

Media statement – 1Life Insurance

1Life Insurance take matters such as these seriously and are committed to protecting vulnerable communities while ensuring that all processes are fair, transparent, and compliant with regulations.

Key points:

- **Incorrect identification:**
 - Mr Makhalimela, the pensioner that you mention, was incorrectly identified in a previous article as a pensioner who had R190 deducted by 1Life.
 - **No deductions were ever made** from his SASSA grant by 1Life.
- **Ms Gaene and Mr Chauke:**
 - We maintain that the policy acceptance process was followed, and that these clients had agreed to the policies. Full policy acceptance process followed: signed applications, copies of IDs, OTP verification, and in addition independent intermediary telephonic confirmation of policy acceptance and SASSA deduction.
 - SMS notifications with policy details and contact information were sent to the clients before any deductions began. These SMSs include a link to the policy documents, commencement date, welcome pack, and our contact details for the client to contact us - **at no point did these clients contact us to cancel or query these policies.**
 - A follow up call was made by 1Life and both these clients acknowledged acceptance.
 - The clients then requested to have the policies cancelled on these calls, which were actioned immediately.
 - Although policies were valid, 1Life has requested their banking details to refund premiums on an ex-gratia basis.
- **Mr Makhalimela's case:**
 - As previously communicated, the policy acceptance process was followed and a legitimate policy application was completed, with proof of acceptance of the application by the client, including a signed policy application document, a copy of his ID, OTP verification (to the client's verified cell phone number – linked to him at the credit bureau) and telephonic policy acceptance, as well as SASSA deduction, by the client during a welcome call with the independent intermediary.
 - The policy was cancelled before activation, after the verification process through SASSA's appointed collection agency identified another funeral deduction exceeding the regulatory cap, and as a result was never activated.
 - **No attempt to deduct premiums was ever initiated as a result of this, and no premiums were ever deducted** by 1Life Insurance.
 - 1Life Insurance is committed to full transparency with our clients and therefore, should the client so wish, we would be happy to provide them with all necessary proof of these engagements, documents and supporting material.
- **Compliance and consumer protection:**
 - 1Life follows the required strict SASSA verification processes, including affordability checks and confirmation that only one funeral deduction per grant exists, within the 10% cap, as well as mandatory biometric verification for both sales agents and clients to ensure compliance. All insurers need to comply with both these processes where policies will not be issued if this process isn't followed. Further to this, we have additional robust and comprehensive sales and verification processes in place to ensure we are able to best serve and protect this vulnerable community including strict policy application, identification, OTP verification processes and ongoing education and training to independent intermediaries to promote responsible selling practices.

1Life is committed to collaborating with media partners, including community publications and radio stations, to educate SASSA recipients on their rights and the steps to take when considering funeral policies.

Warm regards,
Portia



Portia Mvubu
Senior Digital & Comms Manager

