Discovery



Discovery Gap Cover

2027

FREQUENTLY ASKED QUESTIONS

Discovery Gap 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. This is not a medical scheme and the cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership. Discovery Gap Cover product terms and conditions apply.

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1. **For how long is the one-time PIN (OTP) valid?**
   It's valid for 24 hours.

2. **How do I start an application for the Single Sales Platform?**
   On the Adviser 360 dashboard:

   1. Click the menu selection on the left side of the screen
   2. Then click on **Prospects** and select **Search your prospects**
   3. Then click on **Prospect** or **Client**
   4. Then click the **Discovery Gap Cover card.**
   5. Select **START APPLICATION**.

3. **How do I start an application?**
   On the Adviser 360 dashboard:

   1. Click the menu selection on the left side of the screen
   2. Then click **New business**
   3. Then click **Gap Cover**
   4. Then under the **Discovery Gap Cover** section, click **Start a new application**

4. **What types of consent are there?**
   1. **Third-party consent:** Getting consent from the client to verify their information using a third party.
   2. **Client consent:** Getting consent from the client to make information from Discovery available if the client has or had other Discovery products.
   3. **Product consent**: Getting consent from the client to apply for a Discovery product on their behalf.

5. **What methods of consent are there?**
   There are two methods:
   1. Manual upload
   2. SMS (with an OTP – one-time PIN)

6. **Why are there two REQUEST CONSENT buttons?**
   - The button at the top left, above the product portfolio card, will still be available after the client first gives you their consent. This is so that it is available if the client asks you to add another product after the one you are working on.
   - The button below the product portfolio card will go away after the client first gives you their consent.

7. **Why do you ask for consent twice – on Adviser 360 and on the New Business online journey?**
   Consent for third-party, client, and product information is part of the Adviser 360 process. Consent for the pre-population of previous medical cover and medical questions is part of the Gap Cover New Business online journey.

8. **For how long is the consent on Adviser 360 valid?**
   Consent for all Discovery product information is valid for one month.

9. **Can multiple advisers ask for consent from the same prospect or client at the same time?**
   Yes, multiple advisers can get access at the same time. However, the prospect or client must consent to it.

10. **What is a prospect?**
    A prospect is a potential client.

11. **Is tracking available on Adviser 360?**
    Yes, tracking is available on individual clients and for all clients for an adviser.

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