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Nexia SAB&T

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26 October 2021

Subject: Management Representation Letter with respect to the limited assurance engagement on the Key Selected Sustainability Performance Information in the 2020 Sustainability Report of Discovery Limited for the financial year ending 31 December 2020 (henceforth referred to as "the Report")

This representation letter is provided for the purpose of the limited assurance audit of the key selected Sustainability Information for the year ended 31 June 2021, for the purpose of giving limited assurance of whether the selected Sustainability Information was prepared, in all material respects, in accordance with the reporting criteria.

We acknowledge our responsibilities for the design, implementation and effective operation of Sustainability Information reporting and internal control systems that are designed to prevent and detect fraud and error, including those that specifically relate to the selected Sustainability Information reported to the Directors of Discovery Limited.

We confirm, to the best of our knowledge and belief, the following representations:

We are not aware of any significant facts relating to any frauds or suspected frauds known that may have involved:

- Management; or
- Employees who have significant roles in internal control.

We have provided you with:

- ESG consolidated data spreadsheet (ESG Indicators allocated to Nexia excel template) for the period ended 30 June 2021.
- The ESG Sustainability Development Report (print version).
- All supporting documentation needed to perform the required assurance procedures drawn.
- Additional information that you have requested from us for the purpose of the engagement.
- Unrestricted access to persons within the entity from whom you determined it necessary to obtain evidence.
- We acknowledge our responsibilities for the implementation and operation of sustainability information reporting and internal control systems that are designed to prevent and detect fraud and error.
- There has been no non-compliance with requirements of laws and regulations that could have a material effect on the Sustainability Information reported on the website.
- All events subsequent to the date of publishing the Sustainability Information on the website for which we have the potential to affect the subject matter information, and therefore to affect appropriateness of our conclusion.
- All information provided to you is accurate and complete.

- We have complied with the Reporting Criteria as per the Global Reporting Initiative Standards and other stakeholders as detailed in Annexure A for the reporting Criteria and definitions, and
- These representations are made at your request and to supplement information obtained by you from the records of the Discovery Limited and to confirm information given to you orally or in writing during the audit.

We understand that your required limited assurance procedures were conducted in accordance with International Standard on Assurance Engagements (ISAE) 3000 (Revised): Assurance Engagements other than Audits or Reviews of Information. The limited assurance procedures were conducted in accordance with International Standard on Assurance Engagements (ISAE) 3000 (Revised): Assurance Engagements other than Audits or Reviews of Information. The limited assurance procedures were conducted in accordance with International Standard on Assurance Engagements (ISAE) 3000 (Revised): Assurance Engagements other than Audits or Reviews of Information.

Yours faithfully



Mr David Danilowitz

General Manager

Group: Sustainability Integrated Reporting
For and on behalf of Discovery Limited

Discovery Limited is the licensed controlling company of the designated Discovery Insurance Group. Registration number: 1999/007789/06. Companies in the Group are licensed insurers and authorised financial services providers. 1 Discovery Place, Sandton, 2196 | www.discovery.co.za

Directors: M E Tucker (UK) (Chairperson), A Gore* (Group CEO), H L Bosman, Dr B A Brink, S E N De Bruyn, R Farber, M W Hlahla, H D Kalliner*, F N Khanyle, N S Koopowitz*, D Macready, Dr T V Maphal, Dr A Ntsaluba*, A Pollard*, M Schreuder, B Swartzberg*, D M Viljoen*, S V Zilwa (*Executive), Secretary: N N Mbongo.

Annexure A

Discovery Limited GRI Indicators Criteria Definitions

Definition & Criteria used as per GRI Standards	Boundary	Level of Assurance	GRI prepared in accordance with the GRI Standards
<p>Criteria used</p> <p>Report the total number of permanent employees as a headcount of the organisation.</p> <p>c. Total number of employees by employment type (full-time and part-time), by gender.</p> <p>Guidance 1.3.1 express employee numbers as either head count or Full Time Equivalent (FTE), with the chosen approach stated and applied consistently;</p>	<p>Discovery People: Employees</p>	<p>Limited</p>	<p>Indicator 1: Employee Numbers</p> <p>As part of Disclosure 405-1 and 102-8</p>
<p>Criteria used</p> <p>GRI Indicator prepared in compliance with the Global Reporting Initiative Standards.</p> <p>New employee hires and employee turnover</p> <p>The report organisation shall report the following information</p> <p>a. Total number and rate of new employee hires during the reporting period, by age group and gender.</p> <p>b. Total number and rate of employee turnover during the reporting period, by age group and gender.</p>	<p>Discovery People: Employees</p>	<p>Limited</p>	<p>Indicator 2: New employee hires and employee turnover</p> <p>Disclosure 401-1</p>
<p>Criteria used</p> <p>GRI Indicator prepared in compliance with the Global Reporting Initiative Standards and also disclosure requirements of other stakeholders.</p> <p>Diversity of governance bodies and employees</p> <p>The reporting organisation shall report the following information</p> <p>b. The percentage of employees per employee category in each of the following diversity categories:</p> <p>i. Gender</p> <p>ii. Age group: under 30 years old, 30-50 years old, over 50 years old;</p>	<p>Discovery People: Diversity and Inclusion</p>	<p>Limited</p>	<p>Indicator 3: Employee composition by race, gender, age group, and occupational level</p> <p>Disclosure 405-1</p>

GRI's prepared in accordance with the GRI Standards	Level of Assurance	Boundary	Definition & Criteria used as per GRI Standards
			<p>!!! Other indicators of diversity where relevant (such as minority or vulnerable groups).</p> <ul style="list-style-type: none"> • Top Management • Senior management • Professionally qualified • Skilled technical • Semi technical • Unskilled
<p>Indicator 4: Average hours of training per year per employee</p> <p>Disclosure 404-1</p>	<p>Limited</p>	<p>Discovery People: Training and development</p>	<p>GRI Indicator prepared in compliance with the Global Reporting Initiative Standards and also disclosure requirements of other stakeholders.</p> <p><i>Criteria used</i></p> <p>Average hours of training per year per employee</p> <p>The reporting organization shall report the following information:</p> <p>a. Average hours of training that the organization's employees have undertaken during the reporting period, by:</p> <ul style="list-style-type: none"> i. gender; ii. employee category. <ul style="list-style-type: none"> • Senior management • Middle management • Junior management • Staff
<p>Indicator 5: Percentage of employees receiving regular performance and career development reviews</p> <p>Disclosure 404-3</p>	<p>Limited</p>	<p>Discovery People: Employees</p>	<p>GRI Indicator prepared in compliance with the Global Reporting Initiative Standards.</p> <p><i>Criteria used</i></p> <p>Percentage of employees receiving regular performance and career development reviews</p> <p>The reporting organization shall report the following information:</p> <p>a) Percentage of total employees by gender and by employee category who received a regular performance and career development review during the reporting period.</p>

GRI's prepared in accordance with the GRI Standards	Level of Assurance	Boundary	Definition & Criteria used as per GRI Standards
<p>Indicator 6: Absenteeism Rate</p> <p>Other Stakeholder's expectations</p>	<p>Limited</p>	<p>People: Employees</p>	<p>Disclosure requirements of other stakeholders.</p> <p><i>Criteria used</i></p> <p>Report of absentee rate over the total headcount.</p> <p>As part of disclosure 403-09</p> <p>In addition to reporting information on high-consequence work-related injuries based on recovery time as required by this disclosure, the organization can also report the number and rate of work-related injuries that resulted in lost-workday cases, the average number of lost days per lost-workday case, the number of lost workdays, and the absentee rate.</p>
<p>Indicator 7: Political contributions</p> <p>Disclosure 415-1</p>	<p>Limited</p>	<p>Group Finance</p>	<p>GRI Indicator prepared in compliance with the Global Reporting Initiative Standards.</p> <p><i>Criteria used</i></p> <p>Political contributions</p> <p>The reporting organisation shall report the following information:</p> <p>a) Total monetary value of financial and in-kind political contributions made directly and indirectly by the organization by country and recipient/beneficiary.</p>

GRI's prepared in accordance with the GRI Standards	Level of Assurance	Boundary	Definition & Criteria used as per GRI Standards
<p>GRI Indicator prepared in compliance with the Global Reporting Initiative Standards.</p> <p><i>Criteria used</i></p> <p>Confirmed incidents of corruption and actions taken</p> <p>The reporting organization shall report the following information:</p> <p>a) Total number and nature of confirmed incidents of corruption.</p> <p>b) Total number of confirmed incidents in which employees were dismissed or disciplined for corruption.</p> <p>c) Total number of confirmed incidents when contracts with business partners were terminated or not renewed due to violations related to corruption.</p> <p>d) Public legal cases regarding corruption brought against the organization or its employees during the reporting period and the outcomes of such cases.</p>	Limited	Forensics	<p>Indicator 8: Confirmed incidents of corruption and actions taken</p> <p>Disclosure 205-3</p>
<p>GRI Indicator prepared in compliance with the Global Reporting Initiative Standards.</p> <p><i>Criteria used</i></p> <p>1. Number of complaints per 1000 lives (Health)</p>	Limited	Group Health	<p>Indicator 9: Complaints per 1000 lives</p> <p>SASB FN-IN-270a.2</p>
<p>GRI Indicator prepared in compliance with the Global Reporting Initiative Standards.</p> <p><i>Criteria used</i></p> <p>Approach to stakeholder engagement</p> <p>The reporting organization shall report the following information:</p> <p>a. The organization's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.</p> <p>Note 1: Methods of stakeholder engagement can include surveys (such as supplier, customer, or worker</p>	Limited	DHMS	<p>Indicator 10: Surveys measuring customer satisfaction</p> <p>Disclosure 102-43</p>

GRI's prepared in accordance with the GRI Standards	Level of Assurance	Boundary	Definition & Criteria used as per GRI Standards
GRI 11: Worker training on occupational health and safety Disclosure 403-5	Limited	Group facilities	<p><i>Criteria used</i></p> <p>Worker training on occupational health and safety</p> <p>The reporting organization shall report the following information for employees and for workers who are not employees but whose work and/or workplace is controlled by the organization:</p> <p>a) A description of any occupational health and safety training provided to workers, including generic training as well as training on specific work-related hazards, hazardous activities, or hazardous situations.</p> <p>GRI Indicator prepared in compliance with the Global Reporting Initiative Standards.</p>
Indicator 12: Work related injuries and fatalities Disclosure 403-09	Limited	Group facilities	<p><i>Criteria used</i></p> <p>Work related injuries and fatalities</p> <p>The reporting organization shall report the following information:</p> <p>a) For all employees:</p> <ol style="list-style-type: none"> i. The number and rate of fatalities as a result of work-related injury; ii. The number and rate of high-consequence work-related injuries (excluding fatalities); iii. The number and rate of recordable work-related injuries; iv. The main types of work-related injury; v. The number of hours worked. <p>GRI Indicator prepared in compliance with the Global Reporting Initiative Standards.</p>
Indicator 13: Ethics training Disclosure 102-16	Limited	Ethics	<p><i>Criteria used</i></p> <p>Ethics training</p> <p>GRI Indicator prepared in compliance with the Global Reporting Initiative Standards.</p>

GRI's prepared in accordance with the GRI Standards	Level of Assurance	Boundary	Definition & Criteria used as per GRI Standards
			<p>The reporting organization shall report the following information:</p> <p>a) A description of the organization's values, principles, standards, and norms of behaviour.</p>
<p>Indicator 14: Ethics incidents</p> <p>Disclosure 102-17</p>	<p>Limited</p>	<p>Ethics</p>	<p><i>Criteria used</i></p> <p>GRI Indicator prepared in compliance with the Global Reporting Initiative Standards.</p> <p>Ethics incidents</p> <p>The reporting organization shall report the following information:</p> <p>a) A description of internal and external mechanisms for:</p> <ul style="list-style-type: none"> i. seeking advice about ethical and lawful behaviour, and organizational integrity; ii. reporting concerns about unethical or unlawful behaviour, and organizational integrity.
<p>Indicator 15: Incidents of discriminate on and corrective actions taken</p> <p>Disclosure 406-01</p>	<p>Limited</p>	<p>Ethics</p>	<p><i>Criteria used</i></p> <p>GRI Indicator prepared in compliance with the Global Reporting Initiative Standards.</p> <p>Incidents of discrimination and corrective actions taken</p> <p>The reporting organization shall report the following information:</p> <p>a) Total number of incidents of discrimination during the reporting period.</p> <p>b) Status of the incidents and actions taken with reference to the following:</p> <ul style="list-style-type: none"> i. Incident reviewed by the organization; ii. Remediation plans being implemented; iii. Remediation plans that have been implemented, with results reviewed through routine internal management review processes; iv. Incident no longer subject to action.
<p>Indicator 16: Communication and training about anti-corruption</p>	<p>Limited</p>	<p>Group Compliance</p>	<p><i>Criteria used</i></p> <p>GRI Indicator prepared in compliance with the Global Reporting Initiative Standards.</p>

Definition & Criteria used as per GRI Standards	Boundary	Level of Assurance	GRI prepared in accordance with the GRI Standards
<p>a) Total number and percentage of employees that the organisation's anti-corruption policies and procedures have been communicated to, and procedures broken down by employee category.</p> <p>Communication and training about anti-corruption policies and procedures</p>			<p>Disclosure 205-2</p> <p>policies and procedures</p>
<p>GRI Indicator prepared in compliance with the Global Reporting Initiative Standards.</p> <p><i>Criteria used</i></p> <p>Non-compliance with environmental laws and regulations</p> <p>The reporting organization shall report the following information:</p> <p>a) Significant fines and non-monetary sanctions for non-compliance with environmental laws and/or regulations in terms of:</p> <p>i. total monetary value of significant fines;</p> <p>ii. total number of non-monetary sanctions;</p> <p>iii. cases brought through dispute resolution mechanisms.</p> <p>b) If the organization has not identified any non-compliance with environmental laws and/or regulations, a brief statement of this fact is sufficient.</p>	<p>Group Compliance</p>	<p>Limited</p>	<p>Indicator 17: Non-compliance with environmental laws and regulations</p> <p>Disclosure 307-01</p>
<p>GRI Indicator prepared in compliance with the Global Reporting Initiative Standards.</p> <p><i>Criteria used</i></p> <p>Incidents of non-compliance concerning marketing communications</p> <p>The reporting organization shall report the following information:</p> <p>a) Total number of incidents of non-compliance with regulations and/or voluntary codes concerning advertising, promotion, and sponsorship, by:</p> <p>i. incidents of non-compliance with regulations resulting in a fine or penalty;</p> <p>ii. incidents of non-compliance with regulations resulting in a warning;</p>	<p>Group Compliance</p>	<p>Limited</p>	<p>Indicator 18: Number of incidents of non-compliance with regulations resulting in a fine or penalty</p> <p>Disclosure 417-3</p>

Definition & Criteria used as per GRI Standards	Boundary	Level of Assurance	GRI prepared in accordance with the GRI Standards
<p>iii. incidents of non-compliance with voluntary codes.</p> <p>b) If the organization has not identified any non-compliance with regulations and/or voluntary codes, a brief statement of this fact is sufficient.</p>			
<p>GRI Indicator prepared in compliance with the Global Reporting Initiative Standards.</p> <p><i>Criteria used</i></p> <p>Substantiated complaints concerning breached of customer privacy and losses of customer data</p> <p>The reporting organization shall report the following information:</p> <p>a) Total number of substantiated complaints received concerning breaches of customer privacy, categorized by:</p> <p>i. complaints received from outside parties and substantiated by the organization;</p> <p>ii. complaints from regulatory bodies.</p> <p>b) Total number of identified leaks, thefts, or losses of customer data.</p> <p>c) If the organization has not identified any substantiated complaints, a brief statement of this fact is sufficient.</p>	<p>Group Compliance</p>	<p>Limited</p>	<p>Indicator 19: Substantiated complaints concerning breached of customer privacy and losses of customer data reported to the regulator</p> <p>Disclosure 4:18-1</p>
<p><i>Criteria used</i></p> <p>Disclosure requirements of other stakeholders</p> <p>Leadership Development</p> <p>a. Type and scope of programs implemented and assistance provided to upgrade employee skills.</p> <p>Report the total number of employees that completed an attended Leadership development course.</p>	<p>People: Training and development</p>	<p>Limited</p>	<p>Indicator 20: Leadership Development – Number of employees that completed and attended Leadership development courses</p> <p>As part of Disclosure 404-1</p>