

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	R4 000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R3 500 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R3 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	R4 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	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 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
Motorcycle	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
	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

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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
Caravan and trailer	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
	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 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: Fire, lightning, explosion, storm, rain, 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
	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 , accidental damage, power surge and damage caused by geysers, water or oil apparatus or pipes	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 or attempted theft with visible signs of forced entry	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: Fire, lightning, explosion, storm, rain, 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 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		R500 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: 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	R0 to R30 000	R750	R750	R750
		R30 001 to R50 000	R3 000	R3 000	R3 000
		R50 001 to R100 000	R5 000	R5 000	R5 000
		R100 001 and over	R10 000	R10 000	R10 000
	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
Watercraft	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
	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

