

# Why OUT is better than in

For you personally and also for your business



You always get something out.

business

08 600 60 000 | [outsurance.co.za](http://outsurance.co.za)

OUTsurance is an authorised financial services provider.

OUTsurance has established itself as the leader in the direct insurance market. Experience our AWESOME service and affordable premiums by calling us on 08 600 60 000. Just in case you wondered why we are the largest direct insurer, here is a brief summary of our product features and service offering:

## OUTSTANDING VALUE FOR MONEY

This is how we can save you money:

- **A better deal for you:** Thousands of people save money every month by joining OUTsurance, so it's really worth getting a quote – you've got nothing to lose.
- **Flexible excess options:** Some insurers calculate the excess as a percentage of the claim. For example a 10% excess on a R1 000 000 fire claim could result in a R100 000 excess to be paid on this claim. With OUTsurance you can select a low fixed excess, irrespective of the value or nature of your claim. This avoids any nasty surprises relating to additional excesses for vehicle theft or write-off claims. A higher excess will reduce your premium and for a higher premium you will get a lower excess.
- **Guaranteed premiums:** We guarantee your premiums for 12 months whether you claim or not.
- **Individualised premium calculation:** Your premium is calculated according to your risk profile. Lower risk clients do not subsidise higher risk clients.

## OUR UNIQUE OFFERING TO YOU

- **OUTbonus:** If you do not claim for three consecutive years, you will receive 10% of the total paid premiums paid back in cash. If you are claim-free thereafter, further OUTbonus payments are made after two years and then annually.
- **Tailor-made cover:** Your cover suits your requirements. We can offer you cover for your vehicle only. However, if you are looking for a complete package to cover all your household belongings or even your business, we offer that too.
- **Retail/market value:** You choose whether you would like to cover your vehicle for its retail or market value, allowing flexibility with your premium.
- **User-friendly documents:** There is no fine print in our documents. They are easy to read with no hidden surprises.

## EASY CLAIMS PROCESSES

- **A select panel:** We have a hand-picked panel of service providers (e.g. panel beaters, builders, plumbers) who work to the high standards we expect from them, backed with the necessary guarantees to keep our clients happy.
- **Advanced systems:** Our advanced systems and highly trained staff are able to ensure the speedy processing of claims.

- **Vehicle theft claims:** Valid claims are paid out as soon as the necessary administrative process has been completed.
- **No need to get comparative quotes:** When you claim, we do all the work for you. There is no need for you to run around to get quotes as it's all done for you.

## SERVICE

- **AWESOME service:** We set the standard! Insurance should never be a hassle. We are committed to ensuring that our clients are given the excellent service they deserve.
- **Speedy claims:** We are committed to fast, fair and efficient claims settlement.
- **Call centre:** We deal with you telephonically, so it's a no-forms-no-fuss arrangement which saves you time.
- **No waiting:** On average we answer the telephone within a few seconds and are able to resolve your query on a first call basis.
- **Word-of-mouth:** A large percentage of our business is driven by word-of-mouth. Our clients rave about OUTsurance to their friends and families – a testament to the service we offer.

## INNOVATION

Our pioneering spirit keeps us at the forefront of generating new ideas and developing new products.

- **Free Help@OUT emergency assistance:** We offer all our clients free roadside and home assistance which is available 24/7, 365 days a year, for all types of emergencies. So, if your geyser bursts in the middle of the night or your vehicle battery goes flat when you least expect it, we'll be there for you.
- **OUT-in-Africa:** For the more adventurous person who enjoys travelling beyond South African borders, roadside assistance, medical evacuation and full repatriation of vehicles to South Africa are covered by this optional product. Countries include: Angola, Botswana, Kenya, Lesotho, Malawi, Mozambique, Namibia, Swaziland, Tanzania, Uganda, Rwanda, Burundi, Zambia, and Zimbabwe.
- **Personal OUTsurance:** We also offer personal insurance in the same simple way that we would cover your business.