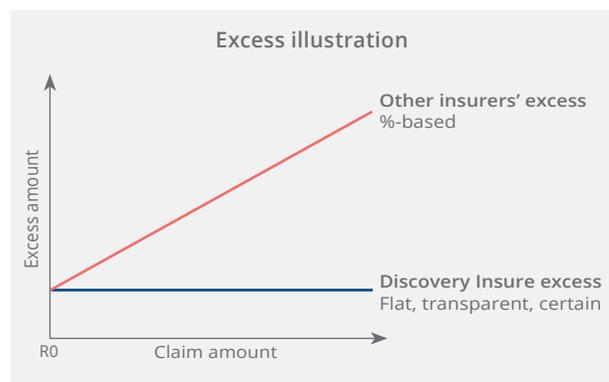


Discovery Insure's unique motor excess structure

Discovery Insure's motor excess structure is transparent, certain and flexible with innovative, unique funding options.

01 | Transparent and certain

Discovery Insure has a flat basic excess that does not change based on the claim amount. There are also no additional excesses.

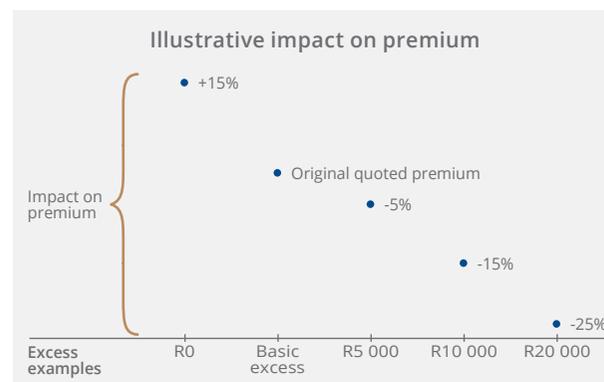


Example of other insurers' additional excesses

- If the driver of the vehicle is younger than 25 R2 100
- If the driver of the vehicle has had their driver's licence for less than two years R2 500
- For theft and hijack R1 500
- For hail damage R3 000

02 | Flexible

You can choose a higher or lower excess depending on your financial circumstances. The higher* your excess the lower your premium and vice versa.



*Voluntary excesses higher than 20% of sum insured are subject to underwriting

03 | No-excess benefits

You pay no excess when:

- Accidents are caused by insured third parties.
- The driver of your vehicle at the time of the accident is 55 or older.

Classic and Executive Plan clients pay no excess for theft- and weather-related claims.

04 | Unique funding solutions

- 4.1 Your Excess Funder Account (EFA) gives you the opportunity to double your monthly fuel rewards to up to 100% (up to R1 600) by paying them into your EFA. You can use your EFA to fund any:
 - 4.1.1 | Vehicle claim excess that is more than the basic excess.
 - 4.1.2 | Car hire excess.
 - 4.1.3 | Extra voluntary vehicle excess, which if selected, can reduce your premium.
- 4.2 If you have a Discovery Card, you will be able to use your Discovery Miles to fund any Discovery Insure excess.

This document is for internal use only and is based on our standard excess structure. It does not consider any additional voluntary excesses that you may select. For a comprehensive view of your excess structure, please refer to your Plan Schedule and Excess Annexure. Discovery Insure may not be held liable for any misrepresentations contained herein. The statistics found in this research show results for past and current trends only. All results found in this research do not represent future trends.