

Insurance Product	ONE PLAN Super	ONE PLAN Classic	ONE PLAN Hospital
Administered by	Oneplan Underwriting	Oneplan Underwriting	Oneplan Underwriting
Underwriting Company	Bryte Insurance	Bryte Insurance	Bryte Insurance
What do I like about this product	They do not charge according to breed or type of pet. All pets are treated the same. Excess Buster option at R40 per policy, inclusive for all pets. They have an app for the phones to upload images of pet. Not sure how it works, but it sounds cool. One Card (but it's an extra R150) Pre-existing conditions could be covered.	They do not charge according to breed or type of pet. All pets are treated the same. Excess Buster option at R40 per policy, inclusive for all pets. They have an app for the phones to upload images of pet. Not sure how it works, but it sounds cool. One Card (but it's an extra R150) Pre-existing conditions could be covered.	They do not charge according to breed or type of pet. All pets are treated the same. Excess Buster option at R40 per policy, inclusive for all pets. They have an app for the phones to upload images of pet. Not sure how it works, but it sounds cool.
What do I not like about this product	Excess is very high, at R500 or 25%. Expensive Cover is limited to 4 visits per year, and each claim is limited to certain amounts. Annual Limit applies. Policy could be loaded with an extra amount when the pet turns 10. Extra bank charges apply for using the One Card.	Excess is very high, at R500 or 25%. Expensive Cover is limited to 4 visits per year, and each claim is limited to certain amounts. Annual Limit applies. Policy could be loaded with an extra amount when the pet turns 10. Extra bank charges apply for using the One Card.	No One Card Excess is very high, at 25%, but the policy wording does not say it anywhere. Each claim is limited to certain amounts. Annual Limit applies. Policy could be loaded with an extra amount when the pet turns 10.
Monthly premium Dogs	R 325,00	R 229,00	R 125,00
Monthly premium Cats	R 325,00	R 229,00	R 125,00
Extra Fee ontop of Monthly premium?	R40 excess buster	R40 excess buster	R40 excess buster
What is the discount for multiple pets?	2nd pet = 10% 3rd pet = 5%	3rd pet = 10% 3rd pet = 5%	4th pet = 10% 3rd pet = 5%
Excess Rand value	R500	R500	R500
Excess % value	25%	25%	25%
Any Breed Exclusions	No	No	No
Are Breed Specific illness covered? (If not been pre-diagnosed)	Yes	Yes	Yes
Annual Limit per pet	R 42 000,00	R 28 000,00	R 28 000,00
Other comments / Marketing Pitch			Accidents and illnesses. No routine Care.
Microchip ?	yes	photo confirmation	all of them
Age you can insure from	9 years old	9 years old	9 years old
Termination age	none	none	none
Waiting period	30 days	30 days. Vet visits, medication, blood, routine care. 90 days illnesses, kennel fees	immediate
Cancellation period	immediate	immediate	immediate
Accident limit amount			Unlimited vet visits up to R28000
Illness limit amount	R1350 per vet consultation per pet.	R1050 per vet consultation per pet.	
Visits to vet p/a	Up to 4 visits per year.	Up to 4 visits per year.	Unlimited vet visits up to R28000
Routine care limit	Yes	Yes	No Cover
Sterilization:	only if recommended by vet	only if recommended by vet	No Cover
if yes how much of it do you cover?	R 726,00	R 615,00	No Cover
Does it fall within the annual limit spend?	yes	yes	No Cover
Teeth:	Yes	Yes	No Cover

if yes how much of it do you cover?	R	726,00	R	615,00	No Cover
Does it fall within the annual limit spend?	Yes		Yes		No Cover
Annual injections:	Yes		Yes		No Cover
if yes how much of it do you cover?	R	726,00	R	615,00	No Cover
Does it fall within the annual limit spend?	Yes		Yes		No Cover
Deworming:	Yes		Yes		No Cover
if yes how much of it do you cover?	R	726,00	R	615,00	No Cover
Does it fall within the annual limit spend?	Yes		Yes		No Cover
Tick/Flea control:	Yes		Yes		No Cover
if yes how much of it do you cover?	R	726,00	R	615,00	No Cover
Does it fall within the annual limit spend?	Yes		Yes		No Cover
Elbow Dysplasia:	Any condition will be covered after twelve months regardless if it is considered to be Pre-existing, Hereditary or Congenital unless specifically excluded		Any condition will be covered after twelve months regardless if it is considered to be Pre-existing, Hereditary or Congenital unless specifically excluded		No Cover
if yes how much of it do you cover?			R	615,00	No Cover
Does it fall within the annual limit spend?	Yes		Yes		No Cover
Cruciate ligament :			Any condition will be covered after twelve months regardless if it is considered to be Pre-existing, Hereditary or Congenital unless specifically excluded		No Cover
if yes how much of it do you cover?			R	615,00	No Cover
Does it fall within the annual limit spend?			Yes		No Cover
Spinal operation:	after 90 days if breed related		Any condition will be covered after twelve months regardless if it is considered to be Pre-existing, Hereditary or Congenital unless specifically excluded		No Cover
if yes how much of it do you cover?			R	615,00	No Cover
Does it fall within the annual limit spend?			Yes		No Cover
CANCER:	yes		Any condition will be covered after twelve months regardless if it is considered to be Pre-existing, Hereditary or Congenital unless specifically excluded		No Cover
if yes how much of it do you cover?			R	615,00	No Cover
Does it fall within the annual limit spend?			Yes		No Cover
Do you cover Chronic Illnesses?	yes		Yes		No Cover