

2024

SEVERE ILLNESS BENEFIT



PROTECT YOUR BUSINESS AGAINST THE IMPACT OF A SEVERE ILLNESS TO KEY PERSONNEL

The Severe Illness Benefit pays out a lump sum if you become severely ill.

Discovery's Severe Illness Benefit covers all major body systems and automatically covers you for multiple claims. You can choose to have your cover until the age of 65 or for your entire lifetime. A certain level of automatic cover for your children and parents is also included at no additional cost.



TAILOR YOUR BENEFIT TO SUIT YOUR NEEDS

You can choose the following benefits:

- The Comprehensive Benefit, which pays out a lump sum based on the severity of the illness.
- Discovery's LifeTime Severe Illness Benefit, which provides you with a minimum payout of 100% of your insured amount for all heart attacks, and qualifying cancers and strokes. It will pay up to 215% of the insured amount based on the long-term impact of the illness and your family composition at point of claim.
- You can add the Plus versions of these benefits, which provide cover at earlier stages of an illness.

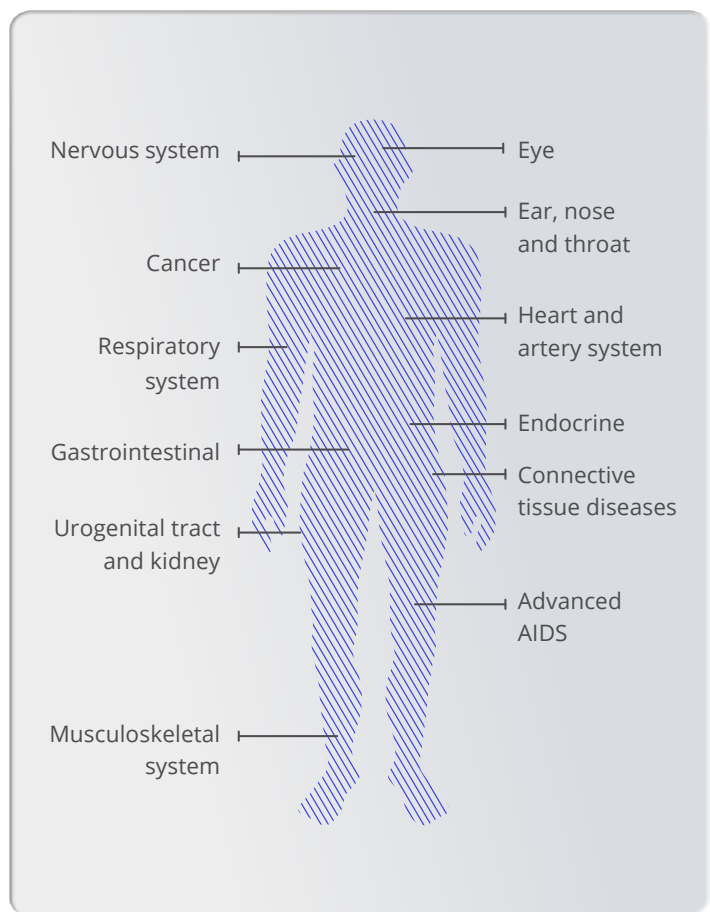


HOW WE ASSESS YOUR CLAIM

You can be sure of comprehensive lifestyle protection for you and your family since we've calculated benefit payouts to match the impact of a severe illness. If you need to claim from your Severe Illness Benefit, depending on your benefit option, your payout will be based on the severity level of your illness as shown in the following table:

Severity	A	B	C	D	E	F	G
Percentage payable	100%	75%	50%	25%	15%	10%	5%
Comprehensive benefit							
Comprehensive Plus benefit							

Severity	A	B	C	D	E	F	G
Percentage payable	Up to 215%	Up to 190%	Up to 175%	Up to 100%	15%	10%	5%
LifeTime benefit							
LifeTime Plus benefit							



Key features of Discovery's **Severe Illness Benefit**



UNLIMITED MULTIPLE CLAIMS

Our Severe Illness Benefit on Classic, Purple and Dollar Life Plans includes the most extensive multiple claims facility in the market. This allows you to claim multiple times*, with the ability to receive more than your original sum assured.

*subject to the terms and conditions for your specific benefit version.



CANCER RELAPSE BENEFIT

The Cancer Relapse Benefit automatically forms part of the LifeTime and LifeTime Plus Severe Illness Benefits on a Classic Life Plan. On recurrence of a cancer after a one-year remission period, you will receive an additional payout of 50% or 100% of your insured amount, based on the LifeTime Maximum selected. The Cancer Relapse Benefit will be paid in addition to the normal progressive cancer payouts, allowing you to receive up to 365% of your insured amount for a sequence of related cancers.



INTENSIVE CARE BENEFIT

Cover for Intensive Care Unit (ICU) admissions for diseases and trauma events is provided through the Intensive Care Benefit at no additional premium.



GLOBAL TREATMENT BENEFIT

The Global Treatment Benefit provides up to 180% of your benefit amount if treatment is required at top overseas facilities. This is included automatically on the Classic Life Plan.



EARLY CANCER BENEFIT

The Early Cancer Benefit automatically forms part of the Comprehensive Plus and LifeTime Plus Severe Illness Benefits at no additional premium. The benefit provides cover for qualifying in situ cancers and pre-cancerous prostatic lesions.



AUTOMATIC CHILD SEVERE ILLNESS BENEFIT AND PARENTCARE

Automatic severe illness cover is provided for your children and parents on the Classic Life Plan.



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