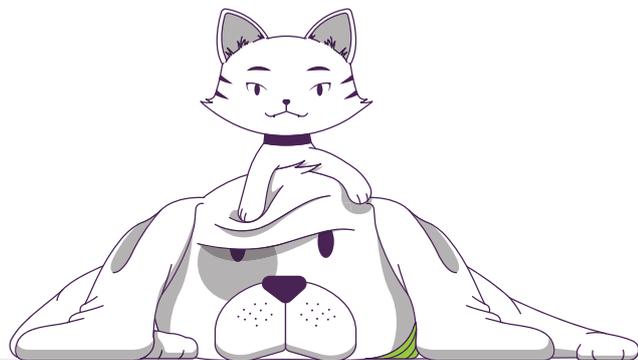




OUTsurance Pet Insurance

08 600 70 000 | outsurance.co.za



Pet

Why OUT is better than IN

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 achieves an ideal body score, plus take advantage of our puppy socialisation classes and more with our Pet-Act-OUT benefit.

10 reasons why OUT is better than IN

1. Only pay a **fixed excess**, regardless of the claim amount.
2. Receive a cash **OUTbonus** after three consecutive claim-free years.
3. Get a premium discount if your pet achieves an ideal body score.
4. Enjoy benefits such as puppy socialisation classes (see our Pet-Act-OUT benefit).
5. **No claim forms** – we're proud to offer you a fast, paperless claims process. No claim forms need to be completed by your vet.
6. 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.
7. Enjoy a premium discount if your pet has been sterilised.
8. Enjoy cover for rehabilitation treatments as part of our Help-Pet-OUT optional cover.
9. Get cover for corrective behavioural treatments under our Pet-Act-OUT benefit.
10. We pay up to the maximum cover amount, subject to annual aggregate limits (i.e. our claim payouts are not dependent on set tariffs which may not cover the full invoice amount).

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.

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. At OUTsurance, you'll receive a discount on your premium if your pet has been sterilised.

Insure more than one pet with us

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

PS. Successfully refer a friend or family member to us via the OUTsurance app and earn up to a R1 000 premium discount. Ts and Cs apply.



Choose the perfect cover

Covers	PLAN TYPES						Waiting periods
	Accidental Overall annual limit R16 000		Standard Overall annual limit R42 000		Executive Overall annual limit R63 000		
	Claim limit	Annual limit	Claim limit	Annual limit	Claim limit	Annual limit	
Accident	R9 500	N/A	R31 500	N/A	R52 500	N/A	N/A
Illness	No cover		R29 500	N/A	R47 500	N/A	60 days
Vet Visit	No cover		N/A	R4 200	N/A	R5 200	30 days
Routine Care	No cover		N/A	R800	N/A	R1 050	30 days
Pet-Act-OUT	No cover		No cover		N/A	R1 050	30 days
Optional Covers	Claim limit	Annual limit	Claim limit	Annual limit	Claim limit	Annual limit	Waiting periods
Help-Pet-OUT	N/A	R2 500	N/A	R2 500	N/A	R2 500	90 days
Health Booster	No cover		N/A	R2 500	N/A	R2 500	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 R500) for Accident and Illness claims.

- 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 or where the vet prescribes a long-term treatment plan requiring multiple treatments.
- Vet visits**
 This includes veterinary consultation fees, prescribed medication, diagnostic tests and dentistry which does not require admission to a veterinary practice.
- Routine care**
 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 year.
- 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.

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

Microchipping or tattooing

We require our OUTsurace Pet family to be identifiable at claim stage. Your pet's cover will therefore be conditional upon your pet being microchipped or tattooed. Should your pet not be microchipped or tattooed at the inception date, you will have 10 days to supply us with the microchip or tattoo number in order to enjoy cover. You can do this directly on the **OUTsurace app**, by calling us on **08 600 70 000** or by sending an e-mail to **pet@out.co.za**. The microchipping or tattooing must be done by a vet or a registered person.

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 OUTsurace app to download our comprehensive vaccination information checklist.