

## Key updates to our Discovery Insure Plans in 2017

### Changes to the excess structure

The new **basic excess** on all vehicles is as follows:

- Essential and Dynamic Plans: R3 800
- Executive and Classic Plans: R3 500.

### Optional wear and tear cover

Clients on the Classic, Dynamic or Essential Plan with building cover now 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:

- R12 500 on the Essential and Dynamic Plans
- R25 000 on the Classic Plan.

The cover is, however, limited to two instances in a 12-month period and is already automatically included on the Executive Plan, up to R50 000.

As part of this enhanced cover, our clients without any household contents insurance will be covered for resulting damages up to:

- R5 000 on the Essential and Dynamic Plans
- R15 000 on the Classic Plan
- R25 000 on the Executive Plan.

### Benefit limits, emergency repairs and vehicle modification changes

#### ***Territorial limits extended***

Territorial limits have been extended to include Angola, Kenya, Tanzania, Rwanda and the Democratic Republic of the Congo at no additional cost.

#### ***Repatriation benefit***

Limits for this benefit are increased to:

- R7 500 on the Essential and Dynamic Plans
- R20 000 on the Classic Plan
- R50 000 on the Executive Plan.

#### ***Emergency repairs benefit***

Limits for this benefit are increased to:

- R7 500 on the Classic Plan
- R20 000 on the Executive Plan.



Motor insurance that  
rewards good driving

***Vehicle modification following disability***

Primary drivers permanently disabled due to a car accident in their vehicle get up to R100 000 to modify their vehicle, if needed, to enable them to drive. This is at no additional cost.

***Optional personal liability increase***

Classic Plan clients can increase their personal liability, motor third-party liability and watercraft liability cover limits to up to R50 million for an additional premium. This cover is automatically included on the Executive Plan at no additional cost.

***Executive Plan portable possessions limits***

The general clothing and personal effects limit has been increased to 25% of the sum insured with a maximum of R75 000 for each item, pair or set on the Executive Plan.