



Disclosure Notice to Policyholder

OUTsurance Life Insurance Company Ltd (OUTsurance Life) is an approved Financial Services Provider (FSP). Please note: this disclosure does not form part of the insurance contract.

As a life insurance policy holder you have the right to the following information:

Information about us as an FSP

OUTsurance Life is authorised to provide financial advice and intermediary services on the Long-Term Insurance subcategory A, B1, B1-A, B2, B2-A, C, Retail Pension Benefits, Pension Funds Benefits, Shares and Participatory interests in a Collective Investment Scheme.

Our contact information

1241 Embankment Road Zwartkop Ext 7 Centurion 0157	PO Box 8443 Centurion 0046	Sales Claims & Client Care Switchboard	08 600 60 000 08 600 70 000 012 673 3000
Website Public officer	www.outsurance.co.za Publicofficer@out.co.za	Fraud line Whistle blowing line	08 601 02 117 08 002 04 855

How to lodge a claim

All claims must be lodged telephonically. Please refer to your OUTsurance Life policy document for further information.

Other matters of importance

- You will be informed of any material changes to the information referred above.
- Please read through all the documents we send you to ensure that you understand the contents thereof. For your protection, OUTsurance Life records all telephone calls and you may request access to them.
- OUTsurance Life has Professional Indemnity insurance and accepts responsibility for the financial advice of its representatives, acting in the scope and course of their employment. Some of our representatives work under supervision as defined in the Determination of Fit and Proper Requirements.
- You are entitled to a copy of the policy documents free of charge.
- OUTsurance Life sales advisors are full-time employees. Their salaries are performance based and determined with due regard to fair outcomes for clients.
- The appropriateness of our advice might be limited if we could not conduct a full financial analysis and might not be suitable for your specific needs. Please take particular care to consider whether the product you selected is appropriate.
- Our complaints resolution process is [available on our website](#).
- The premium payable and the due date are indicated on the schedule. Non-payment of premiums may lead to the rejection of a claim, your policy being cancelled or cover being suspended.
- We must give written reason/s for repudiating your claim.
- You may cancel this policy within 31 days (cooling-off period) of commencement where we will refund all premiums already paid, minus the cost of any risk cover enjoyed. The cooling-off will not apply where any claims were settled before cancellation. The cooling-off period may be exercised by contacting OUTsurance telephonically.



Claims-related queries

If you dispute the outcome of your claim, you must address these directly with us.

If the matter is not resolved to your satisfaction, you may address your queries to:

The Long-term Insurance Ombudsman

Private Bag X45
Claremont
Cape Town
7700

Telephone: 086 010 3236
Fax: 021 674 0951
Web www.ombud.co.za

Compliance-related queries

For any compliance/non-compliance matters relating to FAIS or the Policyholder Protection Rules you may contact our Compliance Officer on 012 688 6800 or via email at compliance@out.co.za.

The FAIS Ombud

PO Box 41
Menlyn Park
0063

Telephone: 086 066 3274
Fax: 012 348 3447
E-mail: info@faisombud.co.za