

Car insurance

What is the difference between the retail and the market value of my vehicle?

Retail value is the likely selling price of the vehicle by a motor dealer to a purchaser. This is the possible value that a motor vehicle 'retails' for if you were to buy it from a dealership. The retail price is the closest value to the replacement value or cost of your insured motor vehicle.

Market value when referred to in motor insurance is the average between the likely trade and retail values of a vehicle.

Does my premium decrease in line with the value of my vehicle?

The annual premium review takes into account the depreciated value of the vehicle. However this is not the only factor which determines the premium. The majority of claims paid are for accidents and not write-offs or stolen vehicles. The cost of repairs and parts constantly increase with inflation. We thus need to increase our premiums as it costs more to repair vehicles.

Why do I need to take my vehicle for inspection?

We need to see if there is any existing damage to the vehicle, confirm if the anti-theft device meets our requirements and obtain the details of any vehicle accessories and sound equipment.

Why do I need to install extra security devices in my vehicle?

Vehicle theft is an unfortunate but very real part of everyday life in South Africa. We take a preventative approach to the problem by requesting the installation of quality anti-theft devices in order to minimize or prevent vehicle thefts and hijacks. The initial few hundred rands outlay is worth the investment... ask anyone who has had a vehicle stolen. We know that this kind of preventative approach has yielded results for us and our clients.

Why do I need to fit an immobiliser when I have a gearlock?

An OUTsurance-approved immobiliser is self-activating so you cannot forget to activate it unlike a gearlock.

Can I have my vehicle repaired at a panel beater of my own choice?

The choice of any panel beater rests with us and we have established a selected panel of repairers whose work is guaranteed for 12 months. You may elect to choose your own repairer, although we cannot guarantee the quality of their workmanship.

If my stolen car is recovered one day, can I buy it back from OUTsurance?

OUTsurance has a salvage contract with an external company which sells all recovered vehicles on auction. You would need to deal directly with the salvage company.

Building insurance

How do I calculate the replacement value of my building?

We cover the buildings on a new for old basis. This means that we replace old, damaged items with new ones following a claim (e.g. replacing a burst geyser with a new one). In calculating the replacement value of your property, we take into account the costs to demolish damaged structures, remove the debris, payment for professional and municipal services before any new construction can start. Coupled with these costs are the actual costs for materials and labour. These costs, like many others, are determined by the building industry. We update these values on a regular basis for your convenience. We also update the replacement costs of the buildings annually as part of the review of your facility.

How do I determine the value of my contents?

We can provide you with an inventory to assist you in listing the contents and determining their values. We also have specialist advisors who can assist you with any queries you may have regarding this.

Will my goods be covered for damages while I am moving house (when I have taken the 'theft in transit' option)?

Yes, if you have selected our additional 'theft in transit' cover, you'll receive cover if the vehicle carrying the goods has been in an accident and the goods are damaged as well.

What happens if I undervalue my contents?

You then carry part of the risk should there be a loss. For example, if your contents are covered for R100 000 and they should be covered for R200 000, and you lose R20 000 worth of contents in a burglary, we will settle R10 000 and you will be responsible for the remaining portion of the loss. (This is the principle of average).

Can I cover my computer for business use under my contents cover?

Yes, if you select the optional 'goods on business use' cover and pay the additional premium.

OUTbonus

What is the OUTbonus? NEW

The OUTbonus is a cash bonus that rewards you for not claiming. Should you not claim for three consecutive years, you will receive 10% of your premiums paid in this period at the end of the third year in real South African Rands to spend to your heart's content. Should you not claim for a further two years you will receive 10% of the premiums paid within this period at the end of the fifth year. Thereafter for each successive claim-free year, you will receive a set percentage of all your premiums paid within the year at the end of each year.

Can I take a loan against my OUTbonus?

The OUTbonus is only payable after a three year claim-free period and does not build up any loan value.

What happens to my OUTbonus if I claim?

Your OUTbonus is forfeited should any claim be settled. The three year cycle however starts immediately once again and your OUTbonus will be paid once the three year claim-free cycle is completed. Making use of Help@OUT will not affect your OUTbonus.

Claims

What forms do I need to complete to submit a claim?

OUTsurance has no forms. All claims are registered for your convenience over the phone.

Why do you ask so many questions at claims stage?

We ask the same questions you would traditionally fill in on a paper-based claim form with another company. We also obtain quotations for items being claimed for on your behalf and therefore need correct information in order to cost the claim on the correct replacement make and model. All the information obtained assists us in validating the claim and thereby speeding up the process.

Can I use my own service provider?

The choice of any service provider (e.g. panel beater) rests with us and we have established a selected panel of service providers whose work is guaranteed. You can elect to choose your own repairer however we cannot guarantee the quality of their workmanship.

How do I submit a claim when I'm overseas?

You can call us on +27 12 673 3000 or give us the name of a contact person in South Africa who will deal with the claim on your behalf.

Will my OUTbonus be affected if I submit a glass claim?

Yes, all claims affect the OUTbonus. But you can still make use of Help@OUT without impacting your OUTbonus.

I paid my excess and I wasn't the one who caused the accident. Do I get my excess back?

Our legal department will attempt to recover your excess from the person who caused the accident. Although we will fight tooth and nail to recover your excess, the recovery is not guaranteed. It can be a lengthy process if the other person disputes their liability or if we have to trace this person and follow up on missing information.

Premium payments

Can I pay my premium via the Internet?

No, we only work with debit order payments. This is so that we can ensure that your premiums are allocated on time and to avoid a delay in assisting you on any incidents.

My premium has been returned, can I pay it into your account?

You have a grace period of at least 15 days in which to pay premiums that were returned by your bank. You can leave the money in your account and we will re-submit the debit order automatically and this ensures that you have continuous cover.

I cannot pay this month, but will pay double next month - will I still have cover?

Your premiums are paid in advance so if you pay on the 1st of the month, you have cover for that month. We can collect your premium on any set day you choose within the month and we will collect your premiums on that day each month. We cannot double debit you for premiums that should have been paid in the previous month. If your premium is not paid for that month, you will not be covered.

Does my premium decrease in line with the value of my vehicle?

The annual premium review takes into account the depreciated value of the vehicle. However this is not the only factor which determines the premium. The majority of claims paid are for accidents and not write-offs or stolen vehicles. The cost of repairs and parts constantly increase with inflation. We thus need to increase our premiums as it costs more to repair vehicles.

Will my premium increase after a claim?

No, it will not. Your premium is guaranteed for a year. Your cover is reviewed annually and the premium is adjusted on your portfolio as a whole taking into account your claims experience.

Is there any premium benefit if I select a higher excess?

Yes. This will give you the benefit of a reduced premium.

Documents

Do I need to sign documents?

There is no paperwork to fill in, since all calls are digitally voice recorded, you can therefore take out cover, make amendments to your cover and lodge your claim telephonically. The recording ensures the safety of the information you provide and offers protection.

I have lost my facility document - where can I get another copy?

You can phone our Client Care Department on 08 600 70 000 or load your request here and we'll call you back.

Help@OUT, free emergency roadside and home assistance - available 24/7

At OUTsurance, our emergency roadside and home assistance teams never sleep. We're wide awake, manning the phone lines 24 hours a day, 7 days a week just in case you have an emergency and need our speedy assistance. Simply call 08 600 80 000 or download the OUTsurance app and we'll gladly assist.

APP STORE

GOOGLE PLAY

Roadside assistance

Help@OUT will come to the rescue of our car insurance clients when you need us most. We can just imagine how helpless you must feel if your car breaks down, even if it's only a few kilometers away from home.

We'll arrange a towing service and stay in contact with you until help arrives. OUTsurance will cover all costs relating to the towing and storage of the vehicle - giving you peace of mind that your vehicle is in good hands.

If you have a flat battery, flat tyre or accidentally locked your keys in your car - we'll pay the call-out fee and first hour of labour.

Want to know the really great part? If your car breaks down and you are further than 50 km from home, we'll get you sorted with overnight accommodation or alternative transport as needed.

We'll also cover the cost for the safe repatriation of your car.

Roadside assistance is available to OUTsurance clients in South Africa with annual limits of R5 000 and a maximum two incidents per OUTsured vehicle.

Help@OUT is still available when your limits are exceeded, but any costs incurred for the services rendered will be for your own account.

Additional material, parts and labour will be at your own cost.

Help@OUT is not covered under Essential OUTsurance. However, we can still refer you to a service provider in your area.

Business OUTsurance also provides Help@OUT emergency roadside assistance for businesses.

Home assistance

If an emergency occurs at home, our Help@OUT team will be happy to assist you.

Help@OUT will organise qualified locksmiths, electricians, plumbers, tree fellers, beekeepers, builders or glaziers to attend to your crisis as soon as possible. OUTsurance will pick up the bill for the callOUT fee as well as the first hour of labour. A security guard will be sent to your home where an insured incident left your security compromised. Once again, we'll take care of the costs for the security guard's 12-hour shift.

We can also refer you to one of our service providers to assist you with home appliance repairs and services. Please note that we do not cover any costs towards repairs and that the referral service is also excluded from your annual limit.

Home assistance is available to OUTsurance clients with contents or buildings insurance with annual limits of R5 000 and a maximum of two incidents at each noted address.

Even if your annual limit is exceeded, we'd still be able to assist - please just keep in mind that costs incurred for services rendered, will be at your own cost.

Please remember that the costs for any additional labour as well as material costs or parts will not be paid by OUTsurance.

Help@OUT is not covered under Essential OUTsurance. However, we can still refer you to a service provider in your area.

Business OUTsurance also provides Help@OUT emergency office assistance for businesses.

Legal and medical assistance

As part of our Help@OUT package, you can also add legal and medical assistance at a small additional premium. You'll have access to this legal and medical telephone advice line, 24/7.

If you ever need professional legal advice or assistance with legal documentation, you'd only need to call our legal assistance line for help. Best of all, we don't keep office hours - so, we're ready to assist you any time of the day or night.

Our emergency medical assistance helpline will provide you with advice for medical traumas and emergencies and will gladly assist you with any of the following:

Emergency medical response and transportation, excluding inter-hospital transfers.

Referrals to a medical facility and a medical practitioner.

We'll pay your refundable hospital admission deposit (maximum R5 000).

We'll arrange for the dispatch of essential medicine and/or doctor.

We'll arrange for the escorted return of minors.

Telephonic counseling, to include three face-to-face counseling sessions per incident.

HIV blood tests - at the time of the incident, at six weeks, and again at four months.

You'll receive a three-day starter kit with the necessary anti-retroviral treatment.

You'll also receive the necessary medication to prevent sexually transmitted diseases.

Help@OUT: Panic Assistance

Panic Assistance is a personal safety feature to help you OUT in safety or medical emergencies. With just a tap on our app, the closest Medical or Armed Response unit will be sent directly to you, wherever you may be, 24/7.

Panic Assistance comes at no additional cost to OUTsurance policyholders. Not an OUTsurance client? You can still get Panic Assistance for just R199 a year.

APP STORE

GOOGLE PLAY

BUTTON - HUAWEIAPP

How does it work?

Put simply, Panic Assistance instantly connects you to a network of Medical and Armed Response units. In an emergency, the closest one is guided directly to you to give you the help you need.

Roysten

OUTsurance client

When Roysten ran out of fuel late one night, the situation quickly went from bad to worse. Thankfully, armed response arrived soon after he used the Help@OUT Panic Assistance feature on the OUTsurance app.

Danai

OUTsurance client

Not once, but twice did OUTsurance come to Danai's rescue when she had car trouble late at night. Help@OUT Roadside Assistance helped her with her car, while Panic Assistance gave her the peace of mind to feel safe during the process.

Here's what to do in a panic situation:

Tap and hold the mobile panic button.

Then simply select if you need Medical or Armed Response.

Pick up our call to confirm the emergency.

(Don't worry, if we don't hear from you, we'll automatically send help).

The response unit will be guided directly to you via your phone's location services.

Sign up in a few easy steps

Go to Help@OUT on the app

Select 'Get Panic Assistance'

Capture a few details

Confirm your details

Test the service to make sure you're connected/ test the service to see how it would work in an emergency

View our Terms and Conditions

No extra cost for clients

You won't pay anything extra if you're an OUTsurance policyholder. And if you're not an OUTsurance client, you can get Panic Assistance for a small yearly subscription of just R199.

It's a small price to pay for peace of mind.

Keep your loved ones protected

You can add up to three friends or family members to your Panic Assistance subscription. Invite them at any time, through the app.

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What's APPening?

We're simplifying insurance, making it easier and so much more rewarding. Download our innovative app or log on to our self-service client portal, MyOUTsurance, to see for yourself.

APP STORE

GOOGLE PLAY

Do so much more online

Get a R1000 premium discount when you successfully refer family and friends, or use our app to request Help@OUT emergency home and roadside assistance, submit a windscreen claim, update your vehicle details, get an indicative life insurance quote in under a minute, request policy and schedule documents or insure a new OUT-and-About item in just a few taps!

Download the OUTsurance app today. Ts and Cs apply.

Digital features

MyOUTsurance

START A QUOTE

Help@OUT

Whether you need a jump start or a plumber, Help@OUT home and roadside emergency...

[Read more](#)

[Geyser claim](#)

Geyser claims – now online. It's never easy when a geyser bursts or stops...

[Read more](#)

[Claims status](#)

It's super easy to see where you are in a claims process. Simply log on to...

[Read more](#)

[Digital vehicle inspection](#)

Taking your vehicle to an inspection centre to secure your cover isn't always...

[Read more](#)

[Your policy](#)

View your policies, make changes to your details, view your next OUTbonus payout...

[Read more](#)

[Funeral cover](#)

A funeral plan with a plan. Get a flexible and affordable funeral plan online in...

[Read more](#)

[Suggest a pointsman](#)

With the OUTsurance app, you can now suggest a location where a pointsman is needed...

[Read more](#)

[Home maintenance](#)

Get the job done, even if you don't want to claim. Enjoy access to trusted...

[Read more](#)

[Panic assistance](#)

With just a tap of a panic button, you can get armed response sent right to you whenever...

[Read more](#)

[Windscreen claim](#)

Submit a claim online. You can now complete a windscreen claim on the OUTsurance...

[Read more](#)

[Refer and earn](#)

Get rewarded for successful referrals. Refer family and friends on the client portal...

[Read more](#)

[SmartDrive](#)

Drive well and save. Get a premium discount of 10% with SmartDrive, an innovative...

[Read more](#)

[Insure new items](#)

Add a new item in a few taps. If you have OUT-and-About cover you're able to...

[Read more](#)

[Life quote](#)

Take control of your life's story. Get an indicative Life insurance quote in...

[Read more](#)

[Pet insurance quote](#)

Complete a pet insurance quote, completely online or on our app. Get the cover you...

[Read more](#)

[My.OUTsurance](#)

We're taking our great service digital with My.OUTsurance, a portal that allows you to do more online in double-quick time. Simply register or log in on the OUTsurance homepage.

[The legendary OUTbonus from OUTsurance](#)

The OUTbonus is our pioneering cash bonus that rewards you for not claiming. After three consecutive claim-free years, we will give you 10% of your paid insurance premiums back in cash. No points or discount vouchers, just real South African Rands back in your pocket to spend on whatever you want.

[Get ready to spoil yourself even more with our cash OUTbonus!](#)

If you are claim-free for another two years, you receive a further 10% back. And then, you'll receive 10% of your paid premiums back for every claim-free year thereafter.

Here's a thought - after ten claim-free years, you would've received seven OUTbonuses already. We've paid out billions in cash so far, and we're not going to stop.

[There's only one way to lose your OUTbonus](#)

Although you will forfeit your OUTbonus after the settlement of any claim, a brand-new OUTbonus cycle will start immediately after the incident - and after three years of not claiming, you'll receive 10% of your total paid premiums back in cash - as usual!

Your OUTbonus will not be affected if you make use of Help@OUT. Request our Help@OUT emergency home, roadside or panic assistance 24/7 from the OUTsurance App. Find out more and download the OUTsurance App.

[Documents](#) | [Claims](#)

Frequently asked questions

What is the OUTbonus?

The OUTbonus is a cash bonus that rewards you for not claiming. Should you not claim for three consecutive years, you will receive 10% of your premiums paid in this period at the end of the third year in real South African Rands to spend to your heart's content. Should you not claim for a further two years you will receive 10% of the premiums paid within this period at the end of the fifth year. Thereafter for each successive claim-free year, you will receive a set percentage of all your premiums paid within the year at the end of each year.

Can I take a loan against my OUTbonus?

The OUTbonus is only payable after a three year claim-free period and does not build up any loan value.

What happens to my OUTbonus if I claim?

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About us

OUTsurance pioneered the concept of money back for remaining claim-free! Since then we've paid out over R3 billion in cash OUTbonuses and saved consumers hundreds of millions of rands in premiums.

Today OUTsurance is renowned for its innovative value-for-money products, world-class service and paying over R1m per day in OUTbonuses on average. Our journey of innovation continues – so watch OUT.

OUTbonus

OUTbonus

We pioneered the no-claims cash back reward, which now pays out over R350 million a year!

FIND OUT MORE OUTsurance Exco

OUTsurance Exco

Get to know OUTsurance and the Executive Committee dedicated to taking OUTsurance forward.

FIND OUT MORE OUTsurance careers

OUTsurance careers

We're always on the look out for more OUTies! See if you can join our team.

FIND OUT MORE

The Kwande Programme - empowerment multiplied

When you empower businesses, entire communities are uplifted. This is why the OUTsurance Kwande Programme exists. Through this unique Enterprise and Supplier Development Initiative, we aim to provide mentorship and financial support to service providers across our value chain.

[Find out more](#)

Investor Relations

If you would like to find out more, including our financial results and ESG strategy, please follow the link below.

[Find out more](#)

Fraud reporting and scams

OUTsurance has zero tolerance towards unethical behaviour. Please report any dishonesty relating to your claim or any potential fraudulent behaviour to us as soon as possible.

[Find out more](#)

OUTsurance sponsorships

Our sponsorship initiatives are an expression of our vision to 'Disrupt, Simplify and Serve'. We have been doing this since our early days and remain committed to serving our communities through various projects and innovations over the years. Our sponsorship approach is centred on initiatives that enhance the physical and financial well-being of society, in order alleviate pain points.

Our projects

Pointsmen Referees Gun Run

Pointsmen

The Pointsmen Project was established in 2005 by Traffic Freeflow in partnership with OUTsurance, as a means of addressing two of South Africa's biggest problems, traffic congestion and unemployment.

The city of Johannesburg and Tshwane are provided with a valuable service at no cost to them such as traffic management, event support and assistance with special projects; leaving the Metro Police to focus on more critical law enforcement matters. Motorists also benefit from this service by saving time in traffic, resulting in reduced road rage and accidents.

In 14 years, the staff compliment has managed to grow from 21 to over 200 staff members covering Johannesburg and Tshwane. The Pointsmen staff have become new participants to economic growth and the development of communities.

[Show less](#)

[Gun Run](#)

We are a brand that wants to provide a safe and fulfilling running environment for South Africans. Which is why OUTsurance Life has been sponsoring the Gun Run for over 10 years. The race has enjoyed over 20 000 participants annually, with whom we have had the opportunity to engage as we continue to support their passion.

Show less

Referees

Although we always strive to turn the industry on its' head, we are also a brand that brings order and promotes fair play. We believe in the development of sport referees in order to provide them with access to sound training and educational resources which promote safe play, especially in contact sport amongst the youth.

We also believe that rugby and soccer refereeing offers an alternative form of employment for youth in previously disadvantaged communities.

Further to this, one cannot argue that sound referee judgement enhances both the fan and player experience.

RUGBY REFEREES

Our sponsorship of the rugby referees, in partnership with the South African Rugby Union, has been running since January 2016 and has proven to be an initiative that has not only resonated with rugby fans, but also given referees the recognition that they deserve as an important part of enforcing the laws of the game.

SOCCER REFEREES

Following the success of the rugby referees, on 11 September 2018, we announced our partnership with the South African Football Association on a new sponsorship of soccer referees. The core of this sponsorship is the development of refereeing in South Africa, to ultimately benefit the players, supporters and the beautiful game of soccer as a whole.

Show less

Related sites

Find out more about Rand Merchant Insurance Holdings (RMI) Group; Youi, our sister company in Australia and New Zealand; the Ombudsman for Short-Term Insurance; the South African Insurance Association; Insurance Sector Education and Training Authority; and the Association for Savings & Investment SA.

Contact us

Contact any of the below departments if you need assistance or want to speak to a friendly member of the OUTsurance team. Remember our Client Care Department is also just a phone call away on

08 600 70 000.

You can update your insurance policy, submit a claim or find out more information on the OUTsurance portal.

LOG IN

Contact detailsYour feedbackScams and fraud reportingCompliance and FAISOUT
addressSTART A QUOTE

Sales

08 600 60 000

Mon-Thurs: 08:00-19:00

Friday: 08:00-18:00

Sat: 08:00-13:00

Public holidays: 08:00-17:00START A QUOTE

Client care

08 600 70 000

Mon-Thurs: 07:00-18:00

Friday: 08:00-18:00

Sat: 08:00-13:00

Public holidays: 08:00-17:00REQUEST A CHANGE

Claims

08 600 70 000

Mon-Fri: 07:00-18:00

Sat: 08:00-13:00

Public holidays: 08:00-17:00

SUBMIT A CLAIM

International

+27 12 673 3000

Mon-Thurs: 07:00-18:00

Friday: 08:00-18:00

Sat: 08:00-13:00

Public holidays: 08:00-17:00

Help@OUT 24/7

08 600 80 000

APP STOREGOOGLE PLAYBUTTON - HUAWEI GALLERY

Careers

Great that you are interested! Please check out our careers page for more detail on how to upload your CV.

SEE AVAILABLE JOBSGO TO CAREERS

Compliment or complaint?

We'd like to hear from you, simply click the button below to give your feedback or email
feedback@out.co.za .

