

# Excess Annexure

This annexure must be read in conjunction with your Discovery Insure Plan Schedule and your Discovery Insure Plan Guide. This annexure replaces all previous annexures received from us. The excess amount payable for the insured event will be the total of your basic, additional excess chosen by you or applied by us.

		Core Plan	Essential Plan	Classic Plan	Purple Plan
Section	Excess description	Excess	Excess	Excess	Excess
Motor vehicle	<b>Basic excess:</b> Accidental damage, including write-off and emergency repairs	<b>R6,500</b> or your chosen amount, minimum R5,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	<b>R5,500</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R5,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R5,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	<b>Basic excess:</b> Theft, attempted theft, hijacking, fire, lightning, explosion, storm, water, hail, snow, flood, earthquake, malicious damage or third party liability	<b>R6,500</b> or your chosen amount, minimum R5,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	<b>R5,500</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	<b>Basic excess:</b> Windscreen and window glass replacement	<b>R2,500</b> and any voluntary amount selected and stated in the Plan Schedule	<b>R1,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R1,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R1,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	Windscreen repairs	<b>R0</b>	<b>R0</b>	<b>R0</b>	<b>R0</b>
	<b>Basic excess:</b> When the driver of the motor vehicle is 55 years or older	<b>R6,500</b> or your chosen amount, minimum R5,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule
	<b>Basic excess:</b> Warranty	<b>R3,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R3,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R3,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R3,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	Loss of or damage to keys, locks and remote control units (not applicable following theft or hijacking)	<b>R750</b>	<b>R750</b>	<b>R750</b>	<b>R750</b>
	Loss of or damage to keys, locks and remote control units (not applicable following theft or hijacking) – when the primary driver is 55 years or older	<b>R750</b>	<b>R0</b>	<b>R0</b>	<b>R0</b>
	Theft of specified extra sound equipment	<b>R750</b>	<b>R750</b>	<b>R750</b>	<b>R750</b>
	Theft of specified extra sound equipment – when driver of the motor vehicle is 55 years or older	<b>R750</b>	<b>R0</b>	<b>R0</b>	<b>R0</b>
Incorrect class of use as shown in the Plan Schedule	<b>20%</b> of the claim, in addition to any other applicable excess	<b>20%</b> of the claim, in addition to any other applicable excess	<b>20%</b> of the claim, in addition to any other applicable excess	<b>20%</b> of the claim, in addition to any other applicable excess	

		Core Plan	Essential Plan	Classic Plan	Purple Plan
Section	Excess description	Excess	Excess	Excess	Excess
Motor vehicle	Night driving: any accident between 23:00 to 04:30	Additional <b>R5,000</b>	<b>R0</b>	<b>R0</b>	<b>R0</b>
	Any claim within 12 months of the Plan inception	Additional <b>R3,000</b>	<b>R0</b>	<b>R0</b>	<b>R0</b>
	Multiple claims excess: More than one claim across all sections of the Plan	Additional <b>R1,500</b>	<b>R0</b>	<b>R0</b>	<b>R0</b>
	Additional compulsory amount payable in addition to your excess or chosen amount	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule
Motorcycle	<b>Basic excess:</b> Accidental damage, including write-off and emergency repairs	<b>R4,000</b> or your chosen amount minimum R2,500, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	<b>R2,500</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R2,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R2,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	<b>Basic excess:</b> Theft, attempted theft, hijacking, fire, lightning, explosion, storm, water, hail, snow, flood, earthquake or malicious damage	<b>R4,000</b> or your chosen amount, minimum R2,500, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	<b>R2,500</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule
	<b>Basic excess:</b> Accidental damage, including write-off of quad bikes and/or similar vehicles	Sum insured below R10,000: <b>R1,500</b> or your chosen amount, minimum R1,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	Sum insured below R10,000: <b>R750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	Sum insured below R10,000: <b>R750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	Sum insured below R10,000: <b>R750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
		Sum insured above R10,000: <b>R4,000</b> or your chosen amount, minimum R2,500, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	Sum insured above R10,000: <b>R2,500</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	Sum insured above R10,000: <b>R2,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	Sum insured above R10,000: <b>R2,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	<b>Basic excess:</b> Windscreen replacement	<b>R1,500</b> and any voluntary amount selected and stated in the Plan Schedule	<b>R750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	Windscreen repairs	<b>R0</b>	<b>R0</b>	<b>R0</b>	<b>R0</b>
	<b>Basic excess:</b> When the rider of the motorcycle is 55 years or older	<b>R4,000</b> or your chosen amount, minimum R2,500, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule

		Core Plan	Essential Plan	Classic Plan	Purple Plan
Section	Excess description	Excess	Excess	Excess	Excess
Motorcycle	Loss of or damage to keys, locks and remote control units (not applicable following theft or hijacking)	R750	R750	R750	R750
	Loss of or damage to keys, locks and remote control units (not applicable following theft or hijacking) – when rider of motorcycle is 55 years or older	R750	R0	R0	R0
	Incorrect class of use as shown in the Plan Schedule	20% of the claim, in addition to any other applicable excess	20% of the claim, in addition to any other applicable excess	20% of the claim, in addition to any other applicable excess	20% of the claim, in addition to any other applicable excess
	Off-road use (if selected on two-wheel motorcycle)	R5,000, in addition to any other applicable excess	R5,000, in addition to any other applicable excess	R5,000, in addition to any other applicable excess	R5,000, in addition to any other applicable excess
	Night driving: any accident between 23:00 to 04:30	Additional R4,000	R0	R0	R0
	Any claim within 12 months of policy inception	Additional R3,000	R0	R0	R0
	Multiple claims excess: More than one claim across all sections of the Plan	Additional R1,500	R0	R0	R0
	Additional compulsory amount payable in addition to your excess or chosen amount	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule
Caravan and trailer	<b>Basic excess:</b> Accidental damage, including write-off	R2,500 or your chosen amount, minimum R1,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	R1,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	<b>Basic excess:</b> Theft, attempted theft, hijacking, fire, lightning, explosion, storm, water, hail, snow, flood, earthquake or malicious damage	R2,500 or your chosen amount, minimum R1,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	R1,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R0 and any voluntary amount as selected and stated in the Plan Schedule	R0 and any voluntary amount as selected and stated in the Plan Schedule
	<b>Basic excess:</b> When the driver of the motor vehicle towing the caravan or trailer is 55 years or older	R2,500 or your chosen amount, minimum R1,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	R0 and any voluntary amount as selected and stated in the Plan Schedule	R0 and any voluntary amount as selected and stated in the Plan Schedule	R0 and any voluntary amount as selected and stated in the Plan Schedule
	Loss of or damage to keys, locks and remote control units (not applicable following theft or hijacking)	R750	R750	R750	R750
	Loss of or damage to keys, locks and remote control units (not applicable following theft or hijacking) – when the driver of the motor vehicle towing the caravan or trailer is 55 years or older.	R750	R0	R0	R0

		Core Plan	Essential Plan	Classic Plan	Purple Plan
Section	Excess description	Excess	Excess	Excess	Excess
Caravan and trailer	Incorrect class of use as shown in the Plan Schedule	<b>20%</b> of the claim, in addition to any other applicable excess	<b>20%</b> of the claim, in addition to any other applicable excess	<b>20%</b> of the claim, in addition to any other applicable excess	<b>20%</b> of the claim, in addition to any other applicable excess
	Night driving: any accident between 23:00 to 04:30	Additional <b>R2,500</b>	<b>R0</b>	<b>R0</b>	<b>R0</b>
	Any claim that occurs within 12 months of inception.	Additional <b>R2,500</b>	<b>R0</b>	<b>R0</b>	<b>R0</b>
	Multiple claims excess: More than one claim across all sections of the Plan	Additional <b>R1,500</b>	<b>R0</b>	<b>R0</b>	<b>R0</b>
	Additional compulsory amount payable in addition to your excess or chosen amount	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule
Buildings	Basic excess: including geysers	<b>R2,500</b> or your chosen amount, minimum R2,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	<b>R2,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R1,750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R1,750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	Basic excess: Fire, lightning, explosion, storm, rain, hail, snow, flood, earthquake or malicious damage	<b>R2,500</b> or your chosen amount, minimum R2,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	<b>R2,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> any voluntary amount as selected and stated in the Plan Schedule
	Basic excess: Power surge	If optional benefit taken up: <b>R2,500</b> or your chosen amount, minimum R2,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	<b>R2,250</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R2,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R2,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	When the planholder is 55 years or older	<b>R2,500</b> or your chosen amount, minimum R2,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule
	Pipes, water heating systems wear-and-tear	<b>R1,500</b> in addition to any other applicable excess	<b>R0</b>	<b>R0</b>	<b>R0</b>
	Keys, locks and remote controls (not applicable in the event of theft)	<b>R750</b>	<b>R750</b>	<b>R750</b>	<b>R750</b>
	Keys, locks and remote controls (not applicable in the event of theft) – when the planholder is 55 years or older	<b>R750</b>	<b>R0</b>	<b>R0</b>	<b>R0</b>
	Swimming pool filters and borehole pumps – <b>not applicable to 55 years or older</b>	Plan exclusion	Plan exclusion	<b>R750</b>	<b>R750</b>
	Subsidence and landslip (limited and comprehensive)	<b>R5,000</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R5,000</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R5,000</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R5,000</b> and any voluntary amount as selected and stated in the Plan Schedule

		Core Plan	Essential Plan	Classic Plan	Purple Plan
Section	Excess description	Excess	Excess	Excess	Excess
<b>Buildings</b>	Subsidence and landslip (limited and comprehensive) - when planholder is 55 years or older	<b>R5,000</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule
	Any claim that occurs within 12 months of inception	<b>R1,500</b> in addition to any other applicable excess	<b>R0</b>	<b>R0</b>	<b>R0</b>
	Multiple claims excess: More than one claim in any 12 month period	<b>R1,500</b> in addition to any other applicable excess	<b>R0</b>	<b>R0</b>	<b>R0</b>
	Additional compulsory amount payable in addition to your excess or chosen amount	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule
<b>Household contents</b>	<b>Basic excess:</b> Theft or attempted theft without visible signs of forced entry, damage caused by geysers, water or oil apparatus or pipes	<b>R2,500</b> or your chosen amount, minimum R2,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	<b>R2,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R1,750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R1,750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	<b>Basic excess:</b> Theft or attempted theft with visible signs of forced entry	<b>R2,500</b> or your chosen amount, minimum R2,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	<b>R2,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule
	<b>Basic excess:</b> Accidental damage and power surge	If selected <b>R2500</b> or your chosen amount , minimum R2,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	If selected <b>R2250</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule.	<b>R2,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R2,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	<b>Basic excess:</b> Fire, lightning, explosion, storm, rain, hail, snow, flood, earthquake or malicious damage	<b>R2,500</b> or your chosen amount, minimum of R2,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	<b>R1,500</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule
	<b>Basic excess:</b> When the planholder is 55 years or older	<b>R2,500</b> , any additional excesses and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule
	Goods in storage – <b>not applicable to 55 years or older</b>	Plan exclusion	Plan exclusion	<b>R1,000</b>	<b>R1,000</b>
	Comprehensive subsidence and landslip (if selected)	<b>R5,000</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R5,000</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R5,000</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R5,000</b> and any voluntary amount as selected and stated in the Plan Schedule
	Comprehensive subsidence and landslip (if selected) – when planholder is 55 years or older	<b>R5,000</b> and any voluntary amount as selected and stated in the Plan Schedule	R0 and any voluntary amount as selected and stated in the Plan Schedule	R0 and any voluntary amount as selected and stated in the Plan Schedule	R0 and any voluntary amount as selected and stated in the Plan Schedule
	Policy duration claim – less than or equal to 12 months. Any claim that occurs in 12 months of inception	<b>R1,500</b> in addition to any other applicable excess	<b>R0</b>	<b>R0</b>	<b>R0</b>

		Core Plan	Essential Plan	Classic Plan	Purple Plan
Section	Excess description	Excess	Excess	Excess	Excess
Household contents	Multiple claims within 12 months across the policy. Multiple claims excess: More than one claim in any 12-month period	<b>R1,500</b> in addition to any other applicable excess	<b>R0</b>	<b>R0</b>	<b>R0</b>
	Additional compulsory amount payable in addition to your excess or chosen amount	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule
Portable possessions	Basic excess: All categories and sub-categories	<b>R1,250</b> or your chosen amount, minimum R1,000, any other additional excesses and any voluntary amount as selected and stated in the Plan Schedule	<b>R1,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R1,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R1,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	Basic excess: When the planholder is 55 years or older	<b>R1,250</b> or your chosen amount minimum R1,000, any additional excesses and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule
	Pedal cycle excess	<b>R1,250</b> or your chosen amount minimum R1,000, any additional excesses and any voluntary amount as selected and stated in the Plan Schedule	<b>R1,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R1,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R1,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	Pedal cycle excess: When plan holder is 55 years or older	<b>R1,250</b> or your chosen amount minimum R1,000, any additional excesses and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule
	Theft from an unattended vehicle without visible, violent and forcible entry into the vehicle	<b>20%</b> of the claim, in addition to any other applicable excess	<b>20%</b> of the claim, in addition to any other applicable excess	<b>20%</b> of the claim, in addition to any other applicable excess	<b>20%</b> of the claim, in addition to any other applicable excess
	Policy duration claim – less than or equal to 12 months. Any claim that occurs within 12 months of inception	<b>R1,250</b> in addition to any other applicable excess	<b>R0</b>	<b>R0</b>	<b>R0</b>
	Multi-claimant – multiple claims within 12 months across the policy	<b>R1,500</b> in addition to any other applicable excess	<b>R0</b>	<b>R0</b>	<b>R0</b>
	Additional compulsory amount payable in addition to your excess or chosen amount	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule
Watercraft	<b>Basic excess:</b> Accidental damage, including write-off and outboard motors dropping off	<b>R4,500</b> or your chosen amount minimum R3,000, any additional excesses and any voluntary amount as selected and stated in the Plan Schedule	<b>R3,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R3,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R3,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule

		Core Plan	Essential Plan	Classic Plan	Purple Plan
Section	Excess description	Excess	Excess	Excess	Excess
Watercraft	<b>Basic excess:</b> Theft, attempted theft, hijacking, fire, lightning, explosion, storm, water, hail, snow, flood, earthquake or malicious damage	<b>R4,500</b> or your chosen amount, minimum of R3,000, any additional excesses and any voluntary amount as selected and stated in the Plan Schedule	<b>R3,000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule
	<b>Basic excess:</b> When the pilot is 55 years or older	<b>R4,500</b> or your chosen amount, minimum R3,000, any additional excesses and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule
	Any claim that occurs within 12 months of inception	<b>R2,500</b> in addition to any other applicable excess	<b>R0</b>	<b>R0</b>	<b>R0</b>
	Multiple claims excess: More than one claim in any 12 month period.	<b>R1,500</b> in addition to any other applicable excess	<b>R0</b>	<b>R0</b>	<b>R0</b>
	Additional compulsory amount payable in addition to your excess or chosen amount	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule
Personal liability	Liability to other parties	<b>R0</b>	<b>R0</b>	<b>R0</b>	<b>R0</b>
	Cash cards and credit cards	<b>R0</b>	<b>R0</b>	<b>R0</b>	<b>R0</b>
	Full-house	<b>R0</b>	<b>R0</b>	<b>R0</b>	<b>R0</b>
	Hole-in-one	<b>R0</b>	<b>R0</b>	<b>R0</b>	<b>R0</b>
	Medical expenses of guests and domestic employees	<b>R0</b>	<b>R0</b>	<b>R0</b>	<b>R0</b>
	Tenant's liability	<b>R0</b>	<b>R0</b>	<b>R0</b>	<b>R0</b>
	Wrongful arrest	Plan exclusion	Plan exclusion	<b>R0</b>	<b>R0</b>
Additional compulsory amount payable	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule	

Discovery

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www.discovery.co.za

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