

Oneplan Auto Warranty Telephonic Disclosure

Effective Date: 1 November 2016
Version: 1.0

You have selected the Oneplan Auto Warranty Product for a monthly premium of R _____.

It is important to note the following exclusions:

- Code 3 registered vehicles
- Modified or performance enhanced vehicles and vehicles used for motoring competitions, speed tests or drag racing
- Vehicles not licensed with the borders of South Africa
- Self-serviced claims
- Wear and tear
- Any items not defined under covered components or that exceed the cover limits
- Damage as a result of non-covered part failing or as a result of the vehicle not being maintained
- All repairs where the odometer reading cannot be obtained
- Any damage that exists prior to the inception date of the cover or any impact damage
- Oil leaks of any nature
- Claims relating to non-disclosure

- **Do you understand the cover limits, exclusions and limitations of this policy?**
- **Do you understand that there is a 30 day waiting period from the date of inception?**
- **Do you understand that the Oneplan Auto Warranty Policy is a short-term insurance policy and is based on insurance cover?**
- **Do you confirm all the information that you have disclosed is true and correct?**
- **Do you authorise Oneplan to debit the nominated account with the amounts stated?**
- **Do you understand that in the event of your risk profile changing, non-disclosure or due to excessive claims, we reserve the right to cancel your policy?**
- **Are you aware of any possible future claims events?**

Your cover will commence after the first successful premium collection and your inception date will be the 1st of _____. Premiums are collected in advance and not arrears. Any failed or declined debit order payments will be collected through NAEDO and we will double debit your account. We will not accept responsibility for failed / rejected debits that have an adverse effect on your credit profile. Also, in order to ensure that your claim is paid in full, your premiums need to be paid each month. Premiums may increase on a group basis at the underwriter's discretion. This service is rendered without the benefit of a full financial needs analysis.

There are a few standard exclusions that will apply. Please read all your documentation carefully which will be made available to you electronically on approval and acceptance of your application via your nominated email address within 30 days from today. This disclosure is read in conjunction with your policy documentation and policy schedule. If you do not receive your policy documents, you may contact us and we will resend the documents to you free of charge. A copy of your policy schedule and policy wording is available on our website at www.oneplan.co.za via our self-service portal. We communicate electronically via email and sms. If you do not notify Oneplan within the next 30 days, we will assume that you have received your policy documents and that you accept the terms and conditions contained in the policy wording.

There is a 30 day cooling off period starting from today and should you decide to cancel the policy within 30 days, all collected premiums during this time will be refunded to you. Any cancellation requests after the 30 day cooling off period are subject to a full calendar months' notice and must be submitted in writing and may carry a R100 cancellation fee.

Oneplan is a product of Oneplan Underwriting Managers (FSP 43628) and is marketed by Oneplan Brokers (FSP 43627), both authorised financial services providers. Claims administration is undertaken by iMPAC Underwriting Managers (FSP 45245). I _____ am mandated to offer this product on their behalf. Oneplan is underwritten by Bryte Insurance Company Limited. My name is _____ and I am a representative under FSP 43627 and I am under supervision.

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

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

South Africa

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Oneplan Auto Warranty is administered by Oneplan Management Services (Pty) Ltd and iMPAC Underwriting Managers (PTY) Ltd, authorised financial services providers. This is a short term insurance product underwritten by Zurich Insurance Company South Africa Limited.

