



Disclosure Notice to Policyholder

OUTsurance Insurance Company Ltd is an approved Financial Services Provider (FSP), registered under FSP license number 896. Please note: this disclosure does not form part of the insurance contract.

As a short-term insurance policyholder you have the right to the following information:

Information about us as an FSP

OUTsurance is authorised to provide financial advice and services on the Personal and Commercial lines Short-Term insurance products and Long-Term Insurance Category B1 and B1-A.

Our contact information

1241 Embankment Road	PO Box 8443	Sales	08 600 60 000
Zwartkop Ext 7	Centurion	Claims & Client Care	08 600 70 000
Centurion	0046	Help@OUT	08 600 80 000
0157		Switchboard	+27 12 673 3000
Website	www.outsurance.co.za	Fax	+27 12 665 0994
Public officer	Publicofficer@out.co.za	Fraud line	08 601 02 117
		Whistle blowing line	08 002 04 855

How to lodge a claim

You can load a claim telephonically, online or via the app. Please refer to your OUTsurance policy document for further information.

Other matters of importance

- You will be informed of any material changes to the information referred above.
- Please read through all the documents we send you to ensure that you understand the contents thereof. For your protection, OUTsurance records all telephone calls and you have the right to request recordings.
- OUTsurance has Professional Indemnity insurance and accepts responsibility for the financial advice of its representatives, acting in the scope and course of their employment. Some of our representatives work under supervision as defined in the Determination of Fit and Proper Requirements.
- You are entitled to a copy of the policy documents free of charge.
- OUTsurance sales advisors are full-time employees. Their salaries are performance based and are determined by various qualitative and quantitative factors.
- The appropriateness of our advice might be limited if we could not conduct a full financial analysis.
- Our complaints resolution policy is available [here](#).
- All debit order payments may only be in favour of one person and may not be transferred without your approval; we must inform you in writing at least 31 calendar days before the cancellation of the debit order.
- The premium payable and the due date are indicated on the schedule. Non-payment of premiums may lead to the rejection of a claim, your policy being cancelled or cover being suspended.
- We must give written reason/s for repudiating your claim.

Claims related queries

If you dispute the outcome of your claim, you must address these directly with us.

If the matter is not resolved to your satisfaction, you may address your queries to:

The Short-term Insurance Ombudsman

PO Box 32334	Telephone	+27 11 726 8900
Braamfontein	Fax	+27 11 726 5501
2017	Website	www.osti.co.za

Compliance related queries

For any compliance/non-compliance matters relating to FAIS or the Policyholder Protection Rules you may contact our Compliance Officer on +27 (12) 688 6800 or via email at compliance@out.co.za.

If the matter is not resolved to your satisfaction, you may address your queries to:

The FAIS Ombud

PO Box 7451
Lynnwood Ridge
0040

Telephone

0860 324 766

Fax

+27 12 348 3447

E-mail

info@faisombud.co.za