

Excess Annexure

This annexure must 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. The excess amount payable for the insured event will be the total of your basic, additional excess chosen by you or applied by us.

| Section | Excess description | Essential Plan | Classic Plan | Purple Plan |
|---------------|--|--|--|--|
| | | Excess | Excess | Excess |
| Motor vehicle | Basic excess: Accidental damage, including write-off and emergency repairs | R5,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R4,500 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R4,500 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule |
| | Basic excess: Theft, attempted theft, hijacking, fire, lightning, explosion, storm, water, hail, snow, flood, earthquake or malicious damage | R5,000 or your chosen amount 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 and window glass replacement | R1,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R1,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R1,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule |
| | Windscreen repairs | R0 | R0 | R0 |
| | Basic excess: When the driver of the motor vehicle is 55 years or older | 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: Warranty | R3,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R3,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R3,000 or your chosen amount 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) – not applicable to 55 years or older | R500 | R750 | R750 |
| | Theft of specified extra sound equipment – not applicable to 55 years or older | R500 | R750 | R750 |
| | Incorrect class of use as shown in the Plan Schedule | 20% of the claim, in addition to any other applicable excess | 20% of the claim, in addition to any other applicable excess | 20% of the claim, in addition to any other applicable excess |
| | Additional compulsory amount payable in addition to your excess or chosen amount | As stated in the Plan Schedule | As stated in the Plan Schedule | As stated in the Plan Schedule |
| Motorcycle | Basic excess: Accidental damage, including write-off and emergency repairs | R2,500 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R2,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R2,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule |
| | Basic excess: Theft, attempted theft, hijacking, fire, lightning, explosion, storm, water, hail, snow, flood, earthquake or malicious damage | R2,500 or your chosen amount 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 |

| Section | Excess description | Essential Plan | Classic Plan | Purple Plan |
|--|--|---|---|---|
| | | Excess | Excess | Excess |
| Motorcycle | Basic excess: Accidental damage, including write-off of quad bikes and/or similar vehicles | Sum insured below R10,000: R750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | Sum insured below R10,000: R750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | Sum insured below R10,000: R750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule |
| | | Sum insured above R10,000: R2,500 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | Sum insured above R10,000: R2,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | Sum insured above R10,000: R2,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule |
| | Basic excess: Windscreen replacement | R750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule |
| | Windscreen repairs | R0 | R0 | R0 |
| | Basic excess: When the rider of the motorcycle is 55 years or older | 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 |
| | Loss of or damage to keys, locks and remote control units (not applicable following theft or hijacking) – not applicable to 55 years or older | R500 | R750 | R750 |
| | Incorrect class of use as shown in the Plan Schedule | 20% of the claim, in addition to any other applicable excess | 20% of the claim, in addition to any other applicable excess | 20% of the claim, in addition to any other applicable excess |
| | Off-road use (if selected on two-wheel motorcycle) | R5,000 , in addition to any other applicable excess | R5,000 , in addition to any other applicable excess | R5,000 , in addition to any other applicable excess |
| Additional compulsory amount payable in addition to your excess or chosen amount | As stated in the Plan Schedule | As stated in the Plan Schedule | As stated in the Plan Schedule | |
| Caravan and trailer | Basic excess: Accidental damage, including write-off | R1,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule |
| | Basic excess: Theft, attempted theft, hijacking, fire, lightning, explosion, storm, water, hail, snow, flood, earthquake or malicious damage | R1,000 or your chosen amount 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: When the driver of the motor vehicle towing the caravan or trailer is 55 years or older | 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 |
| | Loss of or damage to keys, locks and remote control units (not applicable following theft or hijacking) – not applicable to 55 years or older | R500 | R750 | R750 |
| | Incorrect class of use as shown in the Plan Schedule | 20% of the claim, in addition to any other applicable excess | 20% of the claim, in addition to any other applicable excess | 20% of the claim, in addition to any other applicable excess |
| | Additional compulsory amount payable in addition to your excess or chosen amount | As stated in the Plan Schedule | As stated in the Plan Schedule | As stated in the Plan Schedule |

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|--------------------|--|--|--|--|
| | | Excess | Excess | Excess |
| Buildings | Basic excess: Including geysers | R1,500 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R1,250 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R1,250 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule |
| | Basic excess: Fire, lightning, explosion, storm, rain, hail, snow, flood, earthquake or malicious damage | R1,500 or your chosen amount 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: Power surge | R2,250 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R2,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R2,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule |
| | When the Planholder is 55 years or older | 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) – not applicable to 55 years or older | R500 | R750 | R750 |
| | Swimming pool filters and borehole pumps – not applicable to 55 years or older | Plan exclusion | R750 | R750 |
| | Subsidence and landslip (limited and comprehensive) – not applicable to 55 years or older | 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 |
| | Additional compulsory amount payable in addition to your excess or chosen amount | As stated in the Plan Schedule | As stated in the Plan Schedule | As stated in the Plan Schedule |
| Household contents | Basic excess: Theft or attempted theft without visible signs of forced entry , damage caused by geysers, water or oil apparatus or pipes | R1,500 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R1,250 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R1,250 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule |
| | Basic excess: Theft or attempted theft with visible signs of forced entry | R1,500 or your chosen amount 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: Accidental damage and power surge | R2,250 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R2,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R2,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule |
| | Basic excess: Fire, lightning, explosion, storm, rain, hail, snow, flood, earthquake or malicious damage | R1,500 or your chosen amount 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: When the Planholder is 55 years or older | 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) – not applicable to 55 years or older | R500 | R750 | R750 |
| | Business goods and equipment – not applicable to 55 years or older | Plan exclusion | R750 | R750 |
| | Goods in storage – not applicable to 55 years or older | Plan exclusion | R1,000 | R1,000 |
| | Comprehensive subsidence and landslip (if selected) – not applicable to 55 years or older | 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 |
| | Additional compulsory amount payable in addition to your excess or chosen amount | As stated in the Plan Schedule | As stated in the Plan Schedule | As stated in the Plan Schedule |

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|--------------------------------------|---|--|--|--|
| | | Excess | Excess | Excess |
| Portable possessions | Basic excess: All categories and sub-categories | R750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R1,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R1,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule |
| | Basic excess: When the Planholder is 55 years or older | 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 |
| | Pedal cycle excess – not applicable to 55 years or older | R750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R1,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R1,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule |
| | Theft from an unattended vehicle without visible, violent and forcible entry into the vehicle | 20% of the claim, in addition to any other applicable excess | 20% of the claim, in addition to any other applicable excess | 20% of the claim, in addition to any other applicable excess |
| | Additional compulsory amount payable in addition to your excess or chosen amount | As stated in the Plan Schedule | As stated in the Plan Schedule | As stated in the Plan Schedule |
| Watercraft | Basic excess: Accidental damage, including write-off and outboard motors dropping off | R3,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R3,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule | R3,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule |
| | Basic excess: Theft, attempted theft, hijacking, fire, lightning, explosion, storm, water, hail, snow, flood, earthquake or malicious damage | R3,000 or your chosen amount 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: When the pilot is 55 years or older | 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 |
| | Additional compulsory amount payable in addition to your excess or chosen amount | As stated in the Plan Schedule | As stated in the Plan Schedule | As stated in the Plan Schedule |
| Personal liability | 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 compulsory amount payable | As stated in the Plan Schedule | As stated in the Plan Schedule | As stated in the Plan Schedule | |

Discovery Insure Ltd is a licenced non-life insurer and an authorised financial services provider. Registration number 2009/011882/06. Product rules, terms and conditions apply. Full product details including limitations can be found on our website, www.discovery.co.za or you can call 0860 751 751.

Discovery



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