

**You always get  
something OUT.**

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

# You always get something OUT

Back in 1998, we pioneered the concept of a cash OUTbonus: where you get 10% of your paid premiums back in cash for remaining claim free. **Since then, we've paid more than R7.5 billion in OUTbonuses to more than 994 602 clients. That's an average of R2.57 million in OUTbonuses per day for the 2024 calendar year.**

We've also expanded our product offering to include Business OUTsurance, OUTsurance Life Insurance, Funeral cover and Pet Insurance. In 2007, we launched our sister company, Youi, in Australia, and in May 2024, we announced the launch of our car and home insurance offering in Ireland.

## A dedicated team of experts you can trust

Paying out claims is what we do best. We make a point of sorting your claim as quickly as possible and to spoil you with awesome service, every step of the way.

### For the 2024 calendar year:

- we finalised more than 382 000 claims
- we authorised personal vehicle claims in less than 1½ working days, on average.



### Compared to the rest of the insurance industry:

- on average, we've received the lowest average number of complaints referred to the Ombudsman among the 12 largest comparable insurers by claims volumes.
- we have a referral rate of just 1.075 complaints per 1 000 claims referred to the Ombudsman. This is less than half the average of the 12 largest comparable insurers (by claims volumes) which sits at 2.274 complaints per 1 000 claims.

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Source: Ombudsman for Short-Term Insurance annual reports 2013-2023.

## Awards and certifications

### Top Employer South Africa 2022 - 2025

### News24 Business Awards 2023 - 2025

- Winner: Short-Term Insurer of the Year

### Kantar BrandZ Award 2024

- Special Award: Most Successful Brand in Demonstrating Great Value

### Beeld Jou Keuse/Readers' Choice 2024

- Winner: Versekering / Insurance

### City Press Readers' Choice Award 2024

- Winner: Best Insurance

### Daily Sun Readers' Choice Award 2024

- Winner: Short-Term Insurance



## Our digital offering

At OUTsurance, we love coming up with new, innovative ways to streamline existing processes and save you time and effort wherever possible.

Some of our favourite OUTsurance App and MyOUTsurance portal offerings include the option to complete a geyser or windscreen claim; complete your vehicle inspection; request roadside or home assistance; and start a quote digitally to save yourself time on the phone.

### Emergency Assistance

- Get Panic Assistance - 24/7 medical or armed response sent to you, at no additional cost upon sign-up.

## Here's how you can get even more OUT:

**Refer a friend** using our app or portal and you could earn R1 000 off your premium if they join OUTsurance because of you. We'll discount your premium balance with R1 000 once we've collected R1 000 in premiums from them. If you successfully refer someone via the OUTsurance call centre, you won't come out empty handed as we'll discount your premium with R400 once we have received R400 in premium from them.



*For the latest information on our digital offerings and any applicable limits or terms and conditions, please visit our website on [outsurance.co.za](http://outsurance.co.za).*

## A host of great benefits

- **Receive a cash OUTbonus** (included as part of your standard OUTsurance product offering) where you get 10% of your paid premiums back in cash after three claim-free years. If you are claim free for another two years, you receive a further 10%, and then you'll receive 10% of your paid premiums back for every claim-free year thereafter.
- **Receive 24/7 Help@OUT emergency home and road assistance, 365 days of the year.** This includes the services of an emergency plumber, locksmith, towing service, or if you need someone to help you change a flat tyre or jump start your vehicle. You can request Help@OUT directly on the OUTsurance app, or by calling us on 08 600 80 000.
- **Only pay a fixed excess**, regardless of the value or size of your claim.



- **We have a list of preferred service providers** (e.g. panel beaters, builders, plumbers) who operate according to the high standards we expect from them, backed with the necessary guarantees to keep our clients happy.

*For more information on our host of benefits and applicable limits, please visit our website on [outsurance.co.za](http://outsurance.co.za) or refer to your policy schedule.*



## Get all the cover you need



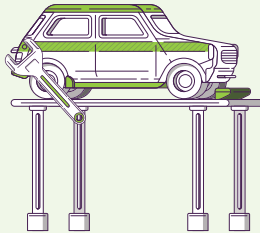
### Insure your car, buildings and contents

We provide comprehensive insurance solutions to make sure you get the best possible cover for your car, buildings and contents. Also, because we calculate your premium on your unique risk profile, chances are that you could save quite a bit on your insurance.

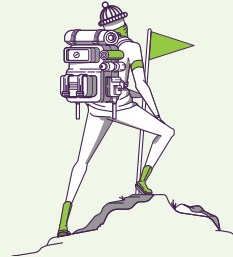
**You can also add these extras at an additional premium:**



**OUT-in-Africa** provides you with cover for off-road private use of your vehicle, mechanical breakdown, medical repatriation, emergency repairs, or emergency accommodation in Angola, Burundi, DRC (south of Kolwezi), Kenya, Rwanda, Tanzania, Uganda and Zambia.

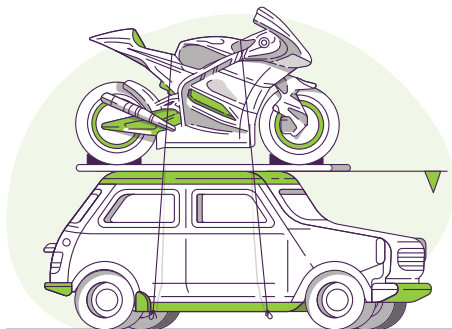


**Motor Warranty** has been designed to pay towards the cost of repairing your vehicle following an unforeseen mechanical or electrical breakdown.



**OUT-and-About** (All-Risk Insurance) covers any of your personal items (e.g. laptops, glasses) that you take or use outside the home.

*For more information on car insurance, home insurance, and contents insurance as well as any of our additional cover options and applicable limits, please visit [outsurance.co.za](http://outsurance.co.za).*



## Essential OUTsurance for your car

Essential OUTsurance provides a low-cost alternative to comprehensive car insurance. Your claim is paid out in cash, and you can shop around for replacement or repairs at a price that works for you.

### Essential Car Insurance

has been custom designed and perfectly priced for vehicles that are older than five years, not financed and valued at less than R130 000. You can select the perfect combination of theft cover, accident cover and will receive as much as R1 million third party cover. Best of all, if you don't submit a claim for a period of three years, you'll still qualify for an OUTbonus (10% of your paid premiums back in cash).

*Detailed information on the OUTsurance Essential product is available on [outsurance.co.za](http://outsurance.co.za).*



## Insure your life

Our No Medicals Life Insurance product allows qualifying clients to get up to R5 million death cover with no medicals or blood tests required. One phone call could get you immediate cover.

Or let us help you with an even more comprehensive life insurance solution made up of a combination of death cover and/or critical illness cover that will work best for you.

You can choose additional Spouse or Child Cover, so your immediate family is optimally covered. Best of all? Your life insurance premium is based on your unique circumstances which means that if you're a low-risk client, you could pay significantly less than someone who is a higher risk. Submitting a claim is simple and efficient via the [my.outsurance](http://my.outsurance) portal, the App or our friendly call centre.

If you're required to go for a blood test, we'll cover the costs, and if you're unable to visit a lab, we'll send a medical nurse to your home.

### Get funeral cover

for your spouse, parents, parents-in-law and up to eight children. You can select a cover amount from R30 000 up to R100 000 and 'pause and play' your cover as needed.



*For more information on our life insurance products, benefits, additional cover options and applicable limits, please visit [outsurance.co.za](http://outsurance.co.za).*



## Insure your business

At OUTsurance, we provide you with a custom-made comprehensive business insurance solution that is perfectly matched to your business's specific insurance needs. And because your premium is based on your business's unique risk profile, chances are that you could save quite a bit on your insurance. Our new Business OUTbonus rewards you for managing your risk, even if you claim. At the end of every three consecutive years of cover, you can get up to 10% of your paid insurance premiums back in cash depending on your claims ratio.

### Our business insurance solution incorporates the following cover options:

- buildings insurance
- motor insurance
- stock insurance
- money insurance
- business all risk insurance
- business interruption insurance
- public liability insurance
- plant, machinery and contents insurance
- glass insurance
- electronic equipment insurance
- fidelity insurance
- goods in transit insurance.

### Our industry-specific cover options includes the following:

- retail insurance
- hospitality insurance
- fleet insurance
- engineering insurance (including contractors all risk)
- motor traders insurance
- agriculture insurance (including livestock and game insurance).

You can even request your very own OUTsurance Broker who will act as your personal point of contact with OUTsurance. Your broker will be the direct line in a crisis and is on standby 24/7 to assist you with all things insurance related.

*For more information on Business OUTsurance or to request a one-on-one consultation with your OUTsurance Broker, please visit [outsurance.co.za](https://outsurance.co.za) or call us on 08 600 60 000.*

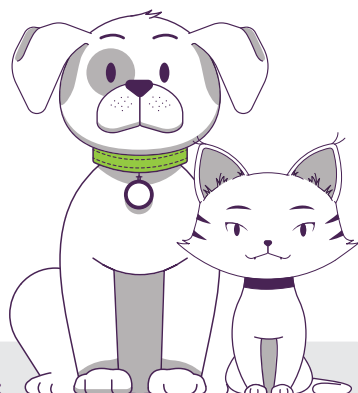


## Insure your pet

At OUTsurance, we're proud to offer innovations that ensure you and your pet get even more out.

We offer fixed excesses, a cash OUTbonus, and you can visit any vet of your choice.

You can also take advantage of our puppy socialisation classes with our Pet-Act-OUT benefit.



### Add these optional extras at an additional premium:

- **Help-Pet-OUT** optional cover pays for the cost of rehabilitation treatments, the cost of emergency kennel care if you are hospitalised and unable to take care of your pet; as well as covering the cost for advertising to help find a lost pet.
- **Health Booster** optional cover pays towards the cost of chronic medication, prescription food, and supplements.

*Detailed information on the OUTsurance Pet product and applicable limits can be found on [outsurance.co.za](https://outsurance.co.za).*

## Make sure that you know the INs and OUTs of your selected cover

### 1. Your policy wording

Read your policy document and specifically the sections under "what is covered" and "what is not covered".

### 2. Your insurance schedule

- If you've taken out car insurance cover, please check that the correct regular driver details are listed. This is the person who drives the car most often. If the incorrect regular driver is noted, it may have an impact on the settlement of your claim and may result in your claim being rejected.
- Please double check the "special conditions" section. If any additional security devices are listed, please make sure that these are implemented and in working order.
- Double check that non-factory fitted sound equipment and vehicle accessories are listed so that you will enjoy cover on these.
- If any information on your schedule is incorrect, it's your responsibility to let us know.



### 3. Insurance best practices

- Always store any personal items that you leave in your car, in the boot or storage area, out of view.
- Always physically check that your car is locked after pressing the button on your remote.
- When you take out contents, buildings or OUT-and-About cover, please make sure that you insure your items for the correct value. This is the cost of replacing the items at the present value, which may differ from what you originally paid for these items.
- Your buildings replacement value is the cost of rebuilding or repairing the building with new materials including the replacement value of all geysers and other water heating systems. Your buildings replacement value should include professional and municipal fees, demolition charges, debris removal and securing the site. This is not the market value or municipal value of the building. If you are unsure make use of the building replacement cost calculator on our website to obtain an estimate.
- Make sure that your property is well maintained. Damage caused by a lack of maintenance or due to wear-and-tear will not be covered.
- If your geyser bursts, close off the water supply to reduce the risk of further damage to your property.
- Always use reputable companies to carry out building maintenance or repairs at your house. Use a builder approved by the National Home Builders Regulation Council (NHBCRC).
- Jewellery is only covered under Contents if you tell us the total value of your jewellery which we can then note on your schedule.
- Any personal items (that you typically take out of the house) must be covered under OUT-and-About cover.

*If you have any queries or if you need additional information, please call us on 08 600 70 000 – or request a call back on the OUTsurance website or app, we're ready to assist.*

