



Motor insurance that rewards good driving

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 010 205 3065 (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.

03 |

Smartphone app for claims

If you are involved in a car accident, you can use the Discovery smartphone app to collect the necessary details from the other parties, and to take photographs of the accident. Then, you can send this to Discovery Insure to start your claim – before you even leave the scene of the accident.

04 |

Xpress Repairs

Submit your car's minor damage claim online 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 three months of cover
- 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 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 |

HomeAssist

HomeAssist 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 R2 000 for all events.
- The call-out fee plus one hour of labour is covered, excluding parts.
- HomeAssist excludes damage to your jacuzzi, swimming pool, borehole pumps, air conditioners, commercial refrigerators and repairs not complying with regulated specifications.

06 |

HomeProtector

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

You will be charged a fee for having the inventory assessment done at your home (if the sum insured is less than R1.5 million) and it applies only to household contents. If you want cover for items you carry and wear outside your home, you will need to select this under the portable possessions section of cover.

08 |

Self-approved claims

You can submit and self-approve your geyser and vehicle glass claims 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, 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. We may also waive your specified portable possessions' basic claim excesses if these items' documents (proof of purchase and valuation) are stored using the Online Vault. 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.

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FastTrack claims

Discovery Insure offers you cover for your portable possessions and, with FastTrack claims, we will replace your lost or stolen specified electronic devices (such as your cellphone, tablet or laptop) within 48 hours, if your claim was approved. If we don't deliver your item in time, we will waive the basic excess.

What you need to know

- The claim must be for a theft or a total loss.
- Unless you are on the Executive Plan, the item being claimed for must be specified within the portable possessions section of cover.
- You will be required to pay the applicable excess via an online portal, using a credit card.
- To qualify, all your premiums within the last six months must be fully paid.

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ClaimsView

ClaimsView 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.