

OUTthere

Accidental death and injury cover.



You always get something out.

life

Download the app.



OUTsurance is an authorised financial services provider.

OUTthere accidental death and injury cover gives you peace-of-mind life insurance without having to commit to monthly premiums. This on-demand life insurance product truly is cover when you need it, available for limited time between one and 30 days with a total sum OUTsured that can vary from R100 000 to R1 million (in intervals of R100 000).

LIFE OUTSURED

The Life OUTsured is the person whose ID was used to register on the OUTsurance app. The rest of the document refers to the Life OUTsured as you or your in the relevant context.

WHAT DO WE COVER?

This cover is for accidental death or accidental injury to the Life OUTsured where the accident occurs during the period of cover. The accidental death or injury must occur within 90 days of the accident and must be directly caused by the accident. An accident is defined as an unforeseen, sudden and external event beyond the control of the Life OUTsured. Valid accidental death claims will be paid to the nominated beneficiary and valid accidental injury claims will be paid out to the Life OUTsured.

The maximum amount we will pay while you are covered is limited to 100% of your sum OUTsured. Thus, each benefit we pay during the period of cover will reduce your total sum OUTsured.

For example, if you buy R1 million cover and you are in an accident which results in you losing vision in one eye, we will pay you 25% of your sum OUTsured. This means we will pay you R250 000, thereby reducing your sum OUTsured to R750 000 for the rest of the period of your cover. If you subsequently die due to an accident (whether it is the same accident or an entirely different accident) we will only pay your nominated beneficiary R750 000.

The below definitions and benefit payouts are subject to all claims arising directly due to an accident and excludes all health and medical causes.

Definitions:

Accidental death:

Death caused as a direct result of an accident.

Accidental Injury:

Bodily injury caused as a direct result of an accident.

The accidental injuries covered are defined below:

Paraplegia:

The total and permanent loss of the functioning of both legs due to injury of the spinal cord as confirmed by a registered neurologist or neurosurgeon.

Quadriplegia:

The total and permanent loss of the functioning of both upper and both lower limbs due to injury of the spinal cord as confirmed by a registered neurologist or neurosurgeon.

Coma:

Irreversible state of unconsciousness not induced by sedation, with:

- Glasgow Coma Scale reading of 10 or less, and
- lasting for more than 72 hours and requiring use of life support systems such as ventilators.

Gunshot or stab wound to the head:

Physical penetration of the skull by a bullet or sharp object, requiring surgery under general anaesthesia. The skull includes the frontal, parietal, temporal and occipital areas and excludes the facial bones.

Amputation of an arm or leg:

Amputation of an arm from above the elbow joint or leg from above the knee joint. This definition applies to the benefits 'amputation of two or more arms and/or legs' and 'amputation of one arm or leg'.

Loss of use of an arm or leg:

Total, irreversible and permanent loss of use of an entire arm from the shoulder joint downwards or entire leg from the hip joint downwards. This definition applies to the benefits 'loss of use of two or more arms and/or legs' and 'loss of use of one arm or leg'.

Loss of vision:

Total, permanent and irreversible loss of vision in one eye with no light perception in that eye, not correctable with visual aids or surgery, and confirmed by a registered ophthalmologist. This definition applies to the benefits 'loss of vision in both eyes' and 'loss of vision in one eye'.

Loss of hearing:

Total, permanent and irreversible loss of hearing in one ear, as confirmed by an ear, nose and throat surgeon, as well as an audiometry exam that tests your ability to hear sounds. This definition applies to the benefits 'loss of hearing in both ears' and 'loss of hearing in one ear'.

Third degree burns:

Third degree burns where the diagnosis has to be confirmed by a specialist and evidenced by specific results using the Lund & Browder Chart or equivalent burn area calculators. This definition applies to both 'third degree burns (30% or more of body surface area)' and 'third degree burns (10% - 30% of body surface area)'.

ICU for 72 hours or more:

Hospitalisation in a registered Intensive Care Unit for 72 hours or more, requiring continuous mechanical ventilation.

Gunshot or stab wound to the neck, chest or abdomen:

Physical penetration of the neck, chest or abdomen by a bullet or sharp object, requiring invasive surgery under general anaesthesia. This excludes any form of debridement, cleaning or closing of the wound.

Skull fracture/s with reconstruction:

Surgery performed to reconstruct fracture/s of the skull bones. The skull includes the frontal, parietal, temporal and occipital areas and excludes the facial bones.

ICU in excess of 48 hours, not exceeding 72 hours:

Hospitalisation in a registered Intensive Care Unit for a time period between 48-72 hours, requiring continuous mechanical ventilation.

Facial bone fracture/s with reconstruction:

Surgery performed to reconstruct fracture/s of the facial bones. The facial bones include the lacrimal, mandible, maxilla, palatine, vomer and zygomatic bones and excludes the nasal bone.

ICU in excess of 24 hours, not exceeding 48 hours:

Hospitalisation in a registered Intensive Care Unit for a time period between 24-48 hours, requiring continuous mechanical ventilation.

BENEFITS

CONDITION	PERCENTAGE PAYOUT
Accidental death	100%
Paraplegia	100%
Quadriplegia	100%
Coma	100%
Gunshot or stab wound to the head	100%
Amputation of two or more arms and/or legs (including the complete loss of use)	100%
Loss of vision in both eyes	100%
Loss of hearing in both ears	100%
Third degree burns (30% or more of body surface area)	100%
ICU for 72 hours or more	100%
Gunshot or stab wound to the neck, chest or abdomen	50%
Amputation of one arm or leg (including the complete loss of use)	50%
Skull fracture/s with reconstruction	50%
ICU in excess of 48 hours, not exceeding 72 hours	50%
Facial bone fracture/s with reconstruction	25%
Loss of vision in one eye	25%
Loss of hearing in one ear	25%
Third degree burns (10%-30% of body surface area)	25%
ICU in excess of 24 hours, not exceeding 48 hours	25%

WHEN DOES YOUR COVER START?

Your cover starts on the start date and time as shown in the policy wording, provided your premium has been paid.

WHEN DOES YOUR COVER END?

Your cover ends when any of the following happen:

- the cover end date and time is reached
- your policy is cancelled
- the total 100% of the specified sum OUTsured has been paid out.

EXCLUSIONS

There is no cover for any condition or event arising directly or indirectly from any of the following:

- intentional or self-inflicted injury or illness, including suicide or attempted suicide
- the Life OUTsured's mental or physical health before the accident
- driving while the concentration of alcohol in your blood exceeds the legal limit
- intentional intake of drugs, narcotics or medication unless prescribed by a registered medical practitioner and used as prescribed
- refusal of any treatment recommended by a registered medical practitioner or by our Chief Medical Officer (CMO)
- involvement (or the involvement of any person acting on your instruction) in any criminal activity
- active participation in war, armed international conflict, rebellion, civil commotion, sabotage or any activity associated with the forgoing or the defence, investigation or containment thereof by any security force
- any intra- or post-operative complication following any medical procedure
- active participation in any act of terrorism by any person or group, whether acting alone or under instruction.