

Before you get wild, get **OUT-in-Africa.**

Contact us on one of the following numbers for any emergencies or queries relating to the OUTsured vehicle:

08600 70 000 (When in SA)
+27 (12) 673 3000 (From outside SA)

You will be provided with the following services as a result of a covered event within the territory:

MEDICAL BENEFIT TABLE	BENEFIT/ LIMIT
Medical Advice and Information Hotline	No Limit
Emergency Medical Advice and Assistance Line	No Limit
Referrals to Medical Practitioners and Facilities	Full Cost
Medical Transportation	Full Cost
Inter-Hospital Transfer	Full Cost
Refundable Hospital Admission Deposit	R2 000
Medical Repatriation	Full Cost
Dispatch of Doctor and/or Essential Medicine	Full Cost
Escorted return of minors	Full Cost
In-hospital Medical Monitoring	Full Cost
Compassionate Visits	Full Cost

What is OUT-in-Africa

OUT-in-Africa provides optional cover for vehicles (motorcars, motorcycles, caravans, trailers and watercraft). If you select this cover it will be noted on your schedule and additional premium will be charged.

Any settled claims in relation to your OUT-in-Africa cover will result in you forfeiting your OUTbonus. Your 3-year cycle will however commence immediately following any claim settlement.

This document confirms the details of cover and must be read together with the facility document and your schedule.

Where am I covered

The vehicle is covered in the SA, Botswana, Kenya, Lesotho, Malawi, Moçambique, Namibia, Swaziland, Tanzania, Uganda, Zambia and Zimbabwe. The Watercraft is also covered while afloat within a 20 km distance off the coast, where applicable, of these countries.

This cover does not include any country-specific third party insurance. This cover must be taken out at each border post should this be required for the country you are traveling to.

When am I covered

You are covered for private use of the vehicle. This includes use for private, social, domestic or leisure purposes only. In addition, 4x4 vehicles are covered for full off-road use.

Cover is conditional upon us receiving at least 12 months' premiums, paid via your regular debit order payments, irrespective of the frequency of your travels beyond the borders of SA.

What is covered

Loss or damage

- ✓ Loss or damage to the vehicle caused by any of the perils noted under the respective sections.

Breakdown

- ✓ Mechanical and electrical breakdown cover for the vehicle and watercraft, including the anti-theft device/s, while outside SA. Cover is limited to the costs of airborne technical assistance and additional labour costs incurred because the vehicle is outside SA. Cover is limited to R7 500 for any one incident

Medical Costs

- ✓ The full costs of medical repatriation, transportation and inter-hospital transfers are covered. (See the MEDICAL BENEFIT TABLE for further details.)

Emergency

- ✓ Emergency accommodation while outside SA is limited to R1 000 per person per day and R16 000 for any one OUTsured incident.
- ✓ If the vehicle is involved in an accident while outside SA, emergency repairs may be effected in order to get the vehicle functional and mobile. The cost of repairs is limited to R7 500.

Repatriation

- ✓ Repatriation of the vehicle and its occupants to SA is limited to R65 000 for any one incident caused by any of the noted perils, as well as mechanical or electrical failure of the vehicle, while outside SA.

What is not covered

Loss or damage

- ✗ Loss of or damage to the vehicle caused by any exclusions noted under the respective sections. See what is not covered for Comprehensive Cover under the Vehicle and Watercraft sections.
- ✗ Loss or damage to the vehicle caused by or associated with any civil or political unrest occurring in any of the specified countries except for SA and Namibia.
- ✗ Business use is excluded for OUT-in-Africa cover. Business use includes use of the vehicle for any purpose which forms an essential part of the performance of any work or function.
- ✗ Vehicles which are out of the country for more than 3 consecutive months.
- ✗ Vehicles which are out of the country for more than a total of 6 months in a calendar year.

Breakdown

- ✗ The costs of spares and standard labour charges in event of mechanical or electronic breakdown.

Repatriation

- ✗ Repatriation cover is excluded if the vehicle is immobilised for any reason other than it being involved in an accident, theft, hi-jack, mechanical or electrical failure.