SAVE OR NOW ASK FOR

R500

Terms and conditions

The R500 challenge

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.

1. What are the basics of this promotion?

We are offering to pay R500 in cash or alternatively, donate R500 to the Staff Helping SA OUT initiative, for any instance where an eligible person who is not a client completes a personal car or personal buildings insurance quote with us through our call centre, 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. This promotion only applies to quotes done for car and building insurance done from 16 November 2026 onwards. You can only qualify once for any quote promotion in a 24-month period for example car or buildings, and cannot qualify for both.

2. People who are not eligible for this promotion

2.1 Existing OUTsurance clients.

2.2 Any person who requests a commercial car or commercial buildings insurance quote.

2.3 Any person who has already received a payment for this or any other OUTsurance quote promotion in the last 24 months.

2.4 Any person who has had a policy cancelled by OUTsurance within the last 186 days.

2.5 Any person who is deemed an unacceptable risk as determined by our underwriting criteria.

3. What you have to do in order to qualify for this promotion

3.1 Obtain a personal car or buildings insurance quote from OUTsurance for a car or building that you currently have insured with a company that sells personal car or buildings insurance to the general public of South Africa.

3.2 If the OUTsurance quote is more expensive than what you are currently paying, on a like-for-like basis, ask us for your R500 and submit the required information via our website within 30 days of us sending you the quote via e-mail.

3.3 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. This schedule may not be older than 30 days.

4. Additional Conditions

4.1 This promotion only applies to OUTsurance personal car and buildings insurance.

4.2 The car(s) or building(s) insured with your current insurer must have been insured for at least the past 30 days.

4.3 If we quote you on more than one car or buildings, 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 or buildings quoted (as applicable), as well as all policy costs/fees and broker commission.

4.4 You must have access to the Internet and e-mail.

4.5 We will not make more than one payment to a person who completes multiple individual quotes on the same or on separate cars or buildings (as applicable) 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.

5. What will we do before we pay you?

We will compare our personal car or buildings insurance quote (as applicable) to your current insurance on a like-for-like basis.

For personal car insurance we will 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
- additional covers added for accessories and sound equipment
- the existence of additional car insurance benefits such as car hire and credit shortfall cover.

Windscreen claims are regarded as a claim and will affect participation in the R500 promotion.

For personal building insurance we will ensure the following are the same or similar:

- the claim excess amount
- the main underwriting information used in the quote.
- the total insurance premium payable
- the sum insured
- any additional covers

Included 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 types quoted such as Contents, Buildings, Pet, etc and if we are more expensive than what you are currently paying on your personal vehicle or buildings insurance.

Should you be eligible according to this promotion to receive money, you will be able to elect to donate that money to our Staff Helping SA OUT initiative. In all instances where this election is made, we will donate R500 on your behalf. If you make such an election, you will forfeit your claim to the money completely.

For verification purposes, payments can only be made into a bank account where the account holder's name, surname, and identity number match the policy holder details reflected on the OUTsurance quote.

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.