

Emergency Cover

2026 EMPLOYEE BROCHURE

Today's peace  
on mind.

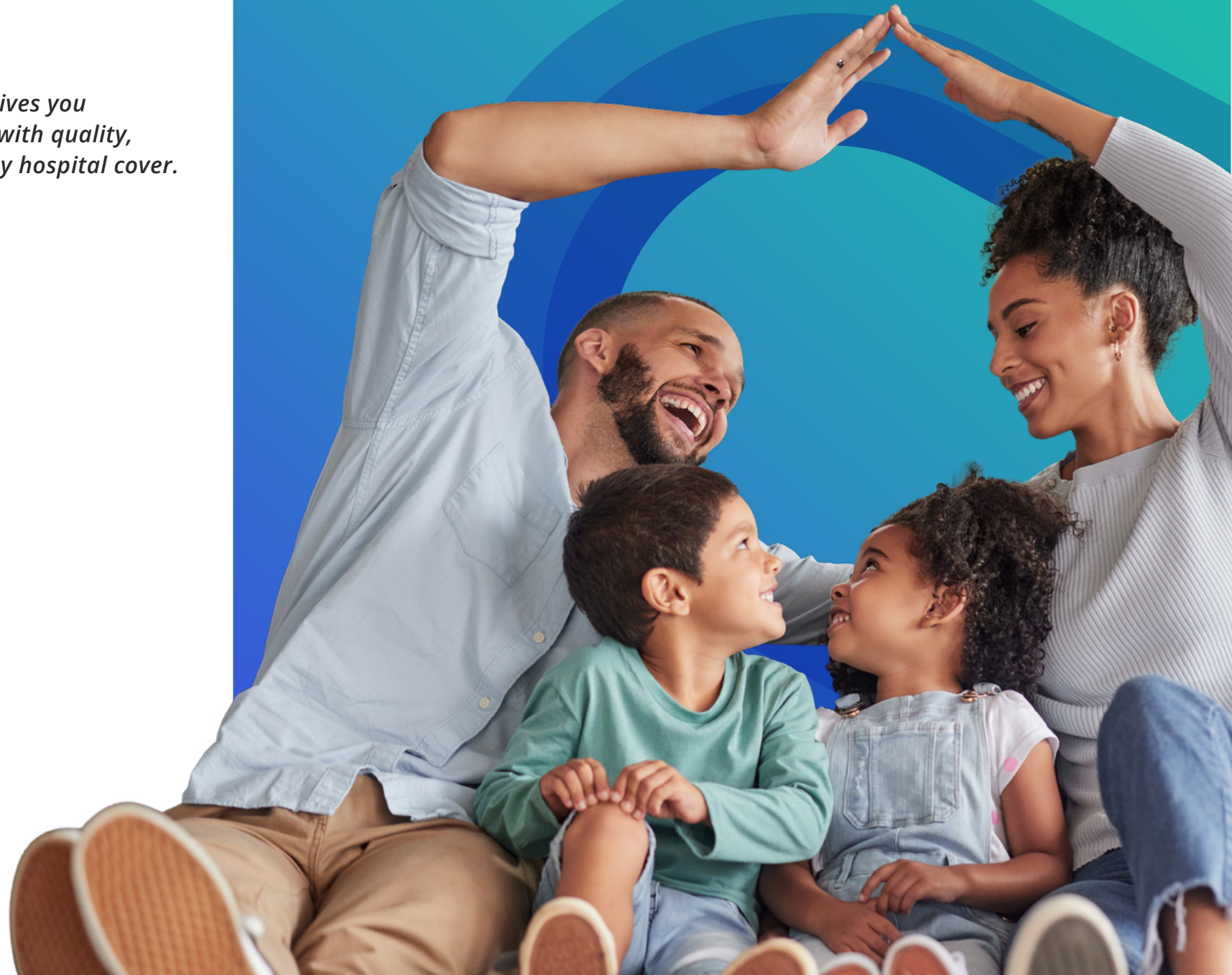
Tomorrow's

**protection**



# Contents

*Discovery Emergency Cover gives you peace of mind and certainty with quality, affordable, private emergency hospital cover.*



# Key terms

*Here are some of the terms we use in this document and what they mean.*

## A

### Agreed rate

This is a rate we pay for healthcare services from healthcare providers.

## C

### Cover

Cover refers to the benefits you can get and how we pay for these healthcare services on the Discovery Emergency Cover Benefit.

## D

### Dependant

An eligible spouse, eligible child, special needs child or eligible special dependant.

## E

### Emergency medical condition

An emergency medical condition (also just called an emergency) is the sudden and, at the time, unexpected start of a health condition. This condition must need immediate medical and surgical treatment where if you do not treat it, it would:

- Cause serious impairment to bodily functions
- Cause serious dysfunction of a bodily organ or part
- Put the person's life in serious danger.

An emergency does not necessarily need a hospital admission. We may ask you for extra information to confirm the emergency.

# Why Discovery Emergency Cover?

*Discovery Emergency Cover is an affordable insurance product. It gives you the peace of mind that you and your family can get 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 face the significant unforeseen costs of urgent medical care.*

## Emergency cover



### Emergency event cover

You can get private emergency healthcare services for a broad range of traumatic events at any private hospital for you and your registered dependants 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 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, Discovery will cover counselling sessions – either face-to-face or over the telephone – with a trained Emergency or support counsellor.



### Casualty treatment

At the casualty facility or hospital, you can get medical treatment in the casualty unit for a defined list of Emergency conditions.



### Medical evacuation

If you or a family member 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 family members 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.



### Take-home medicine

There is a limit of R300 per event. This will accumulate to the overall limit for the event.

### We cover treatment for the following emergency conditions:

- Burns
- Head injuries, chest injuries or severe fractures as a result of 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

**You can select a cover limit of either R400,000 or R1 million.**

# Policy information

## Extending cover to dependants

- Newborns can join without waiting periods if you add them to your policy within 90 days of their birth.
- If you or your dependant(s) have a break of more than 30 days in your membership, we will apply all waiting periods when you reapply for cover.
- There is no limit to the number of children that we allow on the policy. We charge for each child separately and they can stay on Discovery Emergency Cover if they depend on you financially. We charge the full adult dependant premium for child dependants who turn 21, from the month after their 21st birthday.

## We need this information to make changes

- Your full name and 9 or 10-digit membership number, preferably in the subject line.
- The date on which the change must happen.

## Withdrawals

You can end cover for you or your dependants on the Discovery website or you can send the following information to [emergencycoveradmin@discovery.co.za](mailto:emergencycoveradmin@discovery.co.za) so we can withdraw your membership or dependants:

- Membership card number
- Reason for withdrawal
- Date on which membership will end

## Important information

You can make changes to your policy, such as withdrawing or adding dependants, by sending your request to [emergencycoveradmin@discovery.co.za](mailto:emergencycoveradmin@discovery.co.za). We will make the changes from the 1st of the following month. No changes will be backdated.

## Underwriting

### Waiting periods

A one-month waiting period applies to all new policies and additions. Your membership certificate, included in your welcome pack, will provide confirmation on any waiting periods applied.

### Eligibility

You need a minimum of 10 employees to be eligible for Discovery Emergency Cover. Employee eligibility is defined in line with your recruitment criteria. You also have the option to determine the compulsory or voluntary nature of a Discovery Emergency Cover policy. Employees and their dependants cannot be members of a medical scheme and have Discovery Emergency Cover at the same time.

# Payment information

## Reference numbers

Please use your 9 or 10-digit membership number that is on your membership certificate when you need to pay manually. Without this reference number, we cannot allocate your payment to your membership, which could lead to suspension of cover. Please send your proof of payment to [emergencycoveradmin@discovery.co.za](mailto:emergencycoveradmin@discovery.co.za)

## Important payment information

### Bank accounts

To make sure that we allocate your premium payments correctly, you must pay into the correct account.

### Discovery Emergency Cover banking details for manual contribution payments

<b>Account name:</b>	Discovery Insure Ltd Discovery Insure Emergency Benefit Main Account
<b>Bank name:</b>	First National Bank
<b>Branch number:</b>	255005
<b>Account number:</b>	63023937030
<b>Account type:</b>	Cheque
<b>Payment reference:</b>	Your 9 or 10-digit membership number

# Claims

## Important information

Discovery Emergency Cover is structured in such a way that you should not have to pay for services provided by healthcare providers. Discovery Emergency Cover is limited to your chosen cover limit and defined by our emergency guidelines.

## Claims payment

If the healthcare provider has already sent us the claim, you do not have to send us another copy.

If you paid for the services provided, you can submit your claims to Discovery Emergency Cover by email at [claims@discovery.co.za](mailto:claims@discovery.co.za).

**Note:** Please make sure the image is clear before you send it to us.

## Tax certificates

Discovery Emergency Cover is a health insurance product offered by Discovery Insure and is not a registered medical scheme. Members do not qualify for Medical Scheme Fees Tax Credits (MTC). MTC is allowed for medical scheme contributions. It applies to fees paid by a taxpayer to a registered medical scheme (or similar registered scheme outside South Africa) for that taxpayer and their dependants. Therefore, we will not issue any tax certificates to Discovery Emergency Cover members.



CLAIMS

# Contact us

## General enquiries

**Telephone:** 0860 22 22 71

**Email:** [emergencycover@discovery.co.za](mailto:emergencycover@discovery.co.za)

You can email administration enquiries and withdrawal requests to [emergencycoveradmin@discovery.co.za](mailto:emergencycoveradmin@discovery.co.za).

## Complaints

**Email:** [emergencycoverescalations@discovery.co.za](mailto:emergencycoverescalations@discovery.co.za)

If you still have concerns, you can contact Discovery's Group Compliance at:

**Email:** [compliance@discovery.co.za](mailto:compliance@discovery.co.za)

## Hospital preauthorisation

**Telephone:** 0860 22 22 71

## Emergency services

You can call the Discovery Emergency Cover call centre on 0860 22 22 71 if you have an emergency. If you call after hours, we will divert the call to our emergency Benefit partner, Netcare 911.

## New business

Quotation letters and queries  
[quotationrequets\\_health@discovery.co.za](mailto:quotationrequets_health@discovery.co.za)

## Contracts and General Onboarding Queries

[groupapplication@discovery.co.za](mailto:groupapplication@discovery.co.za)

## Emergency Cover



### CALL CENTRE

0860 22 22 71



### WEBSITE

[www.discovery.co.za](http://www.discovery.co.za)



### GENERAL QUERIES

[emergencycover@discovery.co.za](mailto:emergencycover@discovery.co.za)



### ESCALATIONS

[emergencycoverescalations@discovery.co.za](mailto:emergencycoverescalations@discovery.co.za)



### BILLING SERVICES

[emergencycoveradmin@discovery.co.za](mailto:emergencycoveradmin@discovery.co.za)

# Emergency Cover



[Download the Discovery Health app](#)

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Discovery Emergency Cover is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07 an authorised financial services provider. Terms, conditions and limits apply. Discovery Emergency Cover is a non-life insurance policy, underwritten by Discovery Insure Ltd, registration number 2009/011882/06, a licensed non-life insurer and an authorised financial services provider. Product terms and conditions apply.