

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 from 1 May 2025 to 1 June 2025 the first three months of their Discovery Gap Cover policy free.

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 service provider.
2. The Discovery Gap Cover special offer campaign will start on 1 May 2025 for new members activating the cover with a start date within the period of 1 May 2025 to 1 June 2025.
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 1 May 2025, Discovery Health Medical Scheme members who have an eligible Discovery Health Medical Scheme plan qualify for three months free Discovery Gap Cover with a start date 1 May 2025 or 1 June 2025, where they will start paying for their premiums three months from the activation date (month four).
5. This offer is eligible only to members who 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 for premiums and benefits will still apply over and above the rules tabled for this special offer. The rules will be outlined in your policy documents.

Eligibility

8. 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.
9. To qualify for the special offer, Discovery Health Medical Scheme members:
 - a. Must belong to any Discovery Health Medical Scheme plan, except for KeyCare plans
 - b. Must not currently have or had a gap cover product with any insurer in the last 90 days.

General

10. Underwriting requirements and waiting periods will apply.