

2025 DISCOVERY EMERGENCY COVER



Discovery Emergency Cover is an affordable insurance product. It gives clients the peace of mind that they and their family can access quality private emergency hospital care following an accidental healthcare emergency. With cover of up to R1 million per event, Discovery Emergency Cover gives you financial security when you're faced with the significant unforeseen costs of urgent medical care.

The Discovery Emergency Cover covers the following trauma conditions:

- Burns
- Head injuries, chest injuries and severe fractures caused by a fall
- Loss of an arm, hand, leg or foot
- Near drowning
- Poisoning or a serious allergic reaction that may cause death
- Injuries resulting from a crime, sexual assault, a car accident or an injury at work



Emergency event cover

You and your registered dependants can get private emergency healthcare services for a broad range of traumatic events at any private hospital through the Emergency Benefit.

We offer cover for medical treatment for specific events up to a set limit. You can choose a limit of either R400,000 or R1 million for each hospital admission due to an emergency.

In the case of a traumatic event, emergency healthcare professionals will determine the most clinically appropriate course of action for your emergency. For life-threatening emergencies, you or your dependant will be taken to the nearest hospital or casualty facility. For all other traumatic events, they will send you to one of our accredited healthcare professionals.

After the traumatic event, we will cover counselling sessions – either face-to-face sessions or over the telephone – with a trained emergency or support counsellor.



To-take-out medicine

Medicine prescribed after treatment in the casualty unit or in the hospital, must be collected from a pharmacy. This is subject to a limit of R300 per event.

This will accumulate to the overall limit for the event.



Medical evacuation

If you or a registered dependant on your policy experiences a traumatic event, you have cover for medical evacuation services to the most clinically appropriate hospital facility.



Stabilisation and treatment when admitted to hospital

You and your registered dependants on your policy also have cover for stabilisation and treatment in hospital. Depending on the option you choose, you are covered up to R400,000 or R1 million for each admission for hospital and related accounts.

We will pay the service provider directly. If you or a dependant on your policy is stabilised or admitted to hospital and the hospital and related accounts add up to the Emergency Benefit limit, you will be transferred to a state facility or sent home if stable. If the treatment costs more than your cover limit, you will have to pay the rest of the costs from your own pocket.

Discovery Emergency Cover gives access to emergency private healthcare services for a broad range of traumatic events.



Accessing ambulance services

In the case of a medical emergency, you have access to ambulance services through Netcare 911.

You can call Netcare 911 on **0860 999 911** for assistance.

Contact **0860 22 22 71** for preauthorisation for medical services covered on the Emergency Benefit.



Underwriting

A one-month general waiting period will be applied to all new policies and additions.

PREMIUMS

	R400,000 per event	R1,000,000 per event
Main policy holder	R198	R285
Adult dependant	R198	R285
Child dependant	R84	R125

Contact us

If you need more information, email **emergencycover@discovery.co.za** or contact us on **0860 22 22 71**.

Claims can be submitted to **claims@discovery.co.za**

For administration queries, please email: **emergencycoveradmin@discovery.co.za**

If you have any complaints, please email: **emergencycoverescalations@discovery.co.za**

If you still have concerns, you can contact our Group Compliance at **compliance@discovery.co.za**