

Why **OUT** is better than in!

OUT

SURANCE

NAMIBIA

YOU ALWAYS GET SOMETHING OUT

0800 600 000 or
(061) 306 081

For car and household insurance call us **direct** on 0800 600 000 or (061) 306 081.

Value for money

Independent premium surveys have shown that we consistently offer the best premiums.

This is how we can save you money.

- **Direct.** We work directly with you; there is no broker and therefore no commission payable.
- **Cherry picking.** Your premium is based on your individual profile. In short, we make sure that good risk clients do not subsidise bad risks.
- **Call centre.** We deal telephonically with you, so it's a no-forms-no-fuss arrangement which saves you time.
- **Guaranteed premiums.** We guarantee your premiums for 12 months (unless you change your cover), whether you claim or not.

What we offer

- **Tailor made.** Your cover suits your requirements. So if it's just cover for your car you need, we can do it. If you are looking for the complete package to cover all your belongings, we can do that too.
- **Choices.** You can choose a higher excess to further reduce your premium.
- **Retail/Market value.** You choose whether you would like to cover your car for its retail or market value.
- **Say it simply.** There is no fine print in our documents. Our documents are easy to read and user friendly so there are no hidden surprises.

Service

- **AWESOME service.** We set the standard! We are obsessed with service and are dedicated to giving you the quality service that you deserve.
- **It happens quickly.** We are committed to fast, fair and efficient claims settlement.

When you claim

- **A flat excess.** We offer a low, flat excess, irrespective of the value or nature of the claim. There are no nasty surprises with additional excesses for motor theft or write-offs.
- **A select panel.** We have a hand-picked panel of service providers (e.g. panel beaters, builders, plumbers) who work to the high standards we expect from them, backed with the necessary guarantees, to keep our clients happy.
- **Car theft claims.** There is no 6-week waiting period for a stolen vehicle claim to be settled. Valid claims are paid out as soon as the necessary administrative process has been completed.

Innovation

Our pioneering spirit keeps us at the forefront of generating new ideas and developing new products.

- **OUTbonus.** If you do not claim for 3 years you receive 10% of the total premiums paid back in cash. There are additional payments thereafter as well.

Your safety is tops

- **Emergencies.** HELP@OUT is on hand to offer assistance with road-side and home emergencies 24 hours a day.

OUT

is mos beter as in!

OUT

SURANCE

NAMIBIA

WAAR JY ALTYD IETS UITKRY

0800 600 000 or
(061) 306 081

Vir motor- en huisinhoudsversekering skakel ons **direk** by 0800 600 000 or (061) 306 081.

Waarde vir geld

Onafhanklike studies het bewys dat ons konstant die beste premies aanbied.

Só kan ons jou geld spaar.

- **Direk.** Ons het 'n direkte verhouding met jou; daar is geen makelaar nie en jy betaal geen kommissie nie.
- **Seleksie:** Jou premies word op jou persoonlike profiel gebaseer. Kortom, ons maak seker dat lae-risiko kliënte nie swak risiko's subsidieer nie.
- **Oproep-sentrum.** Ons diens jou telefonies en daar is geen vorms om in te vul nie. Dit spaar jou tyd en moeite. Gewaarborgde premies. Ons waarborg jou premie vir 12 maande (tensy jy jou dekking verander), of jy eis of nie.

Wat ons aanbied

- **Nommerpas.** Jou dekking pas by jou behoeftes aan. As jy net jou voertuig wil dek, kan ons dit doen. Indien jy 'n omvattende pakket vir al jou bates wil hê, doen ons dit ook.
- **Keuses.** Jy kan 'n hoër bybetaling kies om jou premies verder te verlaag.
- **Handels- of Markwaarde.** Jy kies of jy jou voertuig teen die handelswaarde of markwaarde wil verseker.
- **Maklik gesê.** Ons dokumentasie het geen fyn-skrif nie. Dit is maklik om te lees en gebruikersvriendelik en dus sonder verrassings.

Diens

- **Skitterende diens.** Ons stel die standaard! Ons het 'n obsessie met diens en is toegewyd om jou die diens te gee wat jy verdien.
- **Alles gebeur vinnig.** Ons verbind ons tot vinnige, regverdige en effektiewe eise-hantering.

Wanneer jy eis

- **'n Vaste bybetaling.** Ons bied jou 'n lae, vaste bybetaling, ongeag die aard of waarde van jou eis. Daar is geen nare verrassings soos ekstra bybetalings indien jou voertuig gesteel of afgeskryf word nie.
- **'n Uitgekose paneel.** Elkeen van ons diensverskaffers (byvoorbeeld paneelkloppers, bouers en loodgieters) is spesifiek gekies om ons hoë werkstandaarde te handhaaf. Tesame met die nodige waarborg hou hulle ons kliënte gelukkig.
- **Voertuig diefstal-eise.** Daar is geen 6-weke wagperiode om 'n diefstal eis af te handel nie. Geldige eise word uitbetaal sodra die nodige administratiewe proses afgehandel is.

Innoverend

Ons innoverende kultuur hou ons op die voorpunt van nuwe idees en produkte.

- **OUTbonus.** Indien jy vir 3 jaar nie eis nie kry jy 10% van jou premies in kontant terug. Daar is verdere terugbetalings daarna ook.

Jou veiligheid is vir ons 'n prioriteit

Noodgevalle. HELP@OUT is byderhand om jou by te staan in die geval van pad of huishoudelike noodgevalle, 24 uur 'n dag.