

## Disclosure in terms of the Financial Advisory and Intermediary Services (FAIS) Act (37 of 2002)

The FAIS Act was enacted for your benefit. OUTsurance Insurance Company Ltd is an approved Financial Services Provider (FSP), registered under FSP license number 896 Any reference to 'policy' in this notice refers to your OUTsurance policy. Please note: this disclosure does not form part of the insurance contract.

As a life insurance policyholder 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 services on the Personal and Commercial lines Short-Term insurance products and Long-Term Insurance Category B1-A.

### Our contact information

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1241 Embankment Road	PO Box 8443	Sales	08 600 60 000
Zwartkop Ext 7	Centurion	Claims & Client Care	08 600 70 000
Centurion	0046	Help@OUT	08 600 80 000
0157		Switchboard	+27 12 673 3000
Website	<a href="http://www.outsurance.co.za">www.outsurance.co.za</a>	Fax:	+27 12 665 0994
Public officer	<a href="mailto:Publicofficer@out.co.za">Publicofficer@out.co.za</a>	Fraud line	08 601 02 117
		Whistle blowing line	08 002 04 855

### How to lodge a claim

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All claims must be lodged telephonically by contacting the call centre on **08 600 70 000**. Please refer to your OUTsurance policy document for further information.

### Other matters of importance

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- If the information above was given orally, it must be confirmed in writing within 30 days. 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.
- Our complaints resolution policy is [available on our website](#).
- All debit order payments may only be in favour of one person and may not be transferred without your approval; we must inform you in writing at least 30 days before the cancellation of the debit order.
- 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.
- Polygraphs or any lie detector tests are not obligatory in the event of a claim and the failure thereof must not be the sole reason for repudiating a claim. OUTsurance does not subscribe to the practice of electronic lie detection.
- 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: 0860 103 236  
Fax: +27 21 674 0951  
Website: [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 +27 (12) 688 6800 or via email at [compliance@out.co.za](mailto:compliance@out.co.za).

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

The FAIS Ombud  
PO Box 74571  
Lynnwood Ridge  
0040

Telephone: +27 12 625 000  
Fax: +27 12 348 3447  
E-mail: [www.faisombud.co.za](http://www.faisombud.co.za)