

# ONE PLAN™

*Health Insurance*

## Statutory Disclosures

Introductory Letter And Section 13 Certification

Disclosures required in terms of the Financial Advisory and Intermediary Services Act 37 of 2002

Underwritten by



Effective Date: 1 April 2017

Version: 2.0

As a short-term insurance policyholder or prospective policyholder, you have the right to the following information:

#### **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 (ID 8312275036086)

Sven Laurencik (ID 8008265186085)

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

Short-Term Insurance Personal 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 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 complaints officer via email ([complaints@oneplan.co.za](mailto:complaints@oneplan.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](http://www.oneplan.co.za)

#### **SHARING OF INSURANCE INFORMATION**

Insurers share information with each other regarding policies and claims with a view to prevent fraudulent claims and to obtain material information regarding assessment of risks proposed for insurance. By reducing the incidents of fraud and assessing risks fairly, future premium increases may be limited. This is done in the public interest of all current and potential policy holders. The sharing of information includes, but is not limited to information sharing via the information Data Sharing System operated by TransUnion ITC on behalf of the South African Insurance Association. By the insurer accepting or renewing this insurance, you or any other person that is represented herein, gives consent to the said information being disclosed to any other insurance company or its agents.

You also similarly give consent to the sharing of information in regard to past insurance policies and claims that you have made. You also acknowledge that information by yourself or your representative may be verified against any legally recognised sources or databases.

By insuring or renewing your insurance, you hereby not only consent to such information sharing but also waive any rights of confidentiality with regard to underwriting or claim information that you have provided or that has been provided by another person on your behalf.

In the event of a claim, the information you have supplied with your application together with the information you supply in relation to the claim, will be included on the system and made available to other insurer's participating in the Data Sharing System.

## 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

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

**Key Individual** Michael Robert Otten  
michael.o@onegrp.co.za

Sven Laurencik  
Sven.l@onegrp.co.za

**Insurer** Bryte Insurance Company Limited  
Company registration number  
1965/006764/06  
P.O. Box 61489, Marshalltown,  
2107  
15 Marshall Street, Ferreirasdorp,  
Johannesburg, 2001  
Tel: 011 370 9111  
Fax: 011 370 9910  
Website: www.Bryte.co.za

**Insurer Compliance Officer:** The Compliance Officer (AIC)  
fais@Bryte.co.za

**FSP Compliance Officer** Dawn Julyan  
Simply Comply (PTY) Ltd  
012 998 7938

## Ombudsman for Short-Term Insurance

Sunnyside Office Park  
5th Floor, Building D,  
32 Princess of Wales Terrace,  
Parktown, JHB  
Tel: 011 726 8900  
Email: info@osti.co.za

## FAIS Ombud

Celtis House, Eastwood Office Park  
Lynwood, Pretoria  
Tel: 0860 324 766  
Email: info@faisombud.co.za

## Council for Medical Schemes

Block A  
Eco Glades 2 Office Park  
420 Witch - Hazel Avenue  
Eco Park, Centurion  
**Tel:** 012 431 0500  
**Email:** information@  
Medicalschemes.com

## Fraud Reporting

If you become aware of 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**

**Alternatively contact the Insurance  
Fraudline 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](http://www.oneplan.co.za) or may be obtained through our Customer Care Call Centre on 010 001 0141.