

2024 DISCOVERY TRAUMA COVER



Discovery Trauma Cover is an affordable insurance product. It provides clients with 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 Trauma Cover provides you with financial security when faced with the significant unforeseen costs of urgent medical care.

The Discovery Trauma 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



Trauma event cover

You are covered for in-patient hospital stabilisation and treatment relating to these events. Depending on the option you choose, you are covered up to R400,000 or R1 million per admission for hospital and related accounts.

There are no hospital network restrictions. In the case of a traumatic event, emergency services will determine the most clinically appropriate course of action.

Please check your cover with your employer or check your membership certificate that has been included in your welcome pack.



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 experience a traumatic event, you have cover for medical evacuation services to the most clinically appropriate hospital facility.



Stabilisation and treatment when admitted to hospital

Depending on the option you chose, you are covered up to R400,000 or R1 million for each admission for hospital and related accounts.

Once you are stabilised in the casualty unit or admitted to hospital, the hospital and related accounts accumulate to the R400,000 or R1 million limit.

If the treatment costs more, you will need to pay for amounts over the limit. If the hospital and related accounts reach the Trauma Cover limit, you will be transferred to a state facility or discharged if stabilised.



Discovery Trauma 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 Trauma Benefit.



Underwriting

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

PREMIUMS

	R400,000 per event	R1,000,000 per event
Main policy holder	R187	R262
Adult dependant	R187	R262
Child dependant	R70	R116



Contact us

If you need more information, email traumacover@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: traumacoveradmin@discovery.co.za

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

If you still have concerns, you can contact Discovery's Group Compliance at: compliance@discovery.co.za