

TERMS AND CONDITIONS FOR THE DISCOVERY GAP COVER SPECIAL OFFER

The following terms and conditions apply to the Discovery Gap Cover special offer, which gives eligible Discovery Health Medical Scheme members who join Discovery Gap Cover on 1 November 2023 or 1 December 2023 the first three months of their Discovery Gap Cover policy free.

Terms and conditions for the Discovery Gap Cover special offer

1. The promoter is Discovery Gap Cover, also referred to as 'us', 'we', and 'our'. Discovery Gap Cover is a non-life insurance policy, underwritten by Discovery Insure Ltd, registration number 2009/011882/06, a licensed insurer and an authorised financial services provider.
2. The Discovery Gap Cover Special Offer campaign will start on the 01 November 2023 for new members activating the cover with a start date within the period of 01 November 2023 and 01 December 2023.
3. This offer is open to anyone who is a member of Discovery Health Medical Scheme, except for members who have a KeyCare plan and those who currently have an existing gap cover product.
4. From 01 November 2023, Discovery Health Medical Scheme members who have an eligible Discovery Health Medical Scheme plan qualify for a three months free Discovery Gap Cover with start date 01 November 2023 or 01 December 2023, where they will start paying for their premiums three months from the activation date (month four).
5. This offer is eligible only to members that have not had an active Gap product with any insurer in the last 90 days of their applying for Discovery Gap Cover.
6. Underwriting requirements will apply for the Discovery Gap Cover, and a three month waiting period will be imposed as a minimum on all policies activated during the special offer period.
7. Normal [rules](#) for Discovery Gap Cover in terms of premiums, benefits etc. will still apply over and above the rules tabled for this special offer. The rules will be outlined in your policy documents.

Eligibility

1. A Discovery Health Medical Scheme member will qualify for this special offer when a sale has been completed successfully across any of the Discovery Gap Cover activation channels.
2. Discovery Health Medical Scheme members qualify for the special offer if they:
 - a. Belong to any Discovery Health Medical Scheme plan, except for KeyCare plans.
 - b. Who do not currently have or had a gap cover product with any insurer in the last 90 days.

General

1. Underwriting requirements and waiting periods will apply.