



S U R A N C E

THE OUTSURANCE R400 QUOTE PROMOTION

The following **TERMS AND CONDITIONS** apply to this promotion. By taking part in this promotion, you agree to be automatically bound by these terms and conditions.

What are the basics of this promotion?

We are offering to pay R400 in cash or donate R400 as an alternative to the 'Staff Helping SA OUT' initiative, for any instance where a person who is not a client completes a personal car insurance quote with us, and where the OUTsurance quote is more expensive, on a like-for-like basis, than what that person is currently paying for his/her insurance elsewhere.

People who are not eligible for this promotion

1. Existing OUTsurance or OUTsurance Namibia clients.
2. Any person who requests a commercial car insurance quote.
3. Any person who has already received a payment for this or any other OUTsurance quote promotion in the last 186 days.
4. Any person who has had a policy cancelled by OUTsurance or OUTsurance Namibia within the last 186 days.
5. Any person who is not in possession of a valid RSA ID.
6. Any person who is deemed an unacceptable risk as determined by our underwriting criteria.

What you have to do in order to qualify for this promotion

1. Obtain a personal car insurance quote from OUTsurance for a car that you currently pay insurance on, with a company that sells car insurance to the general public of South Africa.
2. If the OUTsurance quote is more expensive than what you're currently paying, on a like-for-like basis, submit the required information via our web site within 30 days of us sending you the quote via e-mail.
3. Part of the information required above will be a schedule of your existing insurance cover, confirming that the insurance was effective prior to the date of our quote. This schedule may not be older than 48 hours.

Additional Conditions

1. This promotion only applies to OUTsurance and OUTsurance Namibia personal car insurance.
2. The car(s) insured with your current insurer must have been insured for at least the past 30 days.
3. Please note that this is an inbound promotion, thus only applicable to persons initiating contact with us.
4. If we quote you on more than one car, the insurance premium that you currently pay on that will be compared to the OUTsurance quote, and must include the total premium for all cars quoted, as well as all policy costs/fees and broker commission.
5. You must have access to the Internet and e-mail.
6. We will not make more than one payment to a person that completes multiple individual quotes on the same or on separate cars for which we are more expensive than the current insurance premium. Payments to separate members of the same family will be allowed provided the conditions of this promotion are met.

What will we do before we pay you?

We will compare our personal car insurance quote to your current insurance on a like-for-like basis and ensure the following are the same or similar:

- The claim excess amount;
- The main underwriting information used in the quote. This includes vehicle make and model, accident history, personal information and so on;
- The total insurance premium payable;
- The existence of additional car insurance benefits such as car hire and credit shortfall cover. Free benefits like Help@OUT and the OUTbonus will not form part of this comparison;
- The sum insured; and
- Additional covers added for accessories and sound equipment.

Lastly, you will only be eligible for the money if you do not accept any of our cover quoted and we are more expensive than what you are currently paying.

Should you be eligible according to this promotion to receive money, you will be able to elect to donate that money to our 'Staff Helping SA OUT' initiative. In all instances where this election is made, we will donate R400 on your behalf. If you make such an election, you will forfeit your claim to the money completely.

This promotion will run for a limited period only and OUTsurance reserves the right to discontinue this promotion at its discretion. This promotion is not open to any staff members of the OUTsurance Holdings Group and their immediate family members.

