



## General rules of the competition

Participation in this competition constitutes acceptance of these Terms and Conditions.

This competition is organised, and prizes are sponsored by OUTsurance Insurance Co Ltd (OUTsurance).

Directors and Employees of OUTsurance and its subsidiary companies are not eligible to enter the competition.

Participants are only entitled to one entry into the competition within a period of 180 days from the initial quote performed.

The competition only applies to new insurance business. Only quotes which result in savings on vehicles not insured by OUTsurance shall be eligible for entry into the competition.

Only quotes performed through the Call Centre which result in a saving will be eligible for entry into the competition.

Quotes performed by OUTsurance face-to-face agents which result in a saving do not qualify for entry into the competition. The competition period will run from 1 May 2019 at 09h00 until 31 December 2019 at 09h00.

No entries will be accepted after 9h00 on 31 December 2019.

All Participants must be 18 years or older.

All Participants must be citizens or permanent residents of South Africa and must be in possession of a valid South African Identity Document and a South African Bank Account.

Participants who qualify as a saver are under no obligation to enter into an insurance policy with OUTsurance in order to be eligible to win the prizes set out below.

## Prizes

One daily saver will be drawn from the pool of all savers submitted each working day and will be added to the pool for a monthly draw. Validated savers submitted on a Saturday or Sunday will be added to the pool on the following Monday.

The monthly winner will be drawn at the end of each month from the daily winners and will receive a cash prize of R25 000 and will have R25 000 awarded on their behalf to a charity they select from a list provided on the competition page.

In January 2020, or a date at OUTsurance's discretion, a grand prize winner will be randomly drawn from all daily savers, and will win a cash prize of R50 000 and will have R50 000 awarded on their behalf to a charity they select from the list on the competition page.

Eight monthly prizes will be awarded, from May to December 2019, and one grand prize winner, in January 2020.

## How to enter

Participants can enter if they have obtained an obligation free comprehensive personal lines car insurance quote, covering at least one private vehicle, from OUTsurance during the competition period.

If the quote indicates that they could save on their car insurance based only a like-for-like comparison to the premium with their current insurer, they may complete an entry form on the competition page [www.outsurance.co.za/campaigns/save-and-win/](http://www.outsurance.co.za/campaigns/save-and-win/) and upload their previous car insurance schedule.

Should the uploaded saving not be a valid saving on a like for like basis, the entry will be disqualified and will not be eligible to enter the draw.

## Winners

Winners will be contacted by OUTsurance via email or by telephone within 10 days from the date of the Winner being established.

Winners will be required to:

- Make themselves available for a TV shoot on a date and at a time determined by OUTsurance, and to award prize money to selected charity.
- Appear in marketing material relating to the promotion.
- Provide OUTsurance with their bank account details in order to pay prize money.

Should the winner not be able to meet the above requirements, the person will be disqualified and another monthly winner will be drawn.

## Indemnity

OUTsurance, its directors, members, employees, and sponsors are indemnified against any loss or damage, whether direct, indirect, consequential or otherwise, arising from any cause whatsoever which may be suffered by the Participants entering this competition.

All information (including these rules) relating to this competition that are published on the OUTsurance website or any promotional/advertising material at any time before or during the competition period will form part of the terms and conditions of entry.

OUTsurance reserves the right to withdraw this competition before the competition period ends, or to extend it, in which case the grand prize will still be drawn at the end of the competition period as envisaged above.

OUTsurance reserves the right to change the announcement dates at any time without prior notification.

This OUTsurance Competition is in no way sponsored, endorsed, associated with or administrated by Twitter or Facebook.