



Car & Home

FOR ATTENTION: Mr Yuko Suzuki
395 Kinross Lane
Faerie Glen
Gauteng
0081

04 May 2025
Policy number: OT123047416

Dear Mr Suzuki,

Your provisional schedule

As requested, we've put together a provisional schedule reflecting the state of your policy on 04 May 2025. Please take note that this schedule is only for your reference and does not serve as a replacement to your current schedule.

You're most welcome to contact us on **08 600 70 000** if you need any additional information. Please refer to our website (www.outsurance.co.za) for our updated office hours. You can also request a call back using the [OUTsurance app](#), the self-service portal (<https://my.outsurance.co.za/login>), or our website and we'll get back to you as soon as possible.

Kind regards,

The OUTsurance team

Confidentiality notice

This message is only for the use of the individual or entity to which it is addressed and contains information that is privileged and confidential. If the reader of this message is not the intended addressee, or the authorised representative of the addressee or the authorised agent responsible for the delivery of the message to the intended addressee, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone and return the original message to us at the address below at our cost.

Schedule of your personal cover

This schedule together with your policy document, contains the terms, conditions and warranties that form the contract between you and us. Any incorrect information may affect the validity of the contract. If you notice any incorrect information, please give us a call on 08 600 70 000 so that we can correct your information and provide you with an updated schedule and premium. This schedule also serves as a summary of your Record of Advice.

Details of the policy holder

Policy number	OT123047416
Policy holder	Mr Y Suzuki
Date of birth	12 June 1976
ID type	RSA ID
Gender	Male
Marital status	Married
Occupation	Diving instructor
Home telephone number	
Work telephone number	
Cell phone number	082 486 1813
E-mail address	yukosuzuki2023@gmail.com

Cover details

Risk	Premium
1. Motorcycle cover	
1.1 2018 HONDA XR 150 L (INTRO 2014-09) XWT491W	R122.94
Total monthly premium payable (incl VAT)	R122.94

VAT details

The total premium includes a 15% VAT amount of R16.04. This schedule becomes a tax invoice after inception of cover when payment of the amount due has been made.

In terms of Binding General Ruling No.14 issued by a senior SARS official under section 89 of the Tax Administration Act No. 28 of 2011, this document together with proof of payment of the premium constitute an alternative to a tax invoice, debit note or credit note as contemplated in sections 20(7) and 21(5) of the VAT Act respectively. This is subject to the condition that this document contains the VAT registration number where the policy holder is a registered VAT vendor.

SASRIA cover

The total current premium payable includes the SASRIA premium which is paid by OUTsurance on your behalf if indicated on the specific risk pages of this schedule. The monthly premium is calculated for each section as follows:

Non-motor (Domestic)*

0.000363% of the total non-motor OUTsured value, subject to a minimum of R3.00

Motor (Domestic/Private)**

Flat rate of R2.02 per private motor vehicle

Motor (Commercial)

0.007062% of the total commercial motor OUTsured value, subject to a minimum of R4.54

Watercraft (Pleasure craft)

0.0015696% of the total Watercraft OUTsured value, subject to a minimum of R50.00

* Non-motor includes Contents, Buildings and OUT-And-About

** Motor includes Vehicles, Motorcycles, Trailers and Caravans (Not Applicable to Motor Warranty)

Insurance history (prior to joining OUTsurance)

Uninterrupted short-term insurance	Yes
Number of years you've had short-term insurance	10+ years
Name of previous insurer	1st for women insurance
Has the risk owner ever had an insurance policy cancelled by an insurer?	No
Cancellation reason	None

OUTbonus

Payout date	Projected amount
25 February 2028	R449.43

If you do not submit a claim for three consecutive years, you'll receive 10% of all your paid premiums during this period at the end of the third year. If you do not claim for another two years, you'll receive 10% of your premiums paid in this 2 year period at the end of that second year. Finally, you'll receive 10% of your paid premiums for every successive claim-free year thereafter.

Your OUTbonus will be forfeited following the payment of any claim submitted for any incident, including any liability claim settled or where letters of demand or summonses are referred to us and the incident date falls within the corresponding OUTbonus cycle.

Your new OUTbonus cycle will start immediately after the incident date for which the claim was settled. Your OUTbonus cannot be reinstated even if a successful claims recovery is made. Should you decide to withdraw a claim in order to protect your OUTbonus, your decision will remain final and cannot be altered should any subsequent claim be submitted. No claim will be settled retrospectively once your OUTbonus has been paid.

Please note that your OUTbonus will not be affected if you make use of Help@OUT home or roadside assistance or in the event you submit a claim to **repair** your vehicle's windscreen. It is important to take note that your OUTbonus will be forfeited should you **replace** your vehicle's windscreen.

Banking details

Payment frequency	Monthly	Collection day	15
Financial institution	Capitec Bank		
Branch code and name	470010 Capitec Bank Cpc		
Account holder	Y Suzuki		
Account type	Savings	Account number	*****9710

For security reasons, we do not display the full details of the bank account number from which your premiums are deducted. Please check your nominated account to confirm that the premiums are being deducted.

Warranty

You warrant that the information supplied is correct in every respect. It is therefore essential for you to verify that all the details noted on your schedule are correct. Should the information not be correct for any reason, you need to notify us as soon as possible.

At OUTsurance, your premiums for all risks on cover will be reviewed on the annual anniversary date of your policy.

OUTsurance Insurance Company

Company registration number	1994/010719/06
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VAT registration number	4340147224
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Suburb	Centurion
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Invoice number	OT123047416
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Invoice date	04 May 2025
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1. Motorcycle cover

PROVISIONAL schedule

1.1 2018 HONDA XR 150 L (INTRO 2014-09) XWT491W

Inception date	26 February 2025
Effective amendment date	26 February 2025

Cover details

Comprehensive	Sum OUTsured	Premium
Motorcycle cover	Retail	R122.94

Included benefits

Liability to other parties	R5,000,000	Included
SASRIA		Included
Help@OUT roadside assistance (service)		Included

Total premium payable (incl VAT)	R122.94
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Available additional cover

Business use outside South Africa
Credit shortfall
Extended liability
OUT-in-Africa cover
Track days extension

First amount payable

The first amount payable is the amount you pay on each and every claim. Only one basic excess is payable even if your claim includes other items covered by OUTsurance. If this is the case, the highest basic excess will be payable.

Basic excess	Amount
Motorcycle cover	R4,640

An additional excess is payable on top of the basic excess under the following circumstances

Additional excess	Amount
Incident driver (<25y) not regular driver	R4,640

Motorcycle information

Description	2018 HONDA XR 150 L (INTRO 2014-09)
Registration number	XWT491W
Chassis number	LTMKD0794F5122720
Anti-theft devices	None
Use of motorcycle	Private
Frequency of use	Daily
Motorcycle code	Code 2 - Used
M&M code	

Regular driver details

Regular driver	Mr Y Suzuki
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Date of birth	12 June 1976
ID type	RSA ID
Gender	Male
Marital status	Married
Occupation	Diving instructor
Advanced driving courses	None
Driving convictions	None

License details

Type	Date issued
LEARNERS	23 September 2024

Risk address

Area type	Residential suburb
Overnight parking	Locked garage
Overnight address	395 Kinross Lane Faerie Glen Faerie Glen Gauteng 0081
Daytime parking	Locked garage
Daytime address	Faerie Glen Faerie Glen Gauteng 0081

Special conditions

- PLEASE NOTE THAT YOU ARE NOT ALLOWED TO CARRY A PASSENGER WHILST DRIVING WITH A LEARNERS LICENCE. IF YOU SHOULD DO SO, YOU WILL HAVE NO COVER. PASSENGER LIABILITY IS ALSO EXCLUDED ON THIS RISK.
- COVER IS CONDITIONAL UPON THE INSPECTION OF THE VEHICLE.
- THERE IS NO COVER FOR RACING, TRACK DAYS OR TIMED EVENTS. OPTIONAL COVER IS AVAILABLE FOR APPROVED TRACK EVENTS.

Disclosure Notice to Policyholder

OUTsurance Insurance Company Ltd is an approved Financial Services Provider (FSP). 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 intermediary services on the Personal and Commercial lines Short-Term insurance products and Long-Term Insurance subcategory A, 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	012 673 3000
Website	www.outsurance.co.za	Fraud line	08 601 02 117
Public officer	Publicofficer@out.co.za	Whistle blowing line	08 002 04 855

How to lodge a claim

You can lodge 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 may request access to them.
- 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 determined with due regard to fair outcomes for clients.
- The appropriateness of our advice might be limited if we could not conduct a full financial analysis and might not be suitable for your specific needs. Please take particular care to consider whether the product you selected is appropriate.
- Our complaints resolution process is [available on our website](#).
- 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 National Financial Ombud Scheme - Johannesburg

110 Oxford Rd,
Houghton Estate,
Johannesburg,
Gauteng,
2198

Telephone:

0860 800 900

Website:

<https://nfosa.co.za/>

The National Financial Ombud Scheme - Cape Town

Claremont Central Building,
6th Floor, 6 Vineyard Road,
Claremont,
Western Province,
7700

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.

The FAIS Ombud

PO Box 41
Menlyn Park
0063

Telephone

086 066 3274

Fax

012 348 3447

E-mail

info@faisombud.co.za