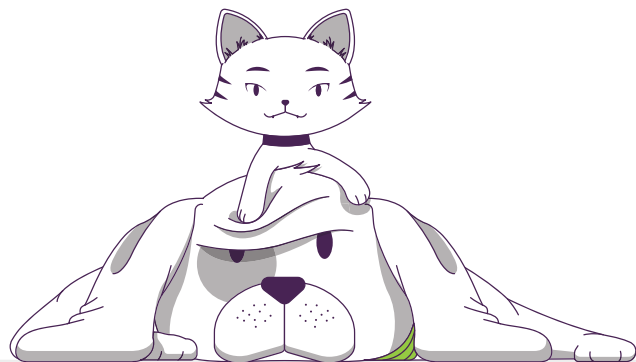




OUTsurance Pet Insurance

08 600 70 000 | outsurance.co.za



Pet

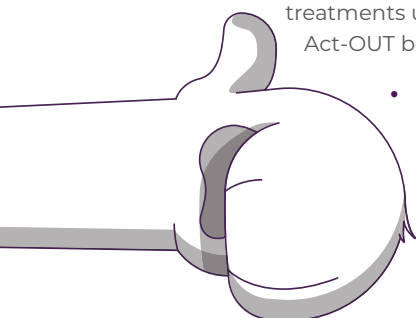
At OUTsurance, we would like to assist you to ensure that your pet, as a valued and irreplaceable member of your family, gets the best quality medical care to be able to live a long and happy life.

We're proud to offer innovations that ensure you and your pet get even more out. Enjoy a cash OUTbonus after 3 consecutive claim-free years, 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.
- 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.
- 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.

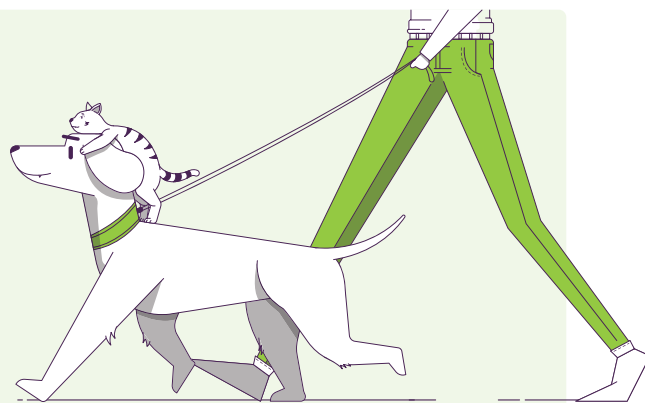
Go all OUT for your pet

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.



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

Choose the perfect cover

	PLAN TYPES								
	Accidental Overall annual limit R26 500		Core Overall annual limit R50 000		Standard Overall annual limit R50 000		Executive Overall annual limit R75 000		
Covers	Claim limit	Annual limit	Claim limit	Annual limit	Claim limit	Annual limit	Claim limit	Annual limit	Waiting periods
Accident	R26 500	N/A	R37 000	N/A	R37 000	N/A	R55 500	N/A	N/A
Illness	No cover		R37 000	N/A	R37 000	N/A	R55 500	N/A	60 days
Vet Visit	No cover		No cover		N/A	R6 500	N/A	R7 500	30 days
Pet-Act-OUT	No cover		No cover		No cover		N/A	R1 200	30 days

A 12-month waiting period applies on hereditary and congenital conditions. There is no cover for pre-existing conditions. The following excesses will apply from 1 January 2026: A fixed excess amount, starting at R950 for Accident and Illness claims, and R700 for Vet Visit claims. See your schedule for more details

• 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 additional benefits will make sure that you, and your pet, get even more OUT.

1. 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.

2. Diagnostic tests

We will cover the cost of diagnostic tests whether the vet can make a conclusive diagnosis or not.

These benefits are subject to an annual limit specified on your policy schedule.



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.