

Why OUT is better than in

For you personally and also for your business



You always get something out.

08 600 60 000 | outsurance.co.za

OUTsurance is a licensed insurer and FSP.

OUTsurance has established itself as the leader in the direct insurance market. Experience our AWESOME service and affordable premiums by calling us on 08 600 60 000. Just in case you wondered why we are the largest direct insurer, here is a brief summary of our product features and service offering:

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.
- **Flexible excess options:** With OUTsurance you can select a low fixed excess, irrespective of the value or nature of your claim. This avoids any nasty surprises relating to additional excesses for vehicle theft or write-off claims.
- **Guaranteed premiums:** We guarantee your premium for 12 months regardless of whether you claim or not.
- **Individualised premium calculation:** Your premium is calculated according to your risk profile.

OUR UNIQUE OFFERING TO YOU

- **OUTbonus:** If you do not claim for three consecutive years, you receive 10% of the total paid premiums paid back in cash. If you are claim-free thereafter, further OUTbonus payments are made after two years and then annually.
- **Tailor-made cover:** Your cover suits your requirements. We can offer you stand alone cover for only the items you need insurance on – should you need to insure a machine due to the financing agreement, or you want to cover only your fleet. However, if you are looking for a complete package to cover all your business assets, we offer that too.
- **Retail/market value:** You choose whether you would like to cover your vehicle for its retail or market value, allowing flexibility with your premium.
- **User-friendly documents:** There is no fine print in our documents. They are easy to read with no hidden surprises.

EASY CLAIMS PROCESSES

- **A select panel:** 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.
- **Advanced systems:** Our advanced systems and highly trained staff are able to ensure the speedy processing of claims.
- **No need to get comparative quotes:** When you claim, we do all the work for you. There is no need for you to run around to get quotes as it's all done for you.

SERVICE

- **AWESOME service:** Insurance should never be a hassle. We are committed to ensuring that our clients are given the excellent service they deserve.
- **Speedy claims:** We are committed to fast, and efficient claims settlement.
- **Call centre:** We deal with you telephonically, so it's a no-forms, no-fuss arrangement which saves you time.
- **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 awesome service we offer.

INNOVATION

Our pioneering spirit keeps us at the forefront of generating new ideas and developing new products.

- **OUTsurance App and MyOUTsurance web portal**
Make updates to your personal details, vehicle details and even your banking details, all from the convenience of our app and web portal. You can also download your policy document, schedule, and confirmation of cover documents and find out when your next OUTbonus is due.
- **Free Help@OUT emergency assistance:** We offer all our clients free roadside and home assistance which is available 24/7, 365 days a year. So, if your geyser bursts in the middle of the night or your car battery goes flat when you least expect it, we'll be there for you.
- **OUT-in-Africa:** For the more adventurous person who enjoys travelling beyond South African borders, roadside assistance, medical evacuation and full repatriation of vehicles to South Africa are covered by this optional product. Countries include: Angola, Botswana, Burundi, DRC (south of Kolwezi), Kenya, Lesotho, Malawi, Mozambique, Namibia, Swaziland, Tanzania, Uganda, Rwanda, Zambia, and Zimbabwe.
- **Essential OUTsurance:** In addition to personal and business; we also offer Essential OUTsurance. Enjoy limited insurance for non-financed vehicles older than five years, and that are worth less than R125 000. Cash payments are made for theft and collisions according to predetermined limits.