

Scratch and Dent cover



With Discovery Insure's Scratch and Dent cover you are protected against minor damage to your vehicle's body such as chips, dents and scratches. Our cover is tailored to ensure that you are charged a premium associated with your risk profile. In addition, Vitality Drive clients can get a boost of up to 25% on their cover limit.

OUR UNIQUE PRODUCT OFFERS THE FOLLOWING:



Cover of up to R5,000 for chips, dents, scratches and damage caused by tar, hail and other perils



Up to 25% boost in cover based on your Vitality Drive status



No impact on your claim free status if you claim under Scratch and Dent



A premium that is based on your risk profile



A simple, flat excess of R500.

WHAT IS COVERED?

You are covered for minor damages to your vehicle's body and mag wheels such as chips, dents, scratches and tar damage. You can claim under Scratch and Dent cover for any minor damage as described in the below table:

Types of damage	What is covered
Scratches, including mag wheel scratches	Area less than 23 cm (about 9.06 inches) long
Dents	Area less than 15 cm (about 5.91 inches) in diameter
Body chips	Area less than 3 cm (about 1.18 inches) in diameter
Tar damage	Where the vehicle has been damaged by tar

Note: Your vehicle will be assessed to determine whether the damage qualifies as a Scratch and Dent claim.



Up to 25% cover boost with Vitality Drive

As a Vitality Drive client, you can get up to 25% boost in your cover limit based on your Vitality Drive status.

Vitality Drive status	Cover boost	Boosted cover limit
Diamond	25%	R6,250
Gold	15%	R5,750
Silver	10%	R5,500
Bronze	5%	R5,250
Blue	0%	R5,000

✓ How to get started

01

All Discovery Insure clients with comprehensive vehicle cover can add Scratch and Dent cover to their plan.

02

On signing up, you must complete a Scratch and Dent pre-inspection. View our [pre-inspection guide](#) for the steps on how to complete the pre-inspection.

CASE STUDY

Meet Jack



Vitality Drive clients get boosted Scratch and Dent cover

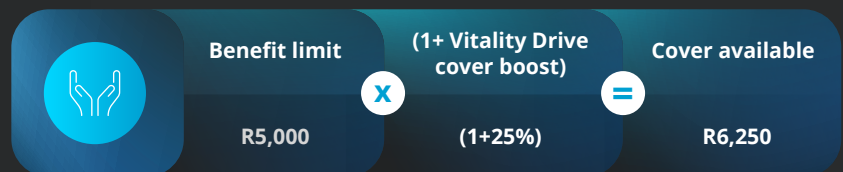
Jack is a Vitality Drive client. He achieved Vitality Drive Diamond status in August 2024.

In September 2024, Jules scraped Jack's car with her trolley in a parking lot at the mall. Jack wants to claim but is worried about his claim free status.

His financial adviser advises that he claim under his Scratch and Dent cover which will allow him to maintain his claim free status and ensure that his vehicle is kept in pristine condition.

Jack claims under Scratch and Dent and the claim is assessed to be R6,000.

Since Jack is also a Vitality Drive client who achieved Diamond Vitality Drive status last month, his boosted cover limit is calculated as:



Therefore, the cost of fixing the scratch on Jack's car is covered in full.

🕒 Technical details

- The limit for Scratch and Dent cover is R5,000.
- A simple flat excess of R500 applies to all Scratch and Dent claims.
- Scratch and Dent cover is only available to Discovery Insure clients with comprehensive vehicle cover.
- The Vitality Drive cover limit boost for Scratch and Dent is based on the previous month's Vitality Drive status.
- The Scratch and Dent pre-inspection is a requirement for cover.
- **The following are exclusions for Scratch and Dent cover:**
 - Any pre-existing damage
 - Damage to fully wrapped vehicles or any parts of a vehicle that are wrapped
 - Gradually developing causes such as rusting, peeling or fading of paint
 - Costs, expenses and benefits covered under motor comprehensive cover or warranty cover
 - Damage involving lights, window panels, lamps of any type and windscreen glass
 - Any claim not assessed to be a Scratch and Dent claim.