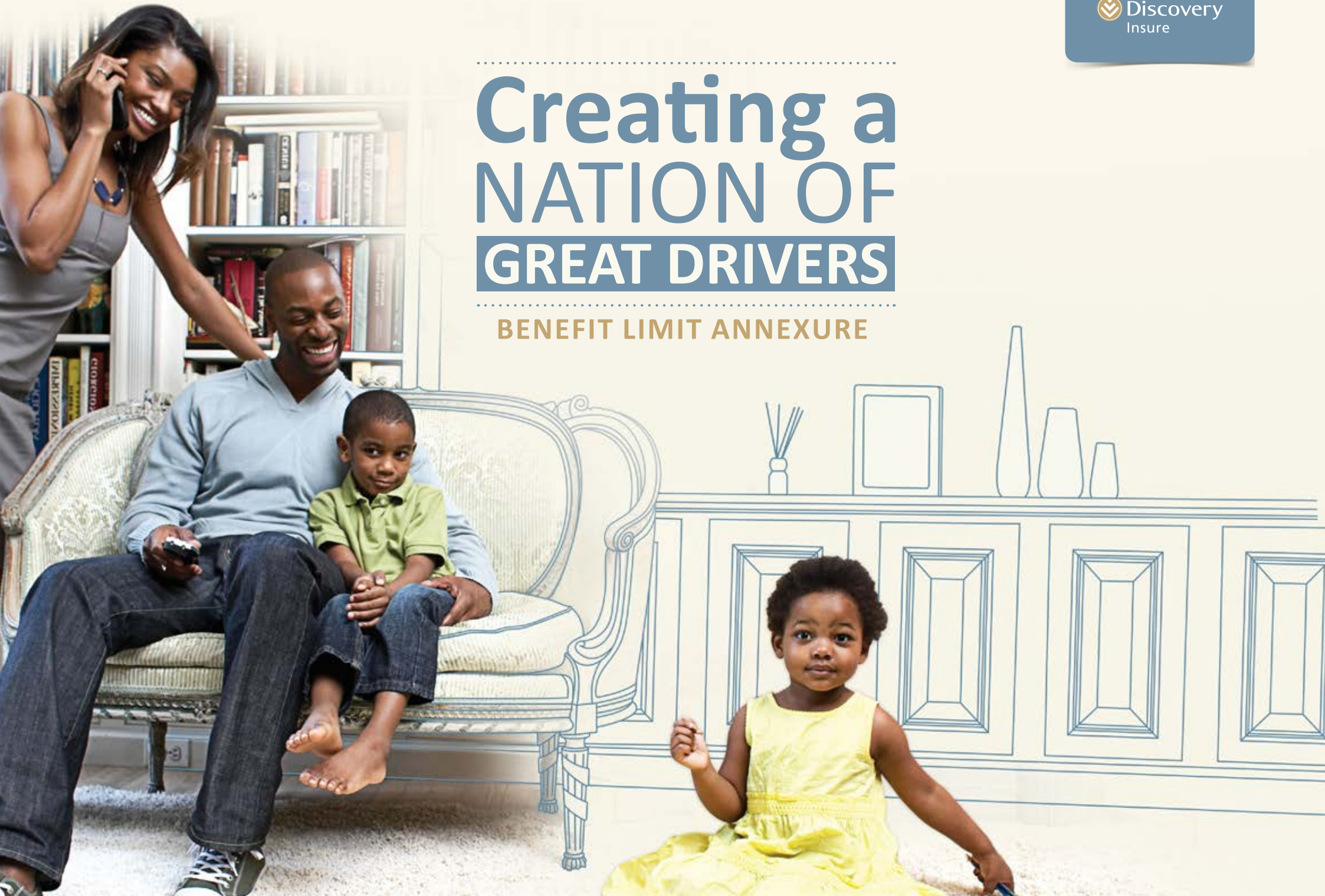


# Creating a NATION OF GREAT DRIVERS

BENEFIT LIMIT ANNEXURE



# BENEFIT LIMIT 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.

Section	Benefits and insured events	Essential Plan	Classic Plan	Executive Plan	
General	Claims preparation costs	R1 500	R5 000	R10 000	
	Jewellery, art and collectible items: our liability for any one item, pair or set without a valuation certificate	R3 000	R5 000	R25 000	
Vehicles	Car hire – motor vehicle only	30 or 60 days if selected and stated in the Plan Schedule	30 days included or 60 days if selected and stated in the Plan Schedule	30 days included or 60 days if selected and stated in the Plan Schedule	
	Credit shortfall (if optional benefit is selected)	R150 000	R250 000	R250 000	
	Emergency repairs	R5 000	R5 000	R10 000	
	Keys, locks and remote control units	R2 500	R5 000	R20 000	
	Recovery costs following theft or hijack	R2 500	R5 000	R20 000	
	Repatriation	R5 000	R10 000	R20 000	
	Third party liability	R3 000 000	R10 000 000	R10 000 000	
	Towing and storage	When arranged and authorised through the Discovery Insure call centre (0860 999 911)	Unlimited	Unlimited	Unlimited
		When not arranged and authorised through the Discovery Insure call centre	R2 000	R2 000	R2 000
	Trauma cover	4 x sessions per family member including domestic staff in any 12 month period	4 x sessions per family member including domestic staff in any 12 month period	4 x sessions per family member including domestic staff in any 12 month period	
Buildings	Accidental damage	R10 000	R20 000	Up to sum insured	
	Breakage of glass and sanitary ware	R5 000 per item up to R20 000 per claim	R5 000 per item up to R40 000 per claim	Up to sum insured	
	Damage to gardens	Plan exclusion	R10 000	R20 000	
	Emergency accommodation	R1 500	R3 000	R10 000	
	Keys, locks and remote control units	R2 500	R5 000	R20 000	
	Rent and alternative accommodation	Up to 20% of the sum insured	Up to 20% of the sum insured	Up to 20% of the sum insured	
	Removal of fallen trees	Plan exclusion	R3 000	R10 000	
	Public supply or mains connection	Reasonable costs	Reasonable costs	Reasonable costs	
	Public authorities requirements	Reasonable costs	Reasonable costs	Reasonable costs	
	Fire brigade charges	Reasonable costs	Reasonable costs	Reasonable costs	
	Debris removal, demolition and professional fees	Reasonable costs	Reasonable costs	Reasonable costs	
	Security guards	24 hours	48 hours	2 weeks	
	Swimming pool filters and borehole pumps	Plan exclusion	R20 000	R30 000	

Section	Benefits and insured events		Essential Plan	Classic Plan	Executive Plan
Household contents	Theft or attempted theft without violent & forcible entry	Jewellery and watches per item, pair or set not in use and not in safe	R5 000	R20 000	R50 000
		From any domestic outbuildings	R3 000	R5 000	R50 000
	Business goods and equipment		Plan exclusion	R50 000	R100 000
	Cover inside a building or office where you are employed		Plan exclusion	R5 000	R15 000
	At any registered furniture storage depot		Plan exclusion	Included up to the sum insured	Included up to the sum insured
	Accidental damage	Television sets and glass	Item sum insured	Item sum insured	Item sum insured
		Power surge only (Other items)	R10 000	R20 000	Included up to the sum insured
		Optional Benefit (if selected)	Up to 10% of the sum insured per claim	Up to 20% of the sum insured per claim	Included up to the sum insured
	Fridge and freezer contents		R3 000 – limited to one event in any 12 month period	R5 000 – limited two events in any 24 month period	Unlimited
	Gifts at dwelling for special events		Plan exclusion	R5 000	R50 000
	Goods in the open		R5 000	R10 000	R50 000
	Groceries and household goods in transit		R1 500	R5 000	R50 000
	Keys, locks and remote control units		R2 500	R5 000	R20 000
	Loss of water from leaking pipes		Plan exclusion	R5 000 – limited to 2 separate events in any 12 month period	R25 000 – limited to 2 separate events in any 12 month period
	Personal documents		R1 000	R2 000	R20 000
	Personal effects of guests and domestic employees		R2 500	R5 000	R20 000
	Rent and alternative accommodation		Up to 20% of the sum insured	Up to 20% of the sum insured	Up to 20% of the sum insured
Fire brigade charges		Reasonable costs	Reasonable costs	Reasonable costs	
Security guards		24 hours	48 hours	72 hours	
Trauma cover		4 x sessions per family member, including domestic staff, in any 12 month period	4 x sessions per family member, including domestic staff, in any 12 month period	4 x sessions per family member, including domestic staff, in any 12 month period	
Portable possessions	General clothing and personal effects		R1 500 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 R50 000 per item, pair or set
Watercraft	Credit shortfall (if optional benefit is selected)		R150 000	R250 000	R250 000
	Emergency and rescue expenses		R5 000	R5 000	R10 000
	Third party liability per event		R2 000 000	R2 000 000	R2 000 000
	Skiers liability per event		R2 000 000	R2 000 000	R2 000 000
Personal liability	Liability to other parties		R2 500 000	R2 500 000 with option to buy up	R5 000 000 with option to buy up
	Cash cards and credit cards		R1 500 per 12 month period	R3 000 per 12 month period	R25 000 per 12 month period
	Full-house		R1 500	R2 000	R10 000
	Hole-in-one		R1 500	R2 000	R10 000
	Medical expenses of guests and domestic employees		R3 000	R5 000	R10 000
	Tenant's liability		R1 000 000	R1 000 000	R5 000 000
Wrongful arrest		Plan exclusion	R50 000	R100 000	

**PHYSICAL ADDRESS:** 155 WEST STREET, SANDTON | **CALL CENTRE:** 0860 751 751

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