

ONE PLAN™

Health Insurance

Oneplan Standard Terms & Conditions

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, waiting periods and the limitations of this policy. Should there be any dispute as to the information provided, the policy wording that can be found in the self-service login on the website 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 medical occurrences unless expressly indicated as such. 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 Health Insurance Policy is based on insurance cover and is not a medical aid and that the policy is a month-to-month contract. 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 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 medical conditions is true and correct and I am in no way entering this agreement with the knowledge of undisclosed conditions or expected future conditions. The policy wording necessary for this policy to be binding on the parties will be made available to me through www.Oneplan.co.za in the self-service section of the site.

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 to the service providers who have presented valid invoices for services rendered to a beneficiary of this policy. I understand and accept that after these payments have been made only the remaining portion of the claim will be paid to me, the principle insured of this insurance product. 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 appointed collection agent to deduct

South Africa

Tel: 010 001 0141 Web: www.oneplan.co.za

Address: 54 Maxwell Drive, Woodmead North Office Park, Woodmead 2021

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premiums, excess amounts or any amounts are 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 the above account to be debited every month with the premium amount starting on the inception date or the next business day. However, should the ITC rating above indicate that it is necessary for the policy to be debited through the advanced debit order mechanism (NAEDO), the debit order date will fall 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 next occurrence of the date chosen. Should this date have passed, the policy inception date will fall into the next calendar month. I acknowledge that premiums are collected in advance and not in arrears.

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. This will carry an administration charge of R50.00 (fifty rand), which will be levied to my account and collected with my premium. 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 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 accept the terms and conditions of the Onecard and the Administrator, as well as the conditions of the policy wording upon utilisation of my Onecard. I understand that I may be required to furnish a valid proof of payment to validate a claim. Should I fail to provide the requested documentation, I accept that my cover will be suspended after the 48 hour notice period. 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.

EXCESSIVE CLAIMS:

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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 30 day (one calendar month) written notice period.

HEALTH LOADING:

I accept that due to my current medical history, my monthly premium may be loaded with an additional amount as a health loading. I understand that pre-existing conditions (known or unknown) may be excluded and/or may increase my monthly contribution.

PREMIUM INCREASES/POLICY AMENDMENTS:

The Administrators reserve 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 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.

PREMIUM REFUNDS:

Should a 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 30 day cooling off period, a one calendar month written notification period will apply and the policy will only be cancelled 30 days after the first day of the following month. I understand that my premium will only be refunded 30 days after it has been deducted and I may need to submit supporting documentation before any refunds are granted.

CANCELLATION:

Cancellations requested after the inception date are subject to a full calendar month notice period and must be submitted in writing and a cancellation fee of R100.00 (One Hundred Rand) may be levied.

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) will be charged.

TRANSACTIONAL CARDS:

Cards are issued per individual policyholder. Dependant cards are available at an extra charge of R150.00 (One Hundred and Fifty Rand) per card. This fee, upon request, will be deducted from my account upon a signed request received for new cards.

POLICY DELIVERY:

The policy documents, Onecard transactional cards, policy guides and associated documents will be sent

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out within thirty days after the receipt of the initiation fee and successful collection of my first premium collection. 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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