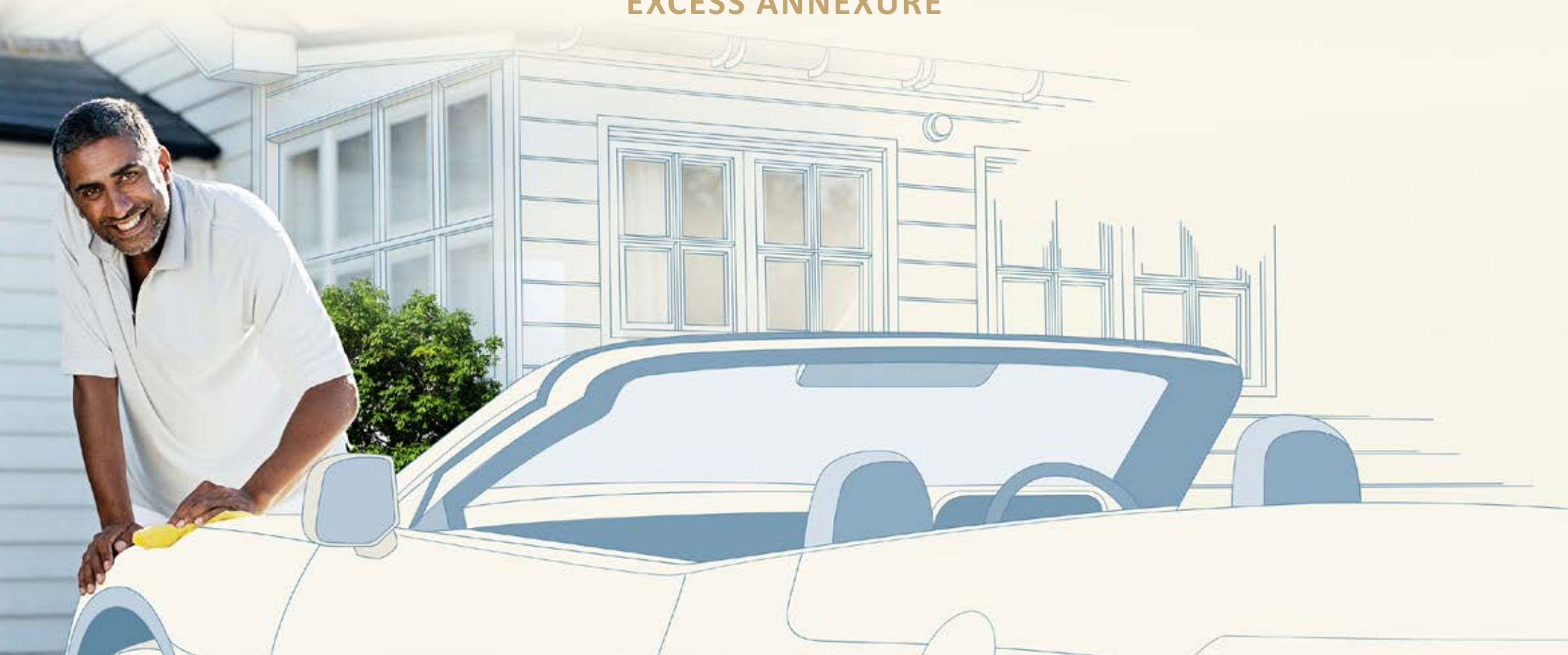


Creating a NATION OF GREAT DRIVERS

EXCESS ANNEXURE



EXCESS ANNEXURE

This annexure is to 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. Your total excess is made up of your basic excess and any additional excess.

Section	Excess description	Essential Plan	Classic Plan	Executive Plan
Motor vehicle	Basic excess in the event of accidental damage, including write-off and emergency repairs	R3 500 and any voluntary amount as selected and stated in the Plan Schedule	R2 750 and any voluntary amount as selected and stated in the Plan Schedule	R2 750 and any voluntary amount as selected and stated in the Plan Schedule
	<ul style="list-style-type: none"> When the driver of the motor vehicle is 55 years or older and retired 	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
	Theft, hijacking, fire, lightning, explosion, storm, water, hail, snow, flood, earthquake or malicious damage	R3 500 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
	Basic excess: Windscreen replacement	R750	R750	R750
	<ul style="list-style-type: none"> When the driver of the motor vehicle is 55 years or older and retired 	R0	R0	R0
	Windscreen repairs	R0	R0	R0
	Loss of or damage to keys, locks and remote control units (not applicable following theft or hijacking)	R500	R750	R750
	<ul style="list-style-type: none"> When the driver of the motor vehicle is 55 years or older and retired 	R0	R0	R0
	Theft of specified extra sound equipment	R500	R750	R750
	<ul style="list-style-type: none"> When the driver of the motor vehicle is 55 years or older and retired 	R0	R0	R0
Incorrect class of use as shown in the Plan Schedule	Additional 20% of the claim	Additional 20% of the claim	Additional 20% of the claim	
Additional amount payable	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule	
Motorcycle	Basic excess in the event of accidental damage, including write-off and emergency repairs	R3 500 and any voluntary amount as selected and stated in the Plan Schedule	R2 750 and any voluntary amount as selected and stated in the Plan Schedule	R2 750 and any voluntary amount as selected and stated in the Plan Schedule
	<ul style="list-style-type: none"> When the rider of the motorcycle is 55 years or older and retired 	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
	Theft, hijacking, fire, lightning, explosion, storm, water, hail, snow, flood, earthquake or malicious damage	R3 500 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
	Off-road use (if selected on 2 wheel motorcycle)	Additional R5 000	Additional R5 000	Additional R5 000
	Basic Excess: Quad bike and all terrain vehicles	Sum insured below R10 000 – R750 and any voluntary amount as selected and stated in the Plan Schedule	Sum insured below R10 000 – R750 and any voluntary amount as selected and stated in the Plan Schedule	Sum insured below R10 000 – R750 and any voluntary amount as selected and stated in the Plan Schedule
	<ul style="list-style-type: none"> When the rider of the motorcycle is 55 years or older and retired 	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
	Basic excess: Windscreen replacement	R750	R750	R750
	<ul style="list-style-type: none"> When the rider of the motorcycle is 55 years or older and retired 	R0	R0	R0
	Windscreen repairs	R0	R0	R0
	Loss of or damage to keys, locks and remote control units (not applicable following theft or hijacking)	R500	R750	R750
<ul style="list-style-type: none"> When the rider of the motorcycle is 55 years or older and retired 	R0	R0	R0	
Incorrect class of use as shown on the Plan Schedule	Additional 20% of the claim	Additional 20% of the claim	Additional 20% of the claim	
Additional amount payable	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule	

Section	Excess description	Essential Plan	Classic Plan	Executive Plan
Caravan and trailer	Basic excess in the event of accidental damage, including write-off	R1 000 and any voluntary amount as selected and stated in the Plan Schedule	R750 and any voluntary amount as selected and stated in the Plan Schedule	R750 and any voluntary amount as selected and stated in the Plan Schedule
	<ul style="list-style-type: none"> When the driver of the motor vehicle towing the caravan or trailer is 55 years or older and retired 	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
	Theft, hijacking, fire, lightning, explosion, storm, water, hail, snow, flood, earthquake or malicious damage	R1 000 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)	R500	R750	R750
	<ul style="list-style-type: none"> When the driver of the motor vehicle towing the caravan or trailer is 55 years or older and retired 	R0	R0	R0
	Incorrect class of use as shown on the Plan Schedule	Additional 20% of the claim	Additional 20% of the claim	Additional 20% of the claim
Additional amount payable	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule	
Buildings	Basic excess in the event of theft or attempted theft	R1 000 and any voluntary amount as selected and stated in the Plan Schedule	R750 and any voluntary amount as selected and stated in the Plan Schedule	R750 and any voluntary amount as selected and stated in the Plan Schedule
	<ul style="list-style-type: none"> When the Planholder is 55 years or older and retired 	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
	Fire, lightning, explosion, storm, rain, water, hail, snow, flood, earthquake or malicious damage	Not applicable to this plan	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
	Fire, lightning, explosion, storm, rain, hail, snow, flood, earthquake or malicious damage	R1 000 and any voluntary amount as selected and stated in the Plan Schedule	Not applicable to this plan	Not applicable to this plan
	Subsidence and landslip (limited and comprehensive)	R5 000 and any voluntary amount as selected and stated in the Plan Schedule	R5 000 and any voluntary amount as selected and stated in the Plan Schedule	R5 000 and any voluntary amount as selected and stated in the Plan Schedule
	<ul style="list-style-type: none"> When the Planholder is 55 years or older and retired 	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
	Keys, locks and remote controls (not applicable in the event of theft)	R500	R750	R750
	<ul style="list-style-type: none"> When the Planholder is 55 years or older and retired 	R0	R0	R0
	Swimming pool filters and borehole pumps	Plan exclusion	R750	R750
	<ul style="list-style-type: none"> When the Planholder is 55 years or older and retired 	Not applicable	R0	R0
	Breakage of glass and sanitaryware	R1 000	R750	R750
<ul style="list-style-type: none"> When the Planholder is 55 years or older and retired 	R0	R0	R0	
Additional amount payable	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule	
Household contents	Basic excess in the event of theft or attempted theft	R1 000 and any voluntary amount as selected and stated in the Plan Schedule	R750 and any voluntary amount as selected and stated in the Plan Schedule	R750 and any voluntary amount as selected and stated in the Plan Schedule
	<ul style="list-style-type: none"> When the Planholder is 55 years or older and retired 	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
	Theft or attempted theft with visible signs of forced entry	R1 000 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
	Fire, lightning, explosion, storm, rain, water, hail, snow, flood, earthquake or malicious damage	Not applicable to this plan	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
	Fire, lightning, explosion, storm, rain, hail, snow, flood, earthquake or malicious damage	R1 000 and any voluntary amount as selected and stated in the Plan Schedule	Not applicable to this plan	Not applicable to this plan
	Keys, locks and remote controls (not applicable in the event of theft)	R500	R750	R750
	<ul style="list-style-type: none"> When the Planholder is 55 years or older and retired 	R0	R0	R0
	Business goods and equipment	Plan exclusion	R750	R750
<ul style="list-style-type: none"> When the Planholder is 55 years or older and retired 	Not applicable	R0	R0	
Accidental damage, including power surge	R1 000	R750	R750	
<ul style="list-style-type: none"> When the Planholder is 55 years or older and retired 	R0	R0	R0	

Section	Excess description	Essential Plan	Classic Plan	Executive Plan
Household contents	Comprehensive subsidence and landslip (if selected)	R5 000 and any voluntary amount as selected and stated in the Plan Schedule	R5 000 and any voluntary amount as selected and stated in the Plan Schedule	R5 000 and any voluntary amount as selected and stated in the Plan Schedule
	<ul style="list-style-type: none"> When the Planholder is 55 years or older and retired 	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
	Goods in storage	Plan exclusion	R1 000	R1 000
	<ul style="list-style-type: none"> When the Planholder is 55 years or older and retired 	Not applicable	R0	R0
Portable possessions	Additional amount payable	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule
	Basic Excess : All categories	R500	R750	R750
	<ul style="list-style-type: none"> When the Planholder is 55 years or older and retired 	R0	R0	R0
	Pedal cycles over R30 000	R2 500	R2 500	R2 500
	Theft from an unattended vehicle without visible, violent and forcible entry into the vehicle	Plan exclusion	Plan exclusion	Additional 20% of the claim
Watercraft	Additional amount payable	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule
	Basic excess in the event of accidental damage, including write-off and outboard motors dropping off	R2 750 and any voluntary amount as selected and stated in the Plan Schedule	R2 750 and any voluntary amount as selected and stated in the Plan Schedule	R2 750 and any voluntary amount as selected and stated in the Plan Schedule
	<ul style="list-style-type: none"> When the pilot is 55 years or older and retired 	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
	Theft, hijacking, fire, lightning, explosion, storm, water, hail, snow, flood, earthquake or malicious damage	R2 750 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
Personal liability	Additional amount payable	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule
	Liability to other parties	R0	R0	R0
	Cash cards and credit cards	R0	R0	R0
	Full-house	R0	R0	R0
	Hole-in-one	R0	R0	R0
	Medical expenses of guests and domestic employees	R0	R0	R0
	Tenant's liability	R0	R0	R0
	Wrongful arrest	Plan exclusion	R0	R0
Additional amount payable	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule	

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