bought and the full replacement value. The balance for a proportional share of the loss or damage is your responsibility.

4.2 Firearms

You warrant that at all times and in all places, you comply with the legal requirements for owning, using and safekeeping a firearm.

4.3 Malicious damage

4.3.1 We pay for damage directly caused by, through or as a result of the deliberate act of any person with the intention of causing the damage.

4.3.2 Any building insured or any building that contains the insured property must not be unoccupied. If the building is unoccupied without us being informed and/or our written permission, then this extension does not apply at all.

4.3.3 Below are the conditions under which we do not pay under this extension:

a. We do not pay for malicious damage to moveable property which is either:

- Stolen; or
- Damaged during or as a result of an attempt to remove it or part of it from any premises that you own or occupy.

b. We do not pay for malicious damage to any property that is damaged by thieves while breaking into or out of, or attempting to break into or out of, any premises that you own or occupy.

c. We do not pay for malicious damage to any immovable property that you own or occupy if it is caused by or through or if it is a result of:

- Removing or trying to remove all or a part of it;
- Demolishing or trying to demolish all or part of it.

Immovable property is property that is attached to the ground, including, buildings and land.

e. We do not pay for malicious damage when related to any of the following:

- Damage related to or caused by fire or explosion.
- Damage caused by tenant.
- Consequential loss or damage of any kind.
- Damage as a result of all or some work stopping or slowing down, or any process or operation slowing down, being interrupted or stopping.
- Loss or damage caused by a lawful authority permanently or temporary taking away the insured items, for example, through confiscation, commandeering or requisition.
- Loss or damage related to or caused by any occurrence referred to in the General terms and conditions, or the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any these events.

4.3.4 If we state that malicious damage is not covered under this policy for these reasons, you will have to prove the contrary if you wish to proceed with a claim under it.

4.4 Burglar bars

If the schedule shows that you have burglar bars installed or that we require you to have burglar bars on all opening windows, you warrant that this is true. We only pay for theft or attempted theft of the household contents if the burglar bars are installed on all opening windows at the home.

4.5 Security gates

If the schedule shows that you have security gates or that we require you to have security gates on all exterior doors (including sliding doors), you warrant that this is true. We pay only for theft or attempted theft of household contents if the security gates are installed on all exterior doors (including sliding doors) at the home.

4.6 Security complex and retirement village

If the schedule shows you live in a security complex, we pay only for theft of household contents if the home is situated in a security complex or retirement village. A security complex or retirement village means a complex with high perimeter walls with either razor coil wire or an electric fence on the top of the perimeter walls. 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.

4.7 Burglar alarm

If the schedule shows that you have a burglar alarm installed in the home (including outbuildings) or that we require you to have a burglar alarm, you warrant that this is true. We pay only for theft or attempted theft if all the following conditions are met:

- a. The alarm system is installed and working properly;
- b. You test the alarm system every six (6) months;
- c. You comply with all the conditions of your contract with the suppliers of the alarm system;
- d. The alarm system is activated whenever the home is unattended;
- e. You have a contract with a security service provider for monitoring and responding to the alarm;
- f. The service provider has a 24-hour immediate response operations centre;
- g. The service provider can give us an audit log of all alarms received (including activation and deactivation) if we ask for it following a claim.

We do not pay for theft if keys, duplicate keys or remote controls of the alarm system is not used unless they were taken from you using violence or the threat of violence.

5. Automatic extensions to your household contents cover

Theft from outbuildings

We pay for theft or attempted theft from the outbuildings. We pay up to the maximum amount of cover for household contents shown on the schedule if any one of the following conditions are met:

- a) a burglar alarm that extends to the outbuildings is installed and activated when the outbuildings are unattended or unoccupied; or
- b) there is proof of forcible, visible and violent entry or exit. If neither of these conditions are met, then there will be no cover.

However, if the home was unoccupied we will only pay for theft or attempted theft from the outbuildings if we had given our prior consent in writing to extend cover and subject to a) and b) above.

SECTION E

MOTOR VEHICLE COVER

1. Definitions and explanations specific to this section

The following definitions apply to Motor Vehicle Cover only. You must also read the General definitions, General terms and conditions, General events and items not covered of this policy.

The vehicle means the vehicle shown on the schedule that is owned by you and includes, standard factory-fitted accessories tools and spare parts when they are in or on the vehicle. The types of vehicles that are covered include:

- 1.1 A motor vehicle privately used, including minibuses, SUVs, station wagons and passenger-carrying vehicles designed with capacity to seat no more than 7 people including the driver and not having a gross vehicle mass of more than 3,500kg;
- 1.2 Light delivery vehicle with a gross vehicle mass of not more than 3,500kg (including double cab, panel van, club cab, 4x2 and 4x4 vehicles);

The cover provided is for loss of or damage to the vehicle and its accessories and spare parts whilst thereon.

The cover is based on an all risk basis, subject to the exclusions and General Exceptions contained herein, therefore if it is not excluded it is covered.

2. The sum insured is based on the retail value of the vehicle and the percentage of cover bought.

Retail value means the reasonable value or price at which a motor dealer will sell the vehicle for, including factory-fitted accessories. The retail value is based on the value shown in the Mead & McGrouther Auto Guide (or in a recognised and current motor trade publication). The vehicle's age, condition and odometer readings might affect the value of the vehicle at the time of the loss.

2.1 The following items do not form part of retail value.

Any vehicle accessories or extras after vehicle manufacturing.

2.2 The following specific validation conditions must be met under this section.

The Insured must upload photographs of the vehicle for cover to be effective. The photographs must be clear and include the registration plates, vin number, the front, back, right and left side of the insured vehicle as well as the licence disc. These photographs must be uploaded via the Oneplan Mobile

Application. (Licence plates must be mounted and secured to the insured vehicle).

Failure to do so will invalidate the item under this section and may result in your claim not being paid.

3. Categories of use of the vehicle

This is a personal insurance policy. The aim is to cover you for personal use of the vehicle. However, we do allow extra uses for some professional and business reasons.

You must also read the General terms and conditions of this policy, and General events and items not covered.

3.1 The class of use that you are covered for

You are covered only for the class of use set out on your schedule, including for any neighbourhood watch group or a similar voluntary non-profit organisation.

There are three classes of use:

- a. Private use only;
- b. Private and limited professional and business use;
- c. Private and professional business and full business use.

3.2 What you may use the vehicle for:

3.2.1 Private use only: Social, domestic and pleasure use only.

This class of use is intended for people who use the vehicle for household purposes and leisure activities; going away on weekends and holidays , collecting children from school, weekends and holidays, and including use by pensioners and housewives.

You may not use the vehicle for any work-related activities.

3.2.2 **Private and limited professional and business use:** social, domestic, pleasure and professional use, including travel to and from your home and permanent place of work, study or profession.

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.

If you use the vehicle more often for professional and business reasons, you should get cover under the

private, professional and full business use.

Vehicle sharing, accepting payment for giving lifts to passengers for social purposes or commuting, is not excluded but only if both conditions below are met;

- The passengers are not being carried in the course of a passenger carrying business;
- The total payment does not amount to profit.

3.3 What you may not use the vehicle for

3.3.1 Hiring out for reward.

3.3.2 Carrying goods for resale, reward or trade, unless we have given our prior consent in writing to include this.

3.3.3 Carrying passengers who pay a fare.

3.3.4 Courier services.

3.3.5 Commercial travelling.

3.3.6 Selling products or services. (Applicable to private use and private and limited professional and business use only)

3.3.7 Driving instruction for reward.

3.3.8 Racing, speed or other contests, rallies, trials or use on any race track whether or not at an organised event.

3.3.9 Any purpose in connection with the motor trade. However, we do pay for injury, loss or damage while the vehicle is in the custody or under the control of a member of the motor trade for the purpose of overhaul, maintenance, service or repair.

3.3.10 Any purpose on the airside of any airport or landing strip.

3.3.11 Towing for reward.

3.3.12 Travelling to and from place of work, business or professional use of any nature (Applicable to Private use only)

4. Cover

The events and items that you are covered for.

4.1 Events we cover

We pay if the vehicle or any part of it is lost, stolen or damaged. Cover includes costs and expenses for which you become legally responsible to a third party if the legal responsibility (liability) relates to the vehicle.

4.2 Events not covered

We do not pay for:

- 4.2.1 Malicious damage to tyres.
- 4.2.2 Damage to tyres caused by applying brakes or by road punctures, cuts and bursts.
- 4.2.3 Damage to springs and shock absorbers because of uneven road surfaces, unless there is related damage to the wheel or wheels.
- 4.2.4 The loss of the vehicle due to a fraudulent buying or selling transaction.
- 4.2.5 Detention, confiscation or requisition by customs or other officials or authorities.

4.3 Legal responsibilities to third parties

If you have complied with all conditions of this policy, we pay the amount of cover you become legally responsible (liable) to pay a third party for damage (which means accidental loss of or damage to property) up to the limit as contained on your Schedule.

We only pay for costs you incur with our written consent.

- 4.3.1 If you use the vehicle for towing another vehicle or trailer, liability for third party damages are covered; however, we will not be liable for damage caused to the towed vehicle or trailer and for any items in or on the towed vehicle or trailer.
- 4.3.2 If you use a vehicle that you do not own, hire or lease under an instalment sale or lease agreement we will not be legally responsible (liable) for damage to the vehicle.
- 4.3.3 We are not obliged to pay for costs for you to be represented at an inquest or post-mortem, or in defending criminal proceedings in a magistrate's court.

4.3.4 If another person uses the vehicle, but only if that person meets all the following conditions:

- They have your consent to drive or use the vehicle;
- They do not have insurance under any other policy;
- They have not been refused any motor vehicle insurance;
- They observe the terms and conditions of this policy.

4.3.5 If the third party is a passenger, the passenger must be seated in one of the permanent enclosed passenger compartments of the vehicle. There are limits to the amount we pay for legal responsibility to passengers and these limits are shown on the schedule.

4.3.6 The vehicle used must at all times be roadworthy.

We pay up to the maximum amount of cover as per the policy schedule for any single covered event or series of incidents that result from the covered event subject to current legislation.

You must tell us if there is a possibility that you could become legally responsible to a third party.

4.4 We do not pay for your legal responsibility arising from:

- 4.4.1 Death or injury to your employee during the course and scope of their employment with you;
- 4.4.2 Death or injury to anyone being carried in a trailer, caravan or the open-load carrying section of a light delivery vehicle;
- 4.4.3 Accidental loss or damage to items belonging to you or that are in your custody or under your control or that you hold in trust;
- 4.4.4 Death or injury to any member of your household;
- 4.4.5 Claims arising out of contractual liability (means legal responsibility to third parties related to contracts);
- 4.4.6 Any loss or damage or injury that is covered by any other motor vehicle insurance legislation.

4.5 How we pay

We pay up to the maximum percentage of cover bought as stated on the policy schedule for amounts that you become legally responsible to a third party. We pay only for costs you incur with our written consent.

(010) 0010141 www.oneplan.co.za

54 Maxwell Drive, Woodmead North Office Park, Woodmead 2021

Oneplan is sold by Oneplan Brokers (Pty) Ltd and administered by Oneplan Underwriting Managers (Pty) Ltd, authorised financial services providers 43627 and 43628. Oneplan is not a benefit option regulated by the Medical Schemes Act, but a short-term insurance product underwritten by Bryte Insurance Company Limited

Underwritten By
 **Bryte**

4.5.1 Basis of payment

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:

- i. If the vehicle is stolen or hijacked and not recovered;
- ii. The cost of repair;
- iii. 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

4.5.2 We salvage

In the event of a “write-off” we will assist in the salvage management of your vehicle we 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.

4.5.3 We deduct the excess

We deduct the excess off all amounts we pay unless it is specifically stated otherwise. Not applicable to Third party cover only.

4.5.4 We may decide to repair the vehicle

An assessor we approve will assess the damages to the vehicle. If the assessed damages to the vehicle can, in our opinion, be repaired, we have the right to direct it to a vehicle approved repairer.

4.5.5 We may pay the price for parts or accessories not readily available

If any part or accessory needed to repair the vehicle is not available in South Africa as a standard manufactured article, we pay up to the price shown on the latest price list published by the manufacturers or agents at the time of the loss. We will also pay for the reasonable cost to transport the part by ship or rail to South Africa. We will not pay for the part to be transported by air.

4.5.6 You must tell us about expired licenses, endorsements and convictions

You must tell us immediately when you become aware that your driver’s license or the driver’s license of a driver using your vehicle with your consent is endorsed, suspended or cancelled.

You must tell us immediately when you or a driver using your vehicle with your consent are charged with or convicted of negligent or reckless driving.

4.5.7 Restrictions to your motor vehicle cover

No restrictions apply. Any authorised driver means any person authorised by the insured or any other driver driving with the insured's permission.

4.5.8 Other events and items not covered

These exclusions are in addition to the General events and items not covered of this policy. They apply to the whole of the Motor Vehicle Cover Section.

4.5.8.1 We do not pay outside the territory except while in transit

We do not pay for loss, damage or injury caused or suffered or incurred outside the territory except for accidental loss or damage to the vehicle while in transit by sea or air between ports

or places within the territories.

This extension is not available for Third party cover only.

4.5.8.2 We do not pay for vehicles that are not roadworthy

We do not pay for legal responsibility to third parties, loss, damage or injury caused or suffered or incurred while the vehicle is being used in a condition that does not comply with either of the following:

1. The Road Traffic Ordinances of South Africa;
2. Any similar legislation that applies to the areas that the vehicle is being driven or towed in.

4.5.8.3 We do not pay for vehicles being driven without a driver's license

It is illegal to drive a motor vehicle without a valid driver's license for the code of vehicle used or driven. It is your responsibility to check the requirements for a valid driver's license in the area the vehicle is being driven or used in.

4.5.8.4 We do not pay while you, or any person with your consent is:

1. Driving or using the vehicle without a valid driver's license according to legislation of the territory the vehicle is being used in;

2. Learning to drive without a valid learner's license according to the legislation of the territory the vehicle is being used in.

If a driver's license must be renewed and, at the time of a covered event, the license has not been renewed, we will not exclude payment for this reason. However, the driver must not be disqualified from holding or obtaining such renewed license.

4.5.8.5 We do not pay for driving under the influence

We do not pay for loss, damage or injury caused or suffered or incurred while the vehicle is being used:

1. By you while you are under the influence of alcohol or your blood-alcohol level is over the legal limit;
2. By you while you are under the influence of drugs. This is except for drugs prescribed by a doctor and taken according to the doctor's instructions. You cannot be the prescribing doctor;
3. By any person with your knowledge and consent while you know they are under the influence of alcohol or their blood- alcohol level is over the legal limit;
4. By any person with your knowledge and consent while you know they are under the influence of drugs. This is except for drugs prescribed by a doctor and taken according to the doctor's instructions. Neither they nor you can be the prescribing doctor.

4.5.8.6 We do not pay for other categories of use

We do not pay for loss, damage or injury caused or suffered or incurred while the vehicle is being driven or used other than according to the category of use shown on the schedule.

4.5.8.7 We settle directly with you

We pay, up to the insured value, as noted on your policy schedule either to you or the service provider at our discretion. (Refere 2.8)

4.5.8.8 We settle with Finance Houses

We pay, in the event your vehicle is stolen or written-off, up to the insured value as noted on your policy schedule, directly to the finance house should your vehicle be financed. You will remain liable for the shortfall of the finance debt. Only in the event that your vehicle is not financed and you are the legal owner of the stolen/written-off vehicle, will we pay up to the insured value as noted in your policy schedule directly to you

4.6 Extensions to your motor vehicle cover

You automatically receive these extensions as part of your cover

4.6.1 Emergency towing

We cover the cost of towing the vehicle following an accident, We only pay if not recoverable from another source.

4.6.1.1 How we pay

- a. we pay up to R2,500 for towing and storage

4.7 Riot and strikes outside South Africa and Namibia

We pay for loss or damage directly caused by:

- 4.7.1 Civil commotion, labour disturbances, riots, strikes or lockouts that occur outside of South Africa and Namibia;
- 4.7.2 The act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrences referred to in (1) above.

This extension does not cover:

- a. Loss of or damage to property occurring within South Africa or Namibia;
- b. Consequential loss or damage;
- c. The total or partial stopping of work or the slowing, interrupting or stopping of any process or operation.
- d. Loss or damage caused by a lawful authority permanently or temporary taking away the insured items, for example, through confiscation, commandeering or requisition;
- e. loss or damage related to or caused by any occurrence referred to in General terms and conditions.

If we state that loss or damage is not covered under this policy for these reasons, you will have to prove the contrary if you wish to proceed with a claim under it.

SECTION F

COMPLAINTS RESOLUTION POLICY

The purpose of the Complaint Resolution Policy is to ensure compliance with the Short-Term Insurance Act, Financial Advisory and Intermediary Services Act (FAIS), the Policy Holder Protection Rules for Short-Term Insurance and any other applicable legislation. We have embedded the Principals of TCF (Treating Customers Fairly) into our culture and it forms the foundation of our commitment to our policyholders.

1 OUR COMMITMENT TO YOU

Our complaints policy is available to you on request, published on our website and contained in our policy documentation. All complaints will be dealt with timeously and fairly and all the relevant staff receive training on a regular basis with regards to our complaints policy in accordance with the provisions of FAIS. All our records are kept for a minimum period of five (5) years.

All your personal information (as per the Protection of Personal Information ACT –POPI) will be held for this period. The information submitted by you will be made available to and processed by our staff where required, as well as our external compliance practice for audit purposes, the Regulator (Financial Sector Conduct Authority) and any Ombud /Ombudsman who has jurisdiction.

This information is kept in accordance with our personal policies. Corrective measures are taken to ensure that problems and shortcomings are identified and that the same complaint will not occur again. Our staff and representatives adhere to the requirements of FAIS always.

2 COMPLAINT MUST BE IN WRITING

For a complaint to receive the attention that it deserves, we request that your complaint is submitted to us in writing. Please ensure, that where the complaint is delivered by hand or by any other means, that you retain proof of delivery.

Please address your written complaints to: The Complaints Officer
complaints@oneplan.co.za

The following information must be provided for us to assist you:

- 1 Your name, surname, contact details and confirmation of where communication must be sent to.
- 2 A complete and detailed description of your complaint. Please include any supporting documentation.
- 3 Expected outcome / resolution

3 COMPLAINT MUST BE RELEVANT

4 PROCEDURE

The following is a step-by-step guideline of how a complaint will be dealt with, once received by us:

1. The complaint will be acknowledged within one (1) business day of receipt.
2. The complaint will be assessed and, if a valid complaint, will be logged into our central complaints register.
3. The complaint will be allocated to a trained and skilled person who specialises in that type of complaint. This may not necessarily be the person to whom you addressed the complaint.
4. The complaint will be investigated and we will revert to you with our findings within twenty-one (21) days. You may be requested to provide additional information before we provide you with a final resolution. If we require further time to investigate the complaint, this will be communicated to you in writing.
5. You will receive a response in writing with full reasons
6. If you are not satisfied with our solution, you may refer the complaint to the Compliance Manager of our business using the details below. The Compliance Manager will liaise with the Board who may amend the resolution or confirm it. In such a case, we will communicate that fact to you, as well as the date on which a decision will be taken.

Compliance Manager : Irene Willis
irene.w@onegrp.co.za

7. If, after having referred the complaint to our Compliance Manager, you are still not satisfied with the outcome, we will regard the complaint as being unsatisfactorily resolved. In such a case, you may approach the office of the FAIS Ombud for Financial Services Providers, Ombudsman for Short Term Insurance, or take such other steps as may be advised by your legal representatives.
8. For rejected claims, you will be provided with the reasons in writing and the external complaints avenues available. If a claim is rejected, representation must be made within 90 (ninety) days of the date of the letter of rejection. If a dispute is not satisfactorily resolved after following the above steps, legal action may be instituted. Summons must be served within 180 (one hundred and eighty) days from the date of original letter of rejection.

9. You must, if you wish to refer a matter to the Ombud or Ombudsman, do so within a period of six months. The Ombud will not adjudicate in matters exceeding a value of R800 000.00 and the Ombudsman will not adjudicate matters exceeding R2 000 000.00.
10. The Ombud / Ombudsman Offices may be contacted as follows:

Ombudsman for Short-Term Insurance	Sunnyside Office Park 5th Floor, Building D, 32 Princess of Wales Terrance, Parktown, JHB Tel: 011 7256 8900 Email: info@osti.co.za	FAIS OMBUD	Kasteel Park Office Park, Orange Building, 2nd Floor, Cnr of Nossob and Jochemus Street, Erasmuskloof, Pretoria 0048 Tel: 012 762 5000 Email: info@faisombud.co.za
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11. In the event of us not reverting to you within the time periods indicated above, kindly contact Irene Willis for an explanation as to why we have not yet communicated with you. Please do not accept any communication from any person until it has been confirmed in writing.
12. Should you wish to lodge complaints regarding any interference with the protection of your personal information, you may lodge these complaints with the Information Regulator at the contact details below:

The Information Regulator (SOUTH AFRICA)

SALU Building,
316 Thabo Sehume Street
Pretoria

Tel: 012 406 4818
Fax: 086 500 3351
Email: info@justice.gov.za

SECTION 9 STATUTORY DISCLOSURES

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, The Key Individuals approved by the Financial Services Board are:

Michael Robert Otten
Sven Laurencik

The company registration for Oneplan Underwriting Managers (PTY) Ltd is 2009/017597/07 and for Oneplan Brokers (PTY) Ltd is 2009/017561/07. The FSP's 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 and has written mandates with the Insurer, 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 as per the maximum permissible 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.

QUALIFICATIONS AND MEMBERSHIP

The FSP's have been in the Financial Services Industry since 2010.

INDEPENDENT STATUS OF THE FSP AND PROFESSIONAL INDEMNITY INSURANCE

In the past 12 months the FSP's 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.

The FSP and Representatives are authorised to give advice and render intermediary services in the following categories:

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

The FSP will not be held 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 financial product of

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54 Maxwell Drive, Woodmead North Office Park, Woodmead 2021

Oneplan is sold by Oneplan Brokers (Pty) Ltd and administered by Oneplan Underwriting Managers (Pty) Ltd, authorised financial services providers 43627 and 43628. Oneplan is not a benefit option regulated by the Medical Schemes Act, but a short-term insurance product underwritten by Bryte Insurance Company Limited

the FAIS Act, cannot be forwarded to the FAIS Ombud or Short-Term Insurance Ombudsman.

COMPLAINTS PROCEDURES AND CONFLICT OF INTEREST

If you have a complaint, please contact the FSP Key Individual or the Complaints Officer. 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 (irene.w@onegrp.co.za) or consult our websites for a copy of the complaints policy. FSP 43627 and 43628 subscribes to the highest ethical code and we require all our representatives to adopt this in their dealings. A copy of our conflict of interest policy can be found on our website at www.oneplan.co.za

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.

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**.

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 also 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.

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.

You may request Oneplan to delete, amend,

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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 info@oneplan.co.za

Oneplan would also like to, from time to time, provide you with information relating to new products, services, promotions and other special 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-relating communication sent to you. 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 virtue of 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 Compliance Manager at the following email address irene.w@onegrp.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 Officer at the following email address irene.w@onegrp.co.za or alternatively you may submit your complaint directly to the Information Regulator. Please see our Complaint Resolution policy for the Information Regulator's details.

SECTION 21 OF THE GENERAL CODE OF CONDUCT

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 of void.

CONTACT DETAILS

The Information Regulator (SOUTH AFRICA), SALU Building
316 Thabo Sehume Pretoria Street,
Tel: 012 406 4818
Fax: 086 500 3351
infoforeg@justice.gov.za

FSP Office Details 54 Maxwell Drive, Park, North Office
Ground Floor, Woodmead, Gauteng, RSA
Tel: 010 001 0141
Fax: 086 610 3918
care@onegrp.co.za
complaints@oneplan.co.za (complaints)
Website: care@onegrp.co.za

Key Individual: Michael Robert Otten
micheal.o@onegrp.co.za
Sven Laurencik
sven.l@onegrp.co.za

Insurer	Bryte Insurance Company South Africa Limited Company registration number 1965/006764/06 P.O. Box 61489, Marshalltown,2107 15 Marshall Street, Ferreirasdorp, Johannesburg, 2107 Tel: 011 370 9111 Fax: 011 370 9910 Website: www.brytesa.com	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 Email: Bryte@tip-offs.com Free post: Tip-offs Anonymous, Freepost KZN 138, Umhlanga Rocks, 4320
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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 wynand.louw@brytesa.com
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Alternatively contact the Insurance Fraud line on 0860 002526 or email insurance@fraudline.co.za.

The policy wording and schedule must be read as one document. Please contact our offices should you require any information on any aspect of your policy. A copy of the policy wording can be viewed via our website at www.oneplan.co.za or may be obtained through our Customer Care Call Centre on 010 001 0141.

Ombudsman For Short-Term Insurance	Sunnyside Office Park 5th Floor, Building D, 32 Princess of Whales Terrance, Parktown, JHB Tel: 011 726 8900 Email: info@osti.co.za
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FAIS Ombud	Kasteel Park Office Park, Orange Building, 2nd Floor, Cnr of Nossob and Jochemus Street,Erasmuskloof, Pretoria Tel: 012 762 5000 info@faisombud.co.za
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FSP Compliance Officer	Dawn Julyan Simply Comply (PTY) Ltd Tel: 012 998 7938
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Fraud Reporting If you become aware of

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Underwritten By

Bryte