



## Disclosure Notice to Policyholder

OUTsurance Insurance Company Ltd is an approved Financial Services Provider (FSP) (OUTsurance). 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

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OUTsurance is authorised to provide financial advice and intermediary services on the Personal (including subcategory A1) and Commercial lines Short-Term insurance products and Long-Term Insurance subcategory A, B1, B1-A.

### Our contact information

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1241 Embankment Road Zwartkop Ext 7 Centurion 0157	PO Box 8443 Centurion 0046	Sales Claims & Client Care Switchboard Fax:	08 600 60 000 08 600 70 000 012 673 3000 012 665 0994
Website Public officer	<a href="http://www.outsurance.co.za">www.outsurance.co.za</a> <a href="mailto:Publicofficer@out.co.za">Publicofficer@out.co.za</a>	Fraud line Whistle blowing line	08 601 02 117 08 002 04 855

### How to lodge a claim

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You can lodge a claim telephonically, online or via the app. Please refer to your OUTsurance policy document for further information.

### Other matters of importance

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- 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 records all telephone calls.
- OUTsurance 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 sales advisors are full-time employees. Their salaries are performance based and are determined by various factors including the total premium and number of sales.
- 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.

### Claims-related queries

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If you dispute the outcome of your claim, you must address these directly with us at 0860 70 000 or [dispute@out.co.za](mailto:dispute@out.co.za).

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  
E-mail: [www.ombud.co.za](http://www.ombud.co.za)

## Compliance-related queries

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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](mailto:compliance@out.co.za).

### **The FAIS Ombud**

PO Box 41  
Menlyn Park  
0063

Telephone: 086 066 3247  
Fax: 012 348 3447  
E-mail: [info@faisombud.co.za](mailto:info@faisombud.co.za)