

You always get something **OUT.**

08 600 60 000 | outsurance.co.za

You always get something OUT

Back in 1998, we pioneered the concept of an included cash OUTbonus: where you get 10% of your paid premiums back in cash for remaining claim free. **Since then, we've paid approximately R6.1 billion in OUTbonuses to more than 880 000 clients. That is an average of R1.7 million in OUTbonuses per day for the last 12 months.** We also expanded our personal product offering to include OUTsurance Business, OUTsurance Life Insurance, Funeral cover, Pet Insurance, and OUTvest - our online investment platform. In 2007, we launched our sister company, Youi, in Australia.

A dedicated team of experts you can trust

Paying out claims is what we do best. We make a point of sorting your claim as quickly as possible and to spoil you with awesome service, every step of the way.

For the 2022 calendar year:

- we finalised more than 403 148 claims
- we paid out more than R7.5 billion in claims
- we authorised vehicle claims within 1.95 working days, on average.



Compared to the rest of the insurance industry:

- we've received the lowest average number of complaints referred to the Ombudsman among the 12 largest comparable insurers
- we have a referral rate of just 1.07 complaints per 1000 claims referred to the Ombudsman.

This is less than the average rate of the 12 largest comparable insurers (by claims volumes), which sits at 2.37 complaints per 1000 claims.

Source: Ombudsman for Short-Term Insurance annual reports 2013-2022.

OUTsurance voted best

Top Employer South Africa 2023

Ask Afrika Orange Index® Award 2022/2023

- Funeral insurance

Ask Afrika Icon Brands Benchmark Survey 2022/2023

- Car Insurance
- Buildings and Contents Insurance

The Star Readers' Choice

Best of the Best Awards 2022

- Best Home Insurance Company
- Best Car Insurance Company
- Best Personal Insurance Company (2nd)
- Best Business Insurance Company (2nd)

Beeld Jou Keuse / Readers' Choice 2023

- Platinum – Versekering / Insurance
- Gold – Troeteldierversekering / Pet Insurance

Pretoria News Readers' Choice

Best of the Best Awards 2022

- Best Home Insurance Company
- Best Car Insurance Company
- Best Personal Insurance Company
- Best Business Insurance Company

News24 Business Awards 2023

- Short-Term Insurer of the Year



Our digital offering

At OUTsurance, we love coming up with new, innovative ways to streamline existing processes and save you time and effort wherever possible.

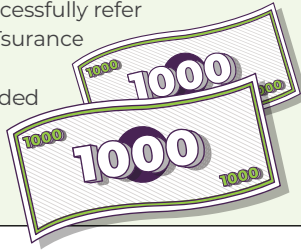
Some of our favourite OUTsurance app and MyOUTsurance portal offerings include the option to complete a geyser or windscreen claim; complete your vehicle inspection; add new portable (OUT-and-About) items; and to track your claim online without needing to speak to a call centre advisor.

Non-stop innovations

- Get Panic Assistance - 24/7 medical or armed response sent to you, at no additional cost upon sign-up.

Here's how you can get even more OUT:

Refer a friend using our app or portal and you could earn R1 000 off your premium if they join OUTsurance because of you. We'll discount your premium balance with R1 000 once we've collected R1 000 in premiums from them. If you successfully refer someone via the OUTsurance call centre, you won't come out empty handed as we'll discount your premium with R400.



Enjoy a guaranteed 10% discount on your insurance premium with SmartDrive.

That is, 10% off your car insurance premium on all the personal vehicles where you are listed as the

regular driver, for as long as you remain on the programme.

SmartDrive is available free of charge on our app and monitors your driving style, how often you use your phone while driving and whether you generally obey the speed limits.

For the latest information on our digital offerings and any applicable limits or terms and conditions, please visit our website on outsurance.co.za.

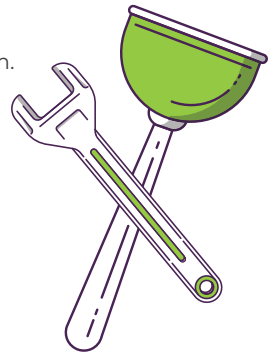
A host of great benefits

- **Receive a cash OUTbonus** (included as part of your standard OUTsurance product offering) where you get 10% of your paid premiums back in cash after three claim-free years. If you are claim free for another two years, you receive a further 10%, and then you'll receive 10% of your paid premiums back for every claim-free year thereafter.
- **Receive 24/7 Help@OUT emergency home and road assistance, 365 days of the year.** This includes the services of an emergency plumber, locksmith, towing service, or if you need someone to help you change a flat tyre or jump start your vehicle. You can request Help@OUT directly on the OUTsurance app, or by calling us on 08 600 80 000.



- **Only pay a fixed excess**, regardless of the value or size of your claim.
- **We have a list of preferred service providers** (e.g. panel beaters, builders, plumbers) who operate according to the high standards we expect from them, backed with the necessary guarantees to keep our clients happy.

For more information on our host of benefits and applicable limits, please visit our website on outsurance.co.za or refer to your policy schedule.



Get all the cover you need



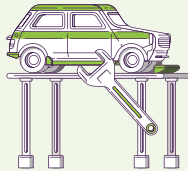
Insure your car, buildings and contents

We provide comprehensive insurance solutions to make sure you get the best possible cover for your car, buildings and contents. Also, because we calculate your premium on your unique risk profile, chances are that you could save quite a bit on your insurance.

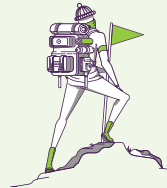
You can also add these extras at an additional premium:



OUT-in-Africa provides you with cover for off-road private use of your vehicle, mechanical breakdown, medical repatriation, emergency repairs, or emergency accommodation in Kenya, Angola, Uganda, Tanzania, or Zambia.



Motor Warranty has been designed to pay towards the cost of repairing your vehicle following an unforeseen mechanical or electrical breakdown.

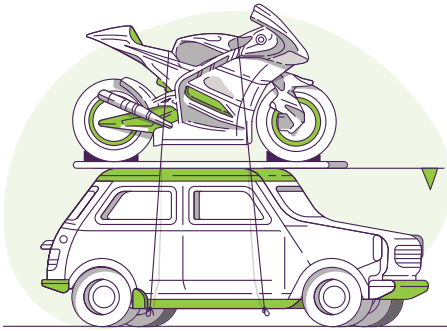


OUT-and-About (All-Risk Insurance) covers any of your personal items (e.g. laptops, glasses) that you take or use outside the home. You can also add new purchases in only a few taps, directly on the OUTsurance app or portal.



Lady@OUT gives you access to a host of awesome benefits such as Handyman@OUT, handbag cover, additional security after a break-in, a trip monitoring service, a Mangwanani spa voucher following certain valid claims.

For more information on car insurance, home insurance, and contents insurance as well as any of our additional cover options and applicable limits, please visit outsurance.co.za.



Essential OUTsurance for your car

Essential OUTsurance provides a low-cost alternative to comprehensive car insurance. Your claim is paid out in cash, and you can shop around for replacement or repairs at a price that works for you.

Essential Car Insurance

has been custom designed and perfectly priced for vehicles that are older than five years, not financed and valued at less than R125 000. You can select the perfect combination of theft cover, accident cover and will receive as much as R1 million third party cover. Best of all, if you don't submit a claim for a period of three years, you'll still qualify for an OUTbonus (10% of your paid premiums back in cash).

Detailed information on the OUTsurance Essential product is available on outsurance.co.za.



Insure your life

Your life insurance premium is based on your unique circumstances which means that if you're a low-risk client, you could pay significantly less than someone who is a higher risk.

Our **comprehensive life insurance** product is designed to take care of your loved ones, if you're no longer there to provide for them financially. Let us help you put together a comprehensive life insurance cover option made up of a combination of death cover, disability cover and/or critical illness cover that will work best for your unique circumstances.

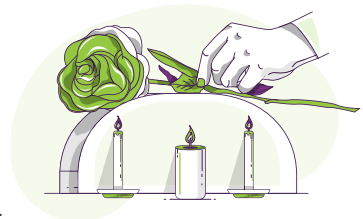
Your premium is guaranteed for five years subject to an average increase of 6% per annum. We'll also pay for any blood tests that may be required to activate your cover and, if you're unable to visit a lab, we'll even go as far as sending a medical nurse to your home.

We also have a No Medicals product available where qualifying clients can get up to R5 million life cover with no medicals or blood tests required.

Get **funeral cover** for your spouse, parents, parents-in-law and up to eight children.

You can select a cover amount from R30 000 up to R100 000 and 'pause and play' your cover as needed.

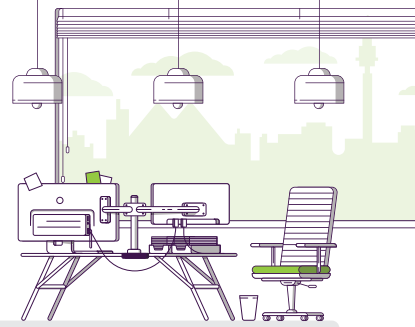
For more information on our life insurance products, benefits, additional cover options and applicable limits, please visit outsurance.co.za.





Insure your business

At OUTsurance, we provide you with a custom-made comprehensive business insurance solution that is perfectly matched to your business's specific insurance needs. And because your premium is based on your business's unique risk profile, chances are that you could save quite a bit on your insurance.



Our business insurance solution incorporates the following cover options:

- buildings insurance
- motor and fleet insurance
- stock insurance
- money insurance
- business all risk insurance
- business interruption insurance
- public liability insurance
- plant, machinery and contents insurance
- glass insurance
- electronic equipment insurance
- fidelity insurance.

Our industry-specific cover options includes the following:

- retail insurance
- hospitality insurance
- fleet insurance
- professional services insurance
- engineering insurance (including contractors all risk)
- motor traders insurance
- agriculture insurance (including livestock and game insurance).

You can even request your very own Business OUTsurance Broker who will act as your personal point of contact with OUTsurance. Your broker will be the direct line in a crisis and is on standby 24/7 to assist you with all things insurance related.

For more information on Business OUTsurance or to request a one-on-one consultation with your very own Business OUTsurance broker, please visit outsurance.co.za or call us on 08 600 60 000.



Invest with OUTvest

OUTvest is an intelligently simple personal investment platform where radically low fees could lead to better outcomes over time – all while providing you with local and international exposure through proven investment strategies.

Our investment solutions are perfectly matched to your needs and include the following:

Retirement annuities	Preservation funds	Global investments	Linked endowment	Tax-free investing	General investing
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The OUTvest ONEfee model is the first of its kind in the world and refers to our fee model where you pay a single monthly fee, compared to the traditional 3% in investment fees per year. In fact, with ONEfee, you could pay as little as 0.2% which means that you could get as much as 60% more OUT from your investment, thanks to the savings in fees. Our ONEfee model applies to tax-free savings accounts, general investment accounts, retirement annuities and preservation funds.

For more information on OUTvest, please visit outvest.co.za or call us on 0860 688 837.

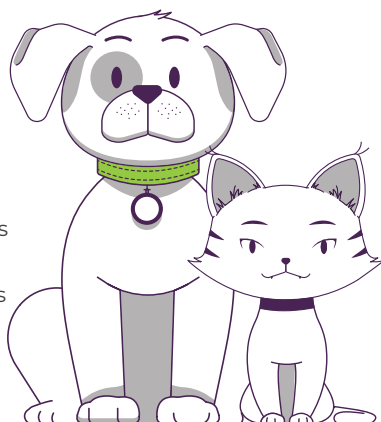


Insure your pet

At OUTsurance, we're proud to offer innovations that ensure you and your pet get even more out.

We offer fixed excesses, an included cash OUTbonus, and our claims payouts are not dependant on set tariffs which may not cover the full invoice amount.

You'll also enjoy a premium discount if your pet achieves an ideal body score or if you insure more than one pet with us. You can also take advantage of our puppy socialisation classes with our Pet-Act-OUT benefit.



Add these optional extras at an additional premium:

- **Help-Pet-OUT** optional cover pays for the cost of rehabilitation treatments, the cost of emergency kennel care if you are hospitalised and unable to take care of your pet; as well as covering the cost for advertising to help find a lost pet.
- **Health Booster** optional cover pays towards the cost of chronic medication, prescription food, and supplements.

Detailed information on the OUTsurance Pet product and applicable limits can be found on outsurance.co.za.

Make sure that you know the INs and OUTs of your selected cover

1. Your policy wording

Read your policy document and specifically the sections under "what is covered" and "what is not covered".

2. Your insurance schedule

- If you've taken out car insurance cover, please check that the correct regular driver details are listed. This is the person who drives the car most often. If the incorrect regular driver is noted, it may have an impact on the settlement of your claim and may result in your claim being rejected.
- Please double check the "special conditions" section. If any additional security devices are listed, please make sure that these are implemented and in working order.
- Double check that non-factory fitted sound equipment and vehicle accessories are listed so that you will enjoy cover on these.
- If any information on your schedule is incorrect, it's your responsibility to let us know.



3. Insurance best practices

- Download our Risk Management brochure directly from our app and portal for detailed information on reducing your fire risk at your premises.
- Download our Buildings Maintenance brochure via our app or portal for more information on maintaining your building.
- Always store any personal items that you leave in your car, in the boot or storage area, out of view.
- Always physically check that your car is locked after pressing the button on your remote.
- When you take out contents, buildings or OUT-and-About cover, please make sure that you insure your items for the correct value. This is the cost of replacing the items at the present value, which may differ from what you originally paid for these items.
- Your buildings replacement value is the cost of rebuilding or repairing the building with new materials including the replacement value of all geysers and other water heating systems. Your buildings replacement value should include professional and municipal fees, demolition charges, debris removal and securing the site. This is not the market value or municipal value of the building. If you are unsure make use of the building replacement cost calculator on our website to obtain an estimate.
- Make sure that your property is well maintained. Damage caused by a lack of maintenance or due to wear-and-tear will not be covered.
- If your geyser bursts, close off the water supply to reduce the risk of further damage to your property.
- Always use reputable companies to carry out building maintenance or repairs at your house. Use a builder approved by the National Home Builders Regulation Council (NHBC).
- Jewellery is only covered under Contents if you tell us the total value of your jewellery which we can then note on your schedule.
- Any personal items (that you typically take out of the house) must be covered under OUT-and-About cover.

If you have any queries or if you need additional information, please call us on 08 600 70 000 – or request a call back on the OUTsurance website or app, we're ready to assist.

