

A photograph of a family washing a white SUV. A man is crouching on the right, holding a blue cloth. A young boy is standing in the middle, also holding a blue cloth. A young girl in a floral dress is in the foreground, holding a pink and white striped cloth. They are all focused on cleaning the front wheel of the car. The scene is set outdoors on a gravel surface, with a body of water and trees in the background under a warm, golden light.

Benefit Limit Annexure

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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	Purple Plan
General	Claims preparation costs		R1 500	R5 000	R10 000
	Jewellery, watches, 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 and motorcycle	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
		Motor vehicle Xpress Repairs	Five days if selected and stated in the Plan Schedule	Five days included	Five days included
	Credit shortfall (if optional benefit is selected)		R150 000	R250 000	R250 000
	Emergency repairs		R5 000	R7 500	R20 000
	Incorrect Fuel		Limited to one event in any 12 month period up to R10 000	Limited to one event in any 12 month period up to R10 000	Limited to one event in any 12 month period up to R20 000
	Keys, locks and remote control units		R2 500	Retail value up to R20 000	Retail value
	Recovery costs following theft or hijack		R2 500	R5 000	R20 000
	Repatriation		R7 500	R20 000	R50 000
	Third party liability		R3 000 000	R10 000 000 with option to buy up*	R50 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		Four sessions per family member including domestic staff in any 12 month period	Four sessions per family member including domestic staff in any 12 month period	Four sessions per family member including domestic staff in any 12 month period
	Vehicle modification following disability		R100 000	R100 000	R100 000
	Rats and pests		Limited to one event in any 12 month period up to R10 000	Limited to one event in any 12 month period up to R20 000	Limited to one event in any 12 month period up to R20 000
	Warranty (if optional benefit is selected)		Up to sum insured	Up to sum insured	Up to sum insured
Buildings	Accidental damage		R10 000	R20 000	Up to the sum insured
	Accidental damage to fixed glass, mirrors 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 the sum insured
	Damage to gardens		Plan exclusion	R10 000	R20 000
	HomeProtector (emergency accommodation)		R1 500	R3 000	R10 000
	HomeProtector (security guards)		24 hours	48 hours	2 weeks
	Keys, locks and remote control units		R2 500	R5 000	R20 000
	Power surge		Up to the sum insured	Up to the sum insured	Up to the sum insured
	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	R5 000	R10 000

Section	Benefits and insured events		Essential Plan	Classic Plan	Purple Plan
Buildings	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
	Swimming pool filters and borehole pumps		Plan exclusion	R20 000	R30 000
	Pipes and water heating systems wear and tear	Optional benefit (if selected)	Limited to two events in any 12 month period up to R12 500. Resultant damages to contents limited to R5 000	Limited to two events in any 12 month period up to R25 000. Resultant damages to contents limited to R15 000	Included. Limited to two events in any 12 month period up to R50 000. Resultant damages to contents limited to R25 000
	Loss of water from leaking pipes		Plan exclusion	R5 000 – limited to two separate events in any 12 month period	R25 000 – limited to two separate events in any 12 month period
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	R6 000	R10 000	R50 000
	Power surge		R5 000 per event	R10 000 per event	Up to sum insured
	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
	Theft cover when you are permanently moving to a new risk address		R10 000 per event	R50 000 per event	R100 000 per event
	Breakage to articles like glass, crockery and china, if packed by a registered removal company		R10 000	R50 000	R100 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
		Optional benefit (including power surge) (if selected)	Up to 10% of the sum insured per claim	20% or 100% of the sum insured, as selected and stated in the Plan Schedule	Included up to the sum insured
	Fridge and freezer contents		R3 000 – limited to one event in any 12 month period	R5 000 – limited to two events in any 12 month period	Unlimited
	HomeProtector (security guards)		24 hours	48 hours	72 hours
	Gifts at dwelling for special events		Plan exclusion	R5 000	R50 000
	Goods in the open	Included benefit	R5 000	R10 000	R50 000
		Optional benefit (if selected)	Increased to R100 000	Increased to R100 000	Increased to R100 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
	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
	Trauma cover		Four sessions per family member, including domestic staff, in any 12 month period	Four sessions per family member, including domestic staff, in any 12 month period	Four sessions per family member, including domestic staff, in any 12 month period

Section	Benefits and insured events	Essential Plan	Classic Plan	Purple Plan
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 R150 000 per item, pair or set
Watercraft	Liability to others	R2 000 000	R2 000 000 with option to buy up*	R50 000 000
	Credit shortfall (if optional benefit is selected)	R150 000	R250 000	R250 000
	Emergency and rescue expenses	R5 000	R5 000	R10 000
Personal liability	Liability to others	R2 500 000 with option to buy up	R2 500 000 with option to buy up	R50 000 000
	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
Value added services	Embedded Legal Support	2 calls per month for legal advice 2 contracts per month via call centre (unlimited access if online)	2 calls per month for legal advice 2 contracts per month via call centre (unlimited access if online)	2 calls per month for legal advice 2 contracts per month via call centre (unlimited access if online)
	Premium Legal Support	- Unlimited calls for legal advice - Unlimited access to an extended list of contracts	- Unlimited calls for legal advice - Unlimited access to an extended list of contracts	- Unlimited calls for legal advice - Unlimited access to an extended list of contracts

* The option to buy up under motor third party liability and watercraft liability is only available if the client has buildings or household contents cover. Please note that the limit under motor third party liability and watercraft liability is automatically increased if the client selects to buy up under their personal liability cover.

