




OPTIONAL BENEFITS FROM DISCOVERY INSURE

You have the flexibility to choose additional benefits according to your unique circumstances as part of the comprehensive insurance offered by Discovery Insure.

These optional benefits are available in five sections of cover:

				
Vehicles	Household Contents	Buildings	Portable Possessions	Personal Liability

In addition, you benefit from excess flexibility. You can choose an excess amount to suit your needs. If you choose an excess higher than the basic excess you will pay a lower monthly premium and vice versa.

01 | VEHICLES



As well as Vitality Drive, you can choose any of the following optional benefits, for an extra monthly premium:

Core Plan	Essential Plan	Classic Plan	Purple Plan
Car hire for up to 30 days, including optional Uber benefits	Car hire for up to 30 days, including optional Uber benefits	Benefit included	Benefit included
Car hire for up to 60 days, including optional Uber benefits	Car hire for up to 60 days, including optional Uber benefits	Car hire for up to 60 days, including optional Uber benefits	Car hire for up to 60 days, including optional Uber benefits
Car hire, car type upgrade	Car hire, car type upgrade	Car hire, car type upgrade	Car hire, car type upgrade
Credit Shortfall up to R150,000	Credit shortfall up to R150,000	Credit shortfall up to R250,000	Credit shortfall up to R250,000
Write-off accelerator	Write-off accelerator	Write-off accelerator	Write-off accelerator
Retail value booster	Retail value booster	Retail value booster	Retail value booster
Discovery Insure Vehicle Warranty	Discovery Insure Vehicle Warranty	Discovery Insure Vehicle Warranty	Discovery Insure Vehicle Warranty

Car hire

Included cover

If you are on a Classic or Purple Plan and you comprehensively insure your cars or motorcycles, you already get up to 30 days' car hire at no extra cost. On the Classic Plan, the type of car provided is a standard Avis group A manual car with power steering and air conditioning. An example is a Hyundai i10. On the Purple Plan, the type of car provided is a standard Avis group E automatic car with power steering and air conditioning. An example is a Toyota sedan.

At claims stage, you can choose to exchange your car hire for a R1,500 Uber voucher. If you have up to 60 days car hire cover and your repair extends past 30 days, another R1,500 Uber voucher will be issued.

Included in your car hire cover is the option to select our Uber benefit if you are unable to drive a car after an accident because of injury. In this case you will get an Uber Drive Me package to the value of R5,000 over 60 days as an alternative to your car hire benefit.

You will have the choice of either car hire or an Uber benefit, not both. (Uber services are currently available in Johannesburg, Pretoria, Durban, Cape Town and Port Elizabeth).

Options available

- On the Classic or Purple Plan: you can buy up to 60 days' car hire. On the Core or Essential Plan: if you comprehensively insure your cars or motorcycles, you can buy up to 30 or 60 days' car hire. However, if a claim is already being processed (in other words, the incident has already occurred), the buy-up car hire will not apply to that claim
- You can choose to upgrade the car hire group at any time during your plan term for an extra monthly premium. You can also do it at claims stage by paying the difference in cost between your preferred group and the standard car group your plan provides

Credit shortfall

Where your vehicle is a total loss after an insured event and the vehicle's value differs from what you owe the finance company, we will settle the difference. We will pay up to the amount shown in your Plan Schedule, less the following:

- The value of the vehicle
- Any amount refundable to you (according to the credit agreement at the date of loss, not limited to insurance premiums, including short-term insurance, credit life or motor warranty premiums)
- Any extra amounts added to the principal debt according to the credit agreement, including extra equipment that is not specified on your plan, and any finance charges and interest relating to these extra amounts

Your Benefit Limit Annexure shows the maximum amount we will pay.

Write-off accelerator

You can choose a lower level of damage at which a car will be considered written off by choosing the Write-off accelerator. Currently cars are written off when the repair cost is more than 70% of the car value. When a car is a write-off, settling the claim depends on the full value of the car.

The Write-off accelerator offers you the option to have your car written off if the total repair cost is either greater than 50% or 40% of the car value. This is at an additional monthly cost.

If the total cost of repair is greater than the chosen percentage, we will contact you to ask if you would prefer to receive payment for the total value of the car or have your car repaired.

The value of the car is defined as the current insured value as stated in the Auto Dealer's Guide published by Transunion Auto Information Solutions (Pty) Limited, adjusted for distance travelled and condition. We will use either the retail value or market value depending on the plan cover for the car. For cars insured for nominated value, the value of the car is determined by taking the average of three valuations from three independent motor industry sources of our choice.

We determine the total cost of repair as the estimated cost of repair at assessment, including all costs relating to the claim, but excluding assessment, investigation and loss adjustor fees. It includes other costs such as estimated car hire.

The Write-off accelerator is available:

- To all comprehensively insured cars
- For cars insured for retail value, market value, nominated value or insured with the Retail value booster
- Either at the plan start date or any time while under cover for claim events that have not yet taken place

To qualify for this benefit, the vehicle needs to be on the Vitality Drive programme.

Retail value booster

You can be paid either 15% or 25% more after a total loss (write-off or theft) through the Retail value booster, if you insure your cars comprehensively for retail value.

When a car is written off or stolen, if you have insured your car for retail value you get paid the retail value. This retail value is from the Auto Dealer's Guide published by Transunion Auto Information Solutions (Pty) Limited, adjusted for distance travelled and condition. The information in this guide may not always reflect the true market condition at the time of a total loss, especially if your car is in better condition than the average car the guide shows. The Retail value booster is available:

- At an additional premium if you insure your car comprehensively
- For cars only and those that are insured for retail value only
- Either at the plan start date or any time while under cover for claim events that have not yet taken place

If you have selected the Retail value booster the following applies. In the event of a total loss, we will replace your vehicle with a new vehicle of similar make and model at the date of loss, if the motor vehicle is less than 12 months old on the Core, Essential and Classic Plans and 24 months old on the Purple Plan from first registration. Afterwards you will get either 15% or 25% more than the retail value in the guide (based on the option you have selected), following a total loss.

If you have chosen the Write-off accelerator with the Retail value booster, the Write-off accelerator will determine whether a claim is a total loss, based on the retail value of the car in the guide.

Discovery Insure Vehicle Warranty

When a vehicle owner's manufacturer's warranty cover expires, they will need to extend their warranty cover. A warranty plan should be bought right before the vehicle's manufacturer warranty has expired to prevent a gap in cover. However, it can also be bought once the vehicle's manufacturer warranty has expired.

The Discovery Insure Vehicle Warranty offers comprehensive, market-leading mechanical breakdown and electrical failure cover for 36 critical components of your vehicle:

Mechanical breakdown and electrical failure cover

Our vehicle warranty covers you for the full cost of repairing or replacing your vehicle's critical components after an unexpected mechanical breakdown or electrical failure causing your vehicle to stop functioning suddenly. This cover is comprehensive and does not impose any limits for the particular component that is being repaired or replaced. The cover is unlimited but any claim is limited to the total sum insured.

Wear-and-tear cover

We also offer embedded cover for vehicle wear-and-tear. This section covers mechanical components from ongoing mechanical weakening that happens from normal use or age.

Key differentiators

- Unlimited cover for mechanical breakdown and electrical failure
- Sophisticated, risk-rated premiums structure, so you pay a premium reflective of your own risk
- Embedded wear and tear cover for insured components.
- One simple product to meet all your needs
- Peace of mind ensured by unlimited vehicle part cover and a flat excess of your choice
- Get up to 100% off your yearly vehicle servicing and maintenance costs for driving well with Vitality Drive

For more information, [read here](#).



If you insure your household contents with us, you can choose any of the following optional benefits for an additional monthly premium.

Core Plan	Essential Plan	Classic Plan	Purple Plan
Additional accidental and power surge damage cover up to 10% of the sum insured (including the item sum insured for television sets and glass)	Additional accidental and power surge damage cover up to 10% of the sum insured	Additional accidental and power surge damage cover up to 20% or 100% of the sum insured	Cover included up to sum insured
60 days' unoccupied cover	60 days' unoccupied cover	60 days' unoccupied cover	60 days' unoccupied cover
Goods in the open cover up to R100,000	Additional goods in the open cover up to R100,000	Additional goods in the open cover up to R100,000	Additional goods in the open cover up to R100,000
Comprehensive subsidence and landslip cover	Comprehensive subsidence and landslip cover	Comprehensive subsidence and landslip cover	Comprehensive subsidence and landslip cover
Not available on this plan type	Not available on this plan type	Not available on this plan type	Worldwide portable possessions cover, up to 20% of the sum insured (with a maximum R150,000 per item, pair or set)

More than 60 consecutive days unoccupied

We will cover you for loss or damage if your building is unoccupied for more than 60 consecutive days. There must be visible signs of violent and forced entry or exit following theft or attempted theft.

Embedded portable possessions cover (Purple Plan)

You can purchase worldwide cover of up to 20% of your household contents insured value for loss or damage to your portable possessions (limited to 25% of the sum insured, at a maximum R150,000 per item, pair or set).

Any items above this limit need to be specified under the portable possessions section of your Purple Plan.

Items that are excluded from this cover are:

- Safety-deposit items
- Pedal cycles
- Stamp, medal and coin collections

Cover for goods in the open

Included cover

We will cover you for your household contents while they are on the grounds of your building, up to the following limits:

- Core Plan | Plan Exclusion
- Essential Plan | R5,000
- Classic Plan | R10,000
- Purple Plan | R50,000

Optional additional cover

You can choose to increase the benefit limit to R100,000 for an additional monthly premium, whichever plan you are on.

Comprehensive subsidence and landslip cover

We will cover loss or damage to your household contents as a result of destruction or damage to your building caused by subsidence or landslip.

If you choose this cover, you will need to supply a geotechnical and engineer's report, at your own cost. Then we will be able to assess the risk and give you feedback.

Please refer to your Plan Guide to understand the terms, conditions and restrictions of this specific cover.

Accidental and power surge damage cover

Included cover

If you are on an Essential, Classic or Purple Plan, you already have automatic accidental damage cover for television sets and glass up to the sum insured.

If you are on the Core Plan, then you will not have accidental damage cover for television sets or glass without the accidental damage and power surge buy-up.

Optional additional cover

You can purchase accidental and power surge damage cover up to 10% of the sum insured on the Core or Essential Plan, or up to 20% or 100% of the sum insured on the Classic Plan. On the Core Plan, this cover includes accidental damage cover for television sets and glass up to the item sum insured. This additional damage cover covers all accidental damage, except:

- Tools, gardening implements or garden furniture
- Automatic cleaning equipment for a swimming pool
- Laptops and portable electronic devices (only power surge damage will be covered)
- Subsidence and landslip
- Cracking or scratching of glass, glassware, or any similar breakable item
- Chipping or denting of furniture or domestic appliances
- Deterioration of stock
- Cellular devices



If you insure your buildings with us, you can choose any of the following optional benefits for an additional monthly premium.

Core Plan	Essential Plan	Classic Plan	Purple Plan
Accidental damage cover	Cover included	Cover included	Cover included
60 days' unoccupied cover	60 days' unoccupied cover	60 days' unoccupied cover	60 days' unoccupied cover
Comprehensive subsidence and landslip cover	Comprehensive subsidence and landslip cover	Comprehensive subsidence and landslip cover	Comprehensive subsidence and landslip cover
Pipes and water-heating systems wear and tear cover	Pipes and water-heating systems wear and tear cover	Pipes and water-heating systems wear and tear cover	Cover included

Accidental damage cover

On the Core plan, clients can choose the accidental damage optional cover. We will cover you for accidental loss or damage to:

- Fixed glass, mirrors and sanitaryware
- Your building

We do not cover accidental loss or damage, in the event of:

- Buildings being constructed or renovated
- Your building being lent, let, sublet, vacant, abandoned or illegally occupied
- Subsidence or landslip

More than 60 consecutive days unoccupied

We will cover you for loss or damage if your building is unoccupied for more than 60 consecutive days. There must be visible signs of violent and forced entry or exit following theft or attempted theft.

Subsidence and landslip cover

Included cover

We will cover you for destruction or damage to your building that is caused by subsidence or landslips, subject to the terms, conditions and restrictions stated in your Plan Guide.

Optional additional cover

Cover for subsidence and landslip is extended. Additional cover includes cover for loss or damage that is caused by or worsened by contraction, shrinking or expansion of soil caused by the dampness or moisture content of clay and other similar soils.

If you choose this cover, you will need to supply a geotechnical and engineer's report, at your own cost. Then we will be able to assess the risk and give you feedback.

Pipes and water-heating systems wear and tear cover

Included cover

Purple Plan clients with building cover are automatically covered for wear and tear, rust, decay and faulty workmanship on geysers, pipes and water heating systems. This cover is provided up to R50,000 per event, limited to two separate events in any 12-month period.

Purple Plan clients who do not have household contents cover will also have cover for resultant damages up to R25,000.

Optional additional cover

Classic, Essential and Core Plan clients with building cover have the option to insure their geysers, pipes and water heating systems for wear and tear, rust, decay and faulty workmanship for an additional premium. This cover is provided up to R6,500 (Core Plan), R12,500 (Essential Plan) and R25,000 (Classic Plan) per event, limited to two separate events in any 12-month period.

Clients who do not have household contents cover will also have cover for resultant damages up to R2,500 (Core Plan), R5,000 (Essential Plan) and R15,000 (Classic Plan).



If you insure your household contents with us, you can choose cover for portable possessions to protect yourself against loss or damage to your portable items anywhere in the world. You can cover these items by choosing cover for General clothing and personal effects and by specifying items, as the following explains.

Core Plan	Essential Plan	Classic Plan	Purple Plan
General clothing and personal effects	General clothing and personal effects	General clothing and personal effects	General clothing and personal effects up to R150,000 per item, pair or set
Specified items cover	Specified items cover	Specified items cover	Specified items cover
Estimated maximum loss	Estimated maximum loss	Estimated maximum loss	Estimated maximum loss
My Jeweller for specified jewellery	My Jeweller for specified jewellery	My Jeweller for specified jewellery	My Jeweller for specified jewellery

Cover for General clothing and personal effects

General clothing and personal effects covers items that you normally wear or carry with you, including personal sporting equipment.

You need to select a sum insured which is the maximum you can claim under this section of cover. The item limits, as per the Benefit Limit Annexure are as follows:

Core Plan	Essential Plan	Classic Plan	Purple Plan
R3,000 per item, pair or set	R3,000 per item, pair or set	20% of the sum insured with a maximum of R10,000 per item, pair or set	25% of the sum insured with a maximum of R150,000 per item, pair or set

Specified items cover

Certain portable possession items cannot be covered under General clothing and personal effects. For such items, and items with a larger sum insured than the limits in the above table, you will need to specify them individually to make sure they have full cover while outside your home. These items are as follows:

Core plan	Essential Plan	Classic Plan	Purple Plan
Items with a higher sum insured than the limits for General clothing and personal effects			
Pedal cycles	Pedal cycles	Pedal cycles	Pedal cycles
Safe deposit items	Safe deposit items	Safe deposit items	Safe deposit items
Stamp, medal and coin collections	Stamp, medal and coin collections	Stamp, medal and coin collections	Stamp, medal and coin collections
Camera and media devices	Camera and media devices	Camera and media devices	
Caravan and camping equipment	Caravan and camping equipment	Caravan and camping	
Computing equipment and mobile communication devices	Computing equipment and mobile communication devices	Computing equipment and mobile communication devices	
Firearms	Firearms	Firearms	
Motorised equipment	Motorised equipment	Motorised equipment	
Surfboards, paddle skis, kayaks, canoes, kite boards, surf skis, windsurf boards and sailboards	Surfboards, paddle skis, kayaks, canoes, kite boards, surf skis, windsurf boards and sailboards	Surfboards, paddle skis, kayaks, canoes, kite boards, surf skis, windsurf boards and sailboards	
Jewellery	Jewellery	Jewellery	
Watches	Watches	Watches	

Estimated maximum loss

If you have multiple items insured within a specific category, you can choose an estimated maximum loss amount to insure all the items for. This value is what you believe to be the maximum loss that you may suffer from any single claim event.

The item categories include:

- Cameras and media devices
- Firearms
- Jewellery
- Watches
- Pedal cycles

For example, if you insure four watches each worth R30,000, R25,000, R20,000 and R20,000, the minimum estimated maximum loss value that can be chosen is R55,000. The sum insured will always be the sum of the two most expensive items in any category.

My Jeweller

With My Jeweller, you can choose to repair or replace your jewellery at the original provider. This benefit is limited to a maximum of the sum the jewellery is insured for, as long as you have a valuation certificate and proof of ownership for the items.

05 | PERSONAL LIABILITY



If you insure your household contents or buildings with us you automatically qualify for personal liability cover. If you insure your motor vehicle or water craft with us you automatically qualify for motor third-party liability or watercraft liability.

Core Plan	Essential Plan	Classic Plan	Purple Plan
Buy personal liability cover up to R20 million	Buy personal liability cover up to R20 million	Buy personal liability cover up to R50 million	Cover included

Personal extended legal liability cover

Included cover

Clients on the Core, Essential and Classic Plans have motor third-party liability included up to R3 million (Core or Essential Plan) and R10 million (Classic Plan), personal liability included up to R2.5 million and watercraft liability up to R2 million.

Clients on the Purple Plan have personal liability, motor third-party liability and watercraft liability cover limits up to R50 million.

Optional additional cover

Clients on the Core and Essential Plans who have existing personal liability cover can increase their personal liability cover to R20 million for an additional premium.

Clients on the Classic Plan who have existing personal liability cover can increase their personal liability, motor third-party liability and watercraft liability cover limits to up to R50 million for an additional premium.

Discovery Insure's optional benefits, available to all clients at an additional monthly premium

THE VITALITY DRIVE PROGRAMME	<p>The Vitality Drive programme is an optional benefit on the Purple, Classic and Essential Plans. Once the Vitality Drive programme is selected, you must install a Vitality Drive telematics device, which measures and provides feedback on driving behaviour. If you are on the Core Plan, Vitality Drive is also available as an optional benefit. You will not need to install a Vitality Drive telematics device but you will need to install the Discovery Insure app.</p>
Reward options	<p>On the Purple, Classic and Essential Plan clients can earn up to R1,500 of their fuel spend back each month and have access to an array of additional benefits and safety features. On the Core Plan, clients can achieve a 0% guaranteed renewal increase and have access to Vitality Active Rewards.</p>
Young Adult benefit option	<p>This benefit is optional for drivers younger than 26. Young adults will have their Rewards Fund balances (25% of their car insurance premium plus up to R200 a month based on driving behaviour) paid into their specified bank account at the end of the six-month cycle in addition to receiving monthly fuel cash back. The Young Adult benefit is available on the Purple, Classic and Essential Plans.</p>
Telematics devices	<p>The following telematics devices are available for every car on the Classic, Purple and Essential Plans:</p> <ul style="list-style-type: none"> ■ Vitality Drive Sensor, a smartphone-enabled device that offers the latest telematics technology with immediate driver behaviour feedback ■ Crowd Search Sensor, a smartphone-enabled device that includes additional safety features such as advanced stolen-vehicle tracking and recovery technology at an additional cost of R125 a month ■ Standalone DQ-Track if you don't have a compatible smartphone. It includes stolen-vehicle tracking and recovery at an additional cost of R125 a month
Premium	<p>The Vitality Drive premium will be:</p> <ul style="list-style-type: none"> ■ R25 for clients on the Core Plan ■ R79 for clients on the Essential Plan ■ R99 for clients on the Classic or Purple Plans

EXCESS FLEXIBILITY	Core Plan	Essential Plan	Classic Plan	Purple Plan
You have complete flexibility in choosing an excess that meets their needs.				
Vehicles	Car hire for up to 30 days, including optional Uber benefits	Car hire for up to 30 days, including optional Uber benefits	Cover included	Cover included
	Car hire for up to 60 days, including optional Uber benefits	Car hire for up to 60 days, including optional Uber benefits	Car hire for up to 60 days, including optional Uber benefits	Car hire for up to 60 days, including optional Uber benefits
	Car hire: Car type upgrade	Car hire: Car type upgrade	Car hire: Car type upgrade	Car hire: Car type upgrade
	Credit shortfall of up to R150,000	Credit shortfall of up to R150,000	Credit shortfall of up to R250,000	Credit shortfall of up to R250,000
	Write-off accelerator at 40% or 50%	Write-off accelerator at 40% or 50%	Write-off accelerator at 40% or 50%	Write-off accelerator at 40% or 50%
	Retail value booster at 15% or 25%	Retail value booster at 15% or 25%	Retail value booster at 15% or 25%	Retail value booster at 15% or 25%
	Discovery Insure Vehicle Warranty	Discovery Insure Vehicle Warranty	Discovery Insure Vehicle Warranty	Discovery Insure Vehicle Warranty
Household contents	Additional accidental damage cover, (including power surge) up to 10% of the sum insured. This includes televisions and glass up to the item sum insured	Additional accidental damage cover, (including power surge) up to 10% of the sum insured	Additional accidental damage cover, (including power surge) up to 20% or up to 100% of the sum insured.	Cover included
	60 days' unoccupied cover	60 days' unoccupied cover	60 days' unoccupied cover	60 days' unoccupied cover
	Goods in the open cover, up to R100,000	Additional goods in the open cover, up to R100,000	Additional goods in the open cover, up to R100,000	Additional goods in the open cover, up to R100,000
	Comprehensive subsidence and landslip cover	Comprehensive subsidence and landslip cover	Comprehensive subsidence and landslip cover	Comprehensive subsidence and landslip cover
	Not available on this plan type	Not available on this plan type	Not available on this plan type	Worldwide portable possessions cover, up to 20% of the sum insured (with a maximum R150,000 per item, pair or set)
Buildings	Accidental damage cover	Cover included	Cover included	Cover included
	60 days' unoccupied cover	60 days' unoccupied cover	60 days' unoccupied cover	60 days' unoccupied cover
	Comprehensive subsidence and landslip cover	Comprehensive subsidence and landslip cover	Comprehensive subsidence and landslip cover	Comprehensive subsidence and landslip cover
	Pipes and water heating systems wear-and-tear cover	Pipes and water heating systems wear-and-tear cover	Pipes and water heating systems wear-and-tear cover	Cover included
Portable possessions	General clothing and personal effects	General clothing and personal effects	General clothing and personal effects	General clothing and personal effects up to R150,000 per item, pair or set
	Specified items cover	Specified items cover	Specified items cover	Specified items cover
	Estimated maximum loss	Estimated maximum loss	Estimated maximum loss	Estimated maximum loss
	My Jeweller for specified jewellery	My Jeweller for specified jewellery	My Jeweller for specified jewellery	My Jeweller for specified jewellery
Personal liability	Option to buy up to R20 million	Option to buy up to R20 million	Option to buy up to R50 million	Cover included