



Your guide to providing proof of ownership and valuation certificates when claiming

Your Discovery Insure Plan Guide states the following:

6.8 Proof of ownership

You need to give us proof of ownership and value for any item for which you are claiming.

If you cannot provide a valuation certificate or acceptable proof of ownership and value, you will be limited to the amount shown in the Benefit Limit Annexure ☹️.

When you claim for items that are lost or stolen, we always require **proof of ownership**.

If your claim includes jewellery, watches, art and collectible items, we also require **proof of valuation**.

If you cannot provide proof of ownership or valuation certificates at claims stage, it will have a negative impact on your claim as follows:

What happens when you're unable to provide the required documents?

Lack of proof of ownership	This may result in no cover.		
Missing valuation certificates	For any one item, pair or set of jewellery, watches, art and collectible items without a valuation certificate, our liability is limited to:		
	Essential Plan	Classic Plan	Executive Plan
	R3 000	R5 000	R25 000

Guidelines and tips when you provide proof of ownership and valuation certificates

01 |

Proof of ownership

As proof of ownership when you claim, we may consider the following:

Vehicles	Buildings, Household contents and Portable possessions
Vehicle pre-inspection at the Plan start date is enough. If the vehicle was stolen, you also need to provide a vehicle deregistration certificate.	<ul style="list-style-type: none">■ Invoices■ Bank statements■ Lay-bye agreements■ Hire-purchase agreements

When evaluating proof of ownership, Discovery Insure will always consider the merits of each case individually. This includes applying our discretion in instances where you can only provide some or all of the following:

- An inventory assessment
- Photos
- Owners' manuals
- Original packaging
- Anything else we may deem relevant in proving ownership.

In such cases, depending on the merits of your claim, it may result in claim acceptance or rejection.

02 |

Valuation certificates

We always need valuation certificates when you claim for jewellery, watches, art and collectible items, to avoid automatic limited liability as explained earlier. This is in addition to you needing to provide proof of ownership. If your valuation certificates have your name on them, we will also consider them as proof of ownership.

03 |

Tips

We always need valuation certificates when you claim for jewellery, watches, art and collectible items, to avoid automatic limited liability as explained earlier. This is in addition to you needing to provide proof of ownership. If your valuation certificates have your name on them, we will also consider them as proof of ownership.

01 | Asset inventory

If you complete an asset inventory with an approved provider and insure your household contents appropriately, we will issue you with a No-average guarantee. If your household contents are worth more than R1.5 million, Discovery Insure will cover the costs of your asset inventory assessment.

At claims stage:

- This inventory cannot be used as definitive proof of ownership, but may be considered for proof of ownership purposes based on the merits of the specific claim.
- This inventory cannot be used for proof of value for items that need a valuation certificate, for example, jewellery.

02 | Online Vault

You can store all your documents, such as valuation certificates, acceptable proof of ownership and important personal documents in your secure Online Vault on www.discovery.co.za. If you have a claim, Discovery Insure will directly access these documents. Also, if you, or your financial adviser, have stored all the documents relating to items being claimed for under the Portable possessions specified section of cover on your Online Vault before the incident, we will waive your basic excess as shown in the Excess Annexure.

03 | Art and collectible items

It is worth updating your valuation certificates every three years to avoid possible under-insurance of these items.