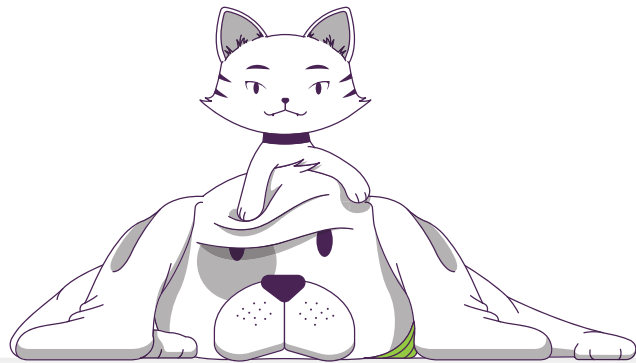




OUTsurance Pet Insurance

08 600 70 000 | outsurance.co.za



Pet

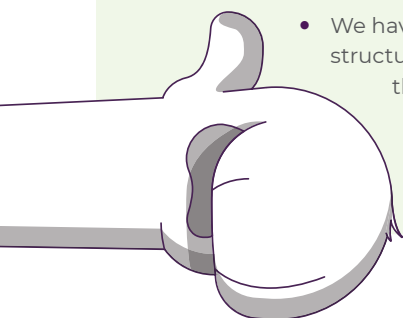
At OUTsurance, we would like to assist you to ensure that your pet, as a valued and irreplaceable member of your family, gets the best quality medical care to be able to live a long and happy life.

We're proud to offer innovations that ensure you and your pet get even more out. Enjoy a premium discount if your pet has achieved an ideal body score, or take advantage of our puppy socialisation classes with our Pet-Act-OUT benefit.

This brochure is a summary of what is covered under the various plans and covers. The policy wording and schedule contain the full details as to what is covered and not. Please visit outsurance.co.za to download our policy wording.

Why OUT is better than IN

- Only pay a **fixed excess**, regardless of the claim amount.
- Receive a cash **OUTbonus** after three consecutive claim-free years.
- Get a premium discount if your pet achieves an ideal body score.
- Enjoy benefits such as puppy socialisation classes (see our Pet-Act-OUT benefit).
- The premium you pay is unique to your pet. With our advanced underwriting model you could pay less to insure your pet with us and you will not subsidise any other pets.
- We pre-assess Illness and Accident claims with estimates above R15 000.
- Enjoy cover for rehabilitation treatments as part of our Help-Pet-OUT optional cover.
- Get cover for corrective behavioural treatments under our Pet-Act-OUT benefit.
- We have a simple benefit structure and pay up to the maximum cover amount, subject to annual aggregate limits.



You could pay even less

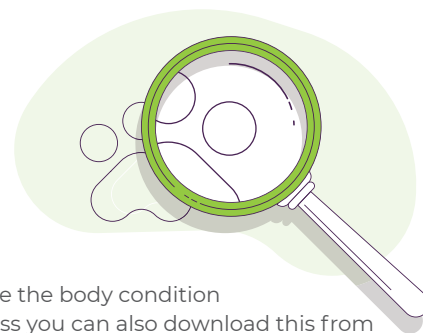
Complete the body condition scorecard

Ask your vet to complete the body condition scorecard (for easy access you can also download this from our website or on the OUTsurance app). If your pet has an ideal score, you receive a discount on your premium. This discount is valid for a period of two years, whereafter you'll need to resubmit the body condition scorecard.

Insure more than one pet with us

Enjoy an additional discount on your premium when you insure more than one pet with OUTsurance.

PS. Earn a R1000 once-off premium discount for every person you successfully refer to us via the OUTsurance app. Ts and Cs apply.



Go all OUT for your pet

Know the benefits of sterilisation

There are many medical and behavioural benefits to spaying (female pets) and neutering (male pets). Spaying helps prevent uterine infections and breast tumours whilst neutering prevents testicular cancer and other prostate conditions.

Microchipping or tattooing

We prefer that our OUTsurance Pet family are identifiable via a microchip or tattoo. The microchipping or tattooing must be done by a vet or a registered person. This information will be used at claims stage to identify your pet. You can visit the OUTsurance app, **MyOUTsurance portal**, by calling us on **08 600 70 000** or by sending an e-mail to **pet@out.co.za** to upload your pet's tattoo or microchip number.

Choose the perfect cover

Covers	PLAN TYPES								
	Accidental Overall annual limit R16 000		Core Overall annual limit R44 000		Standard Overall annual limit R44 000		Executive Overall annual limit R65 000		Waiting periods
	Claim limit	Annual limit	Claim limit	Annual limit	Claim limit	Annual limit	Claim limit	Annual limit	
Accident	R9 500	N/A	R35 000	N/A	R35 000	N/A	R52 500	N/A	N/A
Illness	No cover		R31 000	N/A	R31 000	N/A	R50 000	N/A	60 days
Vet Visit	No cover		No cover		N/A	R4 400	N/A	R5 500	30 days
Pet-Act-OUT	No cover		No cover		No cover		N/A	R1 100	30 days
Optional Covers	Claim limit	Annual limit	Claim limit	Annual limit	Claim limit	Annual limit	Claim limit	Annual limit	Waiting periods
Routine Care	No cover		No cover		N/A	R1 000	N/A	R1 300	30 days
Third-Party Liability	No cover		No cover		R5 million	N/A	R5 million	N/A	N/A
Help-Pet-OUT	N/A	R2 500	N/A	R2 500	N/A	R2 500	N/A	R2 500	90 days
Health Booster	No cover		No cover		N/A	R2 650	N/A	R2 650	90 days

Routine Care and Help-Pet-OUT claims do not affect your OUTbonus. A 12-month waiting period applies on hereditary, pre-existing and congenital conditions. Set a fixed excess amount (starting at R550) for Accident and Illness claims. These limits are effective from 1 January 2023.

• Accident cover

Your pet is covered for injury as a result of an accident (e.g. a dog or cat fight) or other sudden and unforeseen incidents (e.g. fractured bones).

• Illness cover

Your pet is covered for any unforeseen illness where the pet had to be admitted to the veterinary practice.

• Vet visits

This includes veterinary consultation fees, prescribed medication, diagnostic tests and dentistry which does not require admission to a veterinary practice.

• Pet-Act-OUT

Pet-Act-OUT cover includes puppy socialisation classes for your pet. It also includes corrective behavioural treatments recommended by your vet.

Get even more OUT

These optional covers are available for selection at an additional premium.

Help-Pet-OUT optional cover

You receive the following benefits:

• Rehabilitation treatments

We will cover the cost of rehabilitation treatment to make sure your pet has a speedy recovery after a surgery or procedure. Rehabilitation includes, but is not limited to, hydrotherapy, heat therapy, and therapeutic ultrasound.

• Emergency kennel care

If you are hospitalised due to being incapacitated and unable to care for your pet, we will pay the cost of the boarding of your pet at a licensed kennel or cattery or towards the cost of getting someone who is not a member of the household to look after your pet.

• Advertising for a lost pet

If your pet is stolen or missing, we will pay the cost of advertising up to the limit specified on your policy schedule per policy year.

Routine Care optional cover

Routine care contributes towards the cost of maintaining your pet's health and includes vaccinations, anal gland expressions, and voluntary sterilisation. You may only submit one claim per pet per year.

Third-Party Liability optional cover

You will be covered up to the limit specified on your policy schedule against amount you are legally liable to pay for damage to property, bodily injury or death that your pet might cause to someone other than you or a member of your household.

Health Booster optional cover

You will receive the following benefits:

• Chronic medication

Any chronic / ongoing medication prescribed by a vet and administered for a period longer than three months will be covered.

• Prescription food

Dog and cat food as prescribed by a vet in support of a medical condition such as arthritic joint support.

• Supplements

This refers to any product prescribed by a vet and administered orally or topically in support of a medical condition. Examples include supplements to support arthritic joints, fatty acids to reduce shedding and improve coats and probiotics to relieve gastrointestinal problems.



Conditions of cover

Vaccinations

Your pet should have a yearly check-up and receive annual vaccinations recommended by a vet to prevent certain illnesses. If you neglect to do this and claim for such an illness, it may affect the outcome of your claim. Please download the OUTsurance app to download our comprehensive vaccination information checklist.