



# THE CAPITAL DISABILITY BENEFIT

*Ensuring financial protection  
in the case of a disability*

2019

## CAPITAL DISABILITY BENEFIT

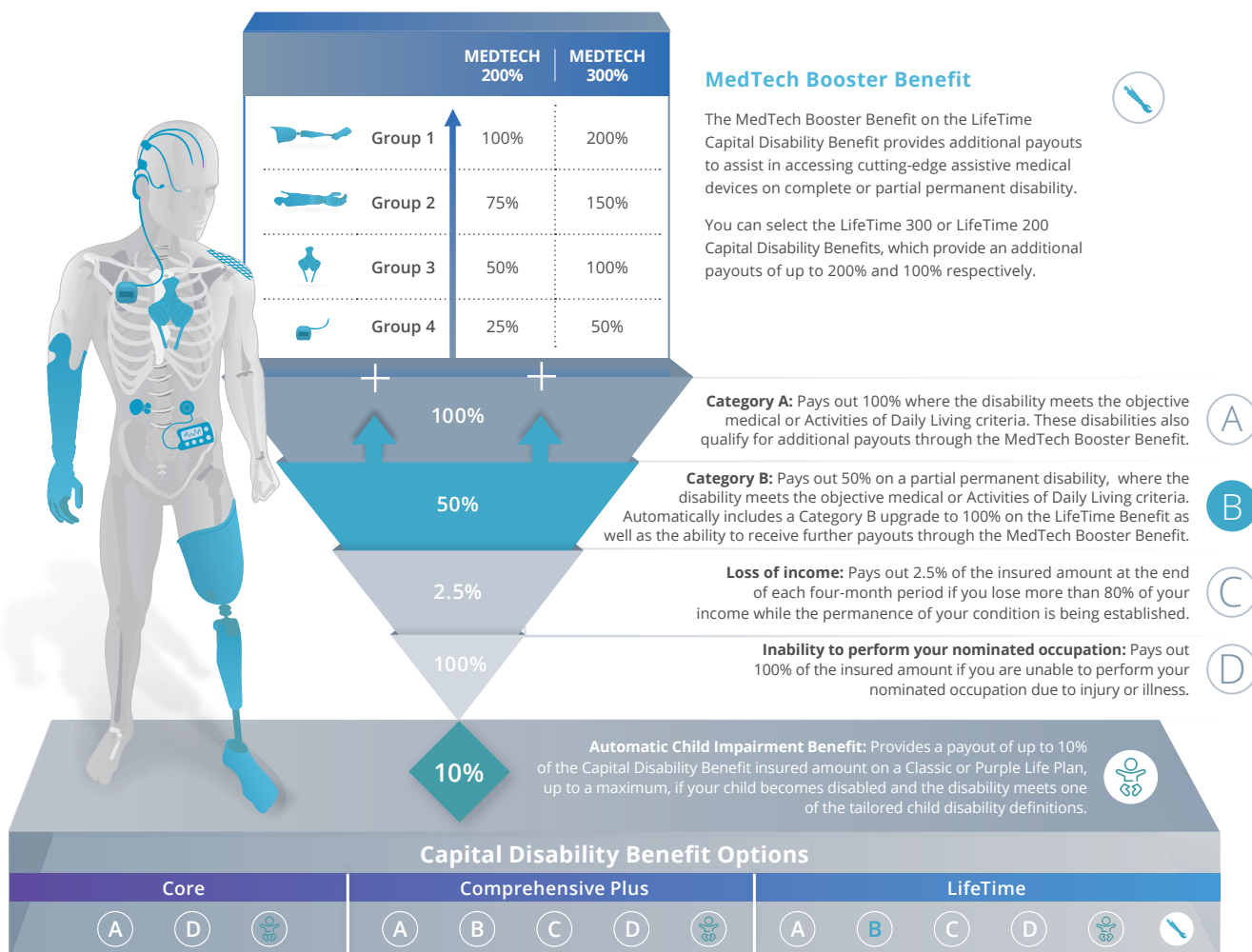
### Protect yourself against the impact of a disability

The Capital Disability Benefit offers cover that ensures the financial security of your family with a lump-sum payout if you become disabled. You can select to add the Discovery Capital Disability Benefit when you take out your Life Plan.

### Tailor your benefit to suit your needs

Discovery's Core and Comprehensive Plus Capital Disability Benefits pay out a lump sum if you become disabled. The LifeTime Capital Disability Benefit provides you with additional payouts upfront and over time to help you access cutting-edge medical technology to help minimise the impact of the disability on your lifestyle.

### How we assess your claim



## Key features of the Capital Disability Benefit



### The world's first disability product focused on helping you to regain your pre-disability lifestyle

While current disability products in the market focus on the clinical severity of an injury or disability, a key factor overlooked is providing you with a benefit that helps you to regain as much of your lifestyle and independence as possible after a life-changing event. Through clinical and technological research conducted by a panel of medical experts, the LifeTime Benefit has been designed to provide you with additional upfront and ongoing payouts that take into account the significant upfront costs as well as the ongoing maintenance and upgrade costs of the latest medical technology associated with certain disability events and conditions.

You can select the LifeTime 300 or LifeTime 200 Capital Disability Benefit, which provide additional payouts for a total payout of up to 300% and 200% respectively.



### Automatic upgrade to 100% payout on suffering a Category B disability

While partial permanent disabilities may not fully disable you, we understand that they still have a significant long-term impact on your ability to earn an income, perform daily activities and maintain your overall wellbeing.

In recognition of this and to ensure absolute claims certainty, all qualifying Category B Capital Disability claims on the LifeTime Capital Disability Benefit will automatically be upgraded from a 50% to a 100% benefit payout.



### Automatic Child Impairment Benefit

Provides a payout of up to 10% of your Capital Disability Benefit insured amount on a Classic or Purple Life Plan, up to a maximum, if your child becomes disabled and the disability matches one of the tailored child disability definitions.



### Absolute certainty through a robust claims assessment filter

Historically, disability claims were assessed according to a person's ability to perform their occupation. Discovery enhanced this by additionally including objective medical criteria and unique loss-of-income underpin on the Classic and Purple Life Plan to provide you with greater certainty and transparency. You are therefore guaranteed a quick, fair and consistent claims assessment.



### Cover while the permanence of the condition is being established

If you suffer a loss of income of more than 80%, you can receive payouts on the Classic Life Plan while the permanence of the condition is being assessed.



### Cover up to age 70

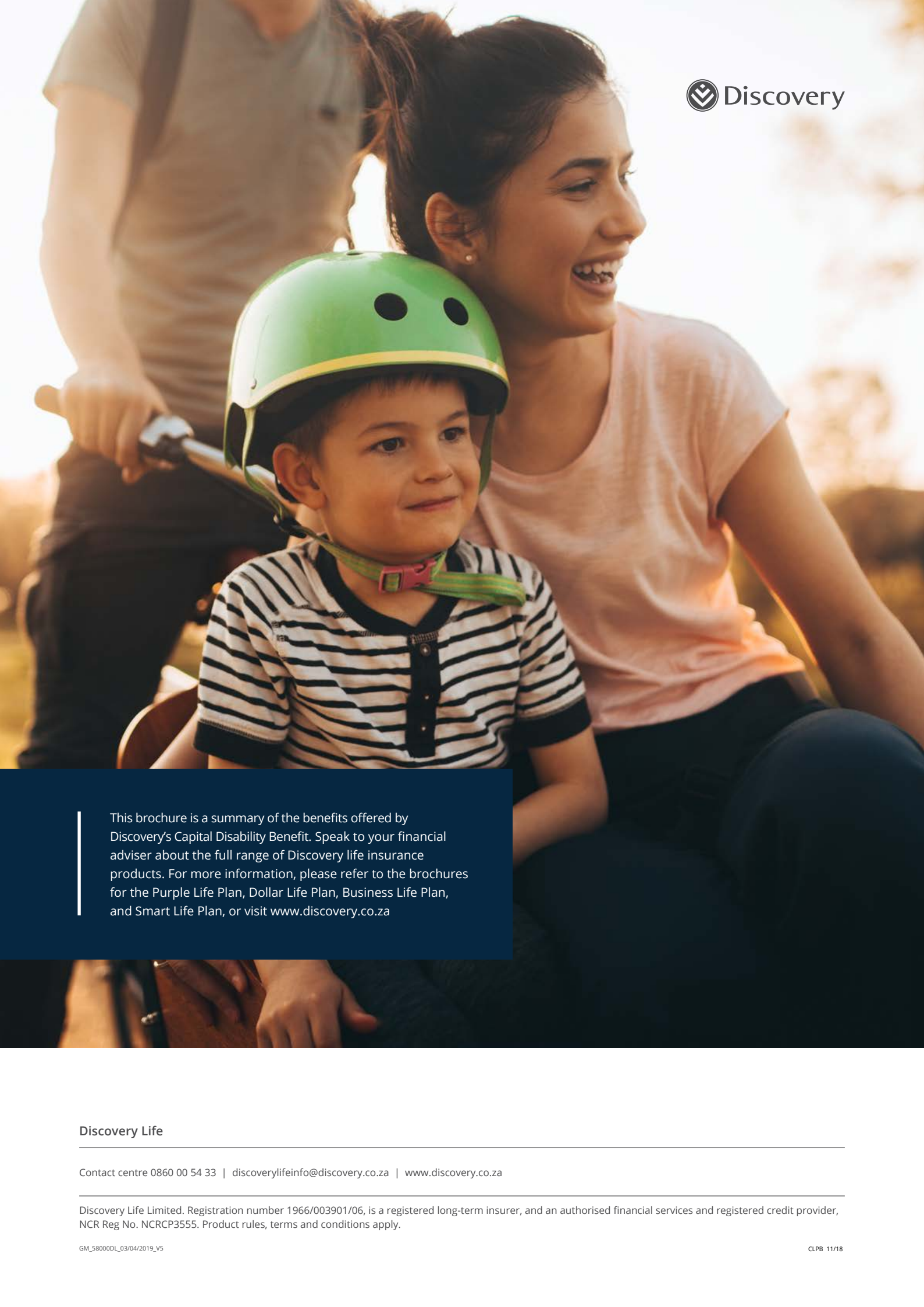
With increasing life expectancy, many of us will be forced to work longer to have enough retirement savings. With Discovery Life, you can choose a benefit expiry age of 65 or 70.



### Dynamic protection throughout your life

To give you continued peace of mind in retirement, your Capital Disability Benefit will automatically convert to the Severe Illness Benefit on the selected benefit expiry age to provide cover for Severity A and B illnesses.





This brochure is a summary of the benefits offered by Discovery's Capital Disability Benefit. Speak to your financial adviser about the full range of Discovery life insurance products. For more information, please refer to the brochures for the Purple Life Plan, Dollar Life Plan, Business Life Plan, and Smart Life Plan, or visit [www.discovery.co.za](http://www.discovery.co.za)

## Discovery Life

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