

# Life insurance

## For your life insurance needs

OUTsurance has established itself as the leader in the direct insurance market.



You always get something out.

life

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

OUTsurance is an authorised financial services provider.

## 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.
- **Guaranteed premiums:** Your life insurance premium is calculated for the full period of cover and guaranteed for at least five years, whether you claim or not.
- **Individualised premium calculation:** Your premium is based on your personal risk factors. Lower risk clients do not subsidise higher risk clients.

## OUR OFFERING TO YOU

- **User-friendly documents:** There is no fine print in our documents. They are easy to read with no hidden surprises.
- **One-stop-shop:** You can have your life insurance, short-term insurance and business insurance taken care of by one company.
- **Free medical tests:** If we require any medical tests, we'll pay for it.
- **Death cover:** Our life insurance product provides peace of mind in the event of death. Select the sum OUTsured that suits your needs best to ensure that your family and loved ones will be provided for financially.
- **Terminal illness benefit:** Our comprehensive death cover includes a terminal illness benefit. If we confirm that you are terminally ill and have a life expectancy of less than 12 months, we will pay out 50% of your sum OUTsured up to R1 million.
- **Critical illness cover:** You are covered should you be diagnosed with one of the listed critical illnesses.
- **Disability cover:** In the unfortunate event that you become disabled, we will provide cover that suits your needs.

## SERVICE

- **AWESOME service:** We set the standard! Insurance should never be a hassle. We are committed to ensuring that you receive the excellent service you deserve.
- **Highly trained life insurance advisors:** Our friendly advisors deal with you telephonically, so it's a no-forms-no-fuss arrangement.
- **No waiting:** On average, we answer the telephone within a few seconds and will resolve your query on a first call basis.
- **Speedy claims:** We are committed to fast, fair and efficient claims settlement.
- **Compassion:** When you or a family member submits a claim, you can be sure your claim advisor will handle your claim professionally and with empathy.

## INNOVATION

- **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.
- **Flexible premium structures:** You choose the premium structure that works best for you: choose to keep both your premium and the sum OUTsured fixed; or the sum OUTsured stays fixed and your premium increases on an annual basis; or keep up with inflation by increasing your premium and the sum OUTsured every year.
- **Select cover to suit your needs:** We give you complete control of how you'd like to combine your death cover, critical illness cover or disability cover.