

# Our value-added benefits keep you safe and protect you

We have many different value-added benefits to keep you safe on the roads and at home. These benefits are over and above your comprehensive cover on your Discovery Insure Plan.

## 01

### Emergency roadside assistance

We offer you emergency roadside assistance if you have a mechanical or electrical breakdown, flat tyre, flat battery or any other roadside-related emergency in your insured vehicle. This includes:

- Towing to the closest place of repair or safekeeping;
- Arranging your transport to your home or destination (if it is within a 100km radius) through an accredited transport provider up to a maximum of R750.

If you are more than 100km away from your home or destination, you can choose from:

- One night's accommodation up to a maximum of R1 000; or
- A taxi service option up to a maximum of R750; or
- A rental vehicle option up to a maximum of R500.

#### What you need to know

A rental vehicle is subject to you qualifying for a rental car as per the car rental company's general terms and conditions. All car rental companies require a valid credit card to release the car to you.

### Other roadside services

Other Discovery Insure roadside services include:

- Jump-starting your vehicle. This excludes the costs of parts, lubricants and other provisions.
- Changing your flat tyre. The assistance excludes any costs for the repair of the tyre, parts and wheel balancing and other provisions.
- Delivering up to 10 litres of fuel if you have run out. This benefit is limited to a maximum of two incidents per year per vehicle.
- Locksmith services if you have locked your keys inside your vehicle. The benefit includes unlocking the car, the cost of the call-out fee and one hour's labour. Parts, components, keys or key-cutting costs, lubricants or similar charges are excluded.

The following should be noted:

- If your key is broken in the ignition or car door and the service provider is unable to resolve the problem, additional costs – such as the dispatch of a tow truck – will be for your account.
- If locksmiths are unable to unlock newer model cars, such vehicles will be towed to the nearest place of repair, for which you will bear the cost.
- If the vehicle operates with a 'smart key', towing can be arranged to the nearest dealer, for which you will bear the cost.

#### How to get roadside assistance

For help, call Discovery Insure on 0860 751 751. If it's an emergency, you can call Discovery 911 on 0860 999 911 (within the borders of the Republic of South Africa) or +27 11 529 0056 (outside of the borders of the Republic of South Africa).

## 02

### Direction Assist and Trip Monitor

- Direction Assist gives you accurate directions by telephone, fax or email when you travel within the borders of South Africa.
- Trip Monitor includes a 24-hour helpline that keeps in regular contact with you, the driver, throughout your journey to ensure your safe arrival at your destination.

## 04

### Xpress Repairs

Submit your car's minor damage claim online or through the Discovery app and we'll repair it within five working days of starting the repair. If not, the next month's premium for the damaged car is reimbursed.



#### What you need to know

To qualify for Xpress Repairs:

- You need to have at least three months of cover, up-to-date premiums and a driver's licence
- The damage should be non-structural, to two or less parts and three or less panels
- Only damage caused by accidents and collisions will qualify
- The repairs should cost less than R15 000
- The vehicle should not have been towed

The following are excluded from Xpress Repairs:

- Glass claims, mag wheels, pearl colour paints, tow bars and all outwork (suspension, electrical and mechanical).

Xpress Repairs is currently available in major metropolitan areas (Johannesburg, Pretoria, Cape Town and Durban).

## 05

### Home Assist

Home Assist provides you with the following benefits in the event of emergencies in the home:

- Emergency electricity and plumbing services;
- Locksmith services, but excluding the unlocking of padlocks.



#### What you need to know

- Cover is limited to three incidents per household per year, including outbuildings, up to a maximum of R3 000 for all events.
- The call-out fee plus one hour of labour is covered, excluding parts.
- Home Assist excludes damage to your jacuzzi, swimming pool, borehole pumps, air conditioners, commercial refrigerators and repairs not complying with regulated specifications.

# 06

## Home Protector

If you cannot live in your home or it requires security guards to protect it after an insured event, we'll provide you with emergency accommodation or security guards. You can view the cover amounts in your Benefit Limit Annexure.

# 07

## No-average guarantee

If you have a household contents inventory assessment done by an accredited Discovery Insure provider, and insure your household contents for the appropriate amount, we'll guarantee that valid claims are paid out in full. No average will be applied.

To make sure your no-average guarantee is maintained, you will need to:

- Insure your household contents for the agreed amount;
- Update your sum insured within 30 days of all new purchases.



### What you need to know

- If your sum insured is less than R1.5 million, you will be charged a fee for the household contents inventory assessment.
- If your sum insured is R1.5 million or greater, you will not be charged for the inventory assessment.
- If you want cover for items that you carry or wear outside your home, you will need to select this under the portable possessions section of cover.
- You will have a maximum of one inventory assessment at no cost to you throughout the lifetime of your plan.

# 08

## Auto approved claims

You can submit and auto approve your claims for geysers, vehicle glass, cellphones, and your electronic equipment insured as portable possessions online or on your smartphone within minutes.



### What you need to know

- To qualify
  - Your premiums need to be paid and up-to-date
  - You need to have the relevant cover in place as shown on your Plan Schedule.
- For geyser claims, you need to have buildings cover with Discovery Insure to qualify for this service.
- All normal product rules apply. For example, the excesses payable and benefit limits.



# 09

## Online Vault

The Online Vault on [www.discovery.co.za](http://www.discovery.co.za), gives you the ability to save all your important documents in a secure place. By saving documents that show proof of ownership, including valuation certificates, you will have your household contents and portable possessions claims settled quicker. If you, or your financial adviser, have stored all the documents relating to the items of your portable possessions claim, the basic excess or chosen basic excess as shown in the Excess Annexure may be waived when claiming for a total loss for these items. It's a good idea to keep the original documentation safe even if you are using the Online Vault.

# 10

## Estimated maximum loss

Discovery Insure gives you flexibility under the portable possessions section of cover with our estimated maximum loss feature. You can select an estimated maximum loss (an amount lower than the total items' sums insured) for each category of specified items under the portable possessions section of cover to reduce your premium, while still getting the cover you need.



### What you need to know

An estimated maximum loss is the estimated value of the largest possible loss from a single event that you will have for your items covered in a category, while away from home. Specified items will still, however, be covered at full replacement value, up to a maximum of their sum insured, for events that occur in the home. You need to insure at least two items within a category to be able to use the estimated maximum loss feature.

# 11

## Fast Track claims

With Fast Track claims, we will process your claim for your lost or stolen specified cellphone within 48 hours. If we don't meet this deadline due to a delay caused by us, we will refund the basic excess into your premium-paying bank account.



### What you need to know

- The claim must be for a theft or a total loss of your specified cellphone.
- The item being claimed for must be specified within the portable possessions section of cover and not be covered under the General clothing and personal effects section of cover.
- For your convenience, your geyser, windscreen, personal liability and fridge and freezer contents claims will also follow the Fast Track claims process. These claims, however, do not qualify for the excess waiver.

# 12

## Claims View

Claims View allows you and your financial adviser to view the progress of your claims online. This provides greater transparency and accountability to all parties involved in the claims process, ultimately leading to a better, more efficient client experience.

## Legal support benefit

You automatically get access to the basic legal support benefit at no extra cost. However, you are able to upgrade to the Premium legal support benefit for an additional premium of R20 a month, at any time, for at least 12 months.

The legal support benefit includes:

- Telephonic legal advice or professional guidance from a fully qualified and experienced attorney during business hours. You can access this by calling Updraft's specialist legal call centre on 0860 017 455. This is limited to two call consultations per month with the basic benefit, but it is unlimited with the Premium benefit.
- Drafting legal contracts. Please see our **legal support benefit document** for a comprehensive overview of which contracts will be drafted under the basic legal support benefit or the Premium benefit.
- Written legal advice packages, available through the Discovery website or call centre.
- Legal consultations with an attorney. You will not be charged for the first 30 minutes of the consultation; thereafter you will be charged at the attorney's market-related rates for the additional time spent on the legal matter.