

# The R1 500 quote promotion (claim free for three years)

The following **TERMS AND CONDITIONS** apply to this promotion. By taking part in this promotion, you agree to be automatically bound by these terms and conditions.



You always get  
something out.

Car

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

OUTsurance is a licensed insurer and FSP.

## WHAT ARE THE BASICS OF THIS PROMOTION?

We are offering to pay R1 500 in cash or alternatively donate R1 500 to the Staff Helping SA OUT initiative, for any instance where a person who is not a client completes a personal car insurance quote with us, and where the OUTsurance quote is more expensive, on a like-for-like basis, than what that person is currently paying for his/her insurance elsewhere. The person must not have had a vehicle claim in the last 36 months and must have been insured by the same insurer for 36 months to qualify. This promotion only applies to quotes done from 1 May 2020 onwards.

## PEOPLE WHO ARE NOT ELIGIBLE FOR THIS PROMOTION

1. Existing OUTsurance clients.
2. Any person who requests a commercial car insurance quote.
3. Any person who has already received a payment for this or any other OUTsurance quote promotion in the last 186 days.
4. Where the regular driver of the car being quoted has had a vehicle claim in the last 36 months.
5. Any person who has had a policy cancelled by OUTsurance within the last 186 days.
6. Any person who is deemed an unacceptable risk as determined by our underwriting criteria.

## WHAT YOU HAVE TO DO IN ORDER TO QUALIFY FOR THIS PROMOTION

1. Obtain a personal car insurance quote from OUTsurance for a car that you currently have insured with a company that sells car insurance to the general public of South Africa.
2. If the OUTsurance quote is more expensive than what you are currently paying, on a like-for-like basis and you haven't had a vehicle claim in the last 36 months and you have been insured by the same insurer for 36 months, ask us for your R1 500 and submit the required information via our website within 30 days of us sending you the quote via e-mail.
3. Part of the information required above will be a schedule of your existing insurance cover, confirming that the insurance was effective for at least 30 days prior to the date of our quote. The schedule should not be older than 30 days. We also require a claims history letter that should not be older than 48 hours.

## ADDITIONAL CONDITIONS

1. This promotion only applies to OUTsurance personal car insurance.

2. The car(s) insured with your current insurer must have been insured for at least the past 36 months at that insurer.
3. The regular driver of the car must have had car insurance for the past 36 months at the same insurer.
4. If we quote you on more than one car, the insurance premium that you currently pay on that will be compared to the OUTsurance quote, and must include the total premium for all cars quoted, as well as all policy costs/fees and broker commission.
5. You must have access to the Internet and e-mail.
6. We will not make more than one payment to a person who completes multiple individual quotes on the same or on separate cars for which we are more expensive than the current insurance premium. Payments to separate members of the same family will be allowed provided the conditions of this promotion are met.

## WHAT WILL WE DO BEFORE WE PAY YOU?

We will compare our personal car insurance quote to your current insurance on a like-for-like basis and ensure the following are the same or similar:

- The claim excess amount
- The main underwriting information used in the quote. This includes vehicle make and model, accident history, regular driver, etc
- The total insurance premium payable
- The sum insured; and
- That the regular driver has been claim free for the last 36 months and with the same insurer for 36 months
- Additional covers added for accessories and sound equipment.

Free benefits like Help@OUT and the OUTbonus will not form part of this comparison.

Lastly, you will only be eligible for the money if you do not accept any of our cover quoted and if we are more expensive than what you are currently paying.

Should you be eligible according to this promotion to receive money, you can also elect to donate that money to our Staff Helping SA OUT initiative. In all instances where this election is made, we will donate R1 500 on your behalf. If you make such an election, you will forfeit your claim to the money completely.

This promotion will run for a limited period only and OUTsurance reserves the right to discontinue this promotion at its discretion. OUTsurance Holding Group staff members and their immediate families can only qualify for this promotion once.