

# Excess Annexure

This annexure must be read in conjunction with your Discovery Insure Plan Schedule and your Discovery Insure Plan Guide. This annexure replaces all previous annexures received from us. The excess amount payable for the insured event will be the total of your basic, additional excess chosen by you or applied by us.

		Essential Plan	Classic Plan	Purple Plan
Section	Excess description	Excess	Excess	Excess
Motor vehicle	<b>Basic excess:</b> Accidental damage, including write-off and emergency repairs	<b>R4 000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R3 500</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R3 500</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	<b>Basic excess:</b> Theft, attempted theft, hijacking, fire, lightning, explosion, storm, water, hail, snow, flood, earthquake or malicious damage	<b>R4 000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule
	<b>Basic excess:</b> Windscreen and window glass replacement	<b>R750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	Windscreen repairs	<b>R0</b>	<b>R0</b>	<b>R0</b>
	<b>Basic excess:</b> When the driver of the motor vehicle is 55 years or older	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule
	<b>Basic excess:</b> Warranty	<b>R3 000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R3 000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R3 000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	Loss of or damage to keys, locks and remote control units (not applicable following theft or hijacking) – <b>not applicable to 55 years or older</b>	<b>R500</b>	<b>R750</b>	<b>R750</b>
	Theft of specified extra sound equipment – <b>not applicable to 55 years or older</b>	<b>R500</b>	<b>R750</b>	<b>R750</b>
	Incorrect class of use as shown in the Plan Schedule	<b>20%</b> of the claim, in addition to any other applicable excess	<b>20%</b> of the claim, in addition to any other applicable excess	<b>20%</b> of the claim, in addition to any other applicable excess
	Additional compulsory amount payable in addition to your excess or chosen amount	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule
Motorcycle	<b>Basic excess:</b> Accidental damage, including write-off and emergency repairs	<b>R2 500</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R2 000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R2 000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	<b>Basic excess:</b> Theft, attempted theft, hijacking, fire, lightning, explosion, storm, water, hail, snow, flood, earthquake or malicious damage	<b>R2 500</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule

Section	Excess description	Essential Plan	Classic Plan	Purple Plan
		Excess	Excess	Excess
Motorcycle	<b>Basic excess:</b> Accidental damage, including write-off of quad bikes and/or similar vehicles	Sum insured below R10 000: <b>R750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	Sum insured below R10 000: <b>R750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	Sum insured below R10 000: <b>R750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
		Sum insured above R10 000: <b>R2 500</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	Sum insured above R10 000: <b>R2 000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	Sum insured above R10 000: <b>R2 000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	<b>Basic excess:</b> Windscreen replacement	<b>R750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	Windscreen repairs	<b>R0</b>	<b>R0</b>	<b>R0</b>
	<b>Basic excess:</b> When the rider of the motorcycle is 55 years or older	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule
	Loss of or damage to keys, locks and remote control units (not applicable following theft or hijacking) – <b>not applicable to 55 years or older</b>	<b>R500</b>	<b>R750</b>	<b>R750</b>
	Incorrect class of use as shown in the Plan Schedule	<b>20%</b> of the claim, in addition to any other applicable excess	<b>20%</b> of the claim, in addition to any other applicable excess	<b>20%</b> of the claim, in addition to any other applicable excess
	Off-road use (if selected on two-wheel motorcycle)	<b>R5 000</b> , in addition to any other applicable excess	<b>R5 000</b> , in addition to any other applicable excess	<b>R5 000</b> , in addition to any other applicable excess
Additional compulsory amount payable in addition to your excess or chosen amount	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule	
Caravan and trailer	<b>Basic excess:</b> Accidental damage, including write-off	<b>R1 000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	<b>Basic excess:</b> Theft, attempted theft, hijacking, fire, lightning, explosion, storm, water, hail, snow, flood, earthquake or malicious damage	<b>R1 000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule
	<b>Basic excess:</b> When the driver of the motor vehicle towing the caravan or trailer is 55 years or older	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule
	Loss of or damage to keys, locks and remote control units (not applicable following theft or hijacking) – <b>not applicable to 55 years or older</b>	<b>R500</b>	<b>R750</b>	<b>R750</b>
	Incorrect class of use as shown in the Plan Schedule	<b>20%</b> of the claim, in addition to any other applicable excess	<b>20%</b> of the claim, in addition to any other applicable excess	<b>20%</b> of the claim, in addition to any other applicable excess
	Additional compulsory amount payable in addition to your excess or chosen amount	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule

Section	Excess description	Essential Plan	Classic Plan	Purple Plan
		Excess	Excess	Excess
Buildings	<b>Basic excess:</b> Including geysers	<b>R1 000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	<b>Basic excess:</b> Fire, lightning, explosion, storm, rain, hail, snow, flood, earthquake or malicious damage	<b>R1 000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule
	When the Planholder is <b>55 years or older</b>	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule
	Keys, locks and remote controls (not applicable in the event of theft) – <b>not applicable to 55 years or older</b>	<b>R500</b>	<b>R750</b>	<b>R750</b>
	Swimming pool filters and borehole pumps – <b>not applicable to 55 years or older</b>	<b>Plan exclusion</b>	<b>R750</b>	<b>R750</b>
	Subsidence and landslip (limited and comprehensive) – <b>not applicable to 55 years or older</b>	<b>R5 000</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R5 000</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R5 000</b> and any voluntary amount as selected and stated in the Plan Schedule
	Additional compulsory amount payable in addition to your excess or chosen amount	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule
Household contents	<b>Basic excess:</b> Theft or attempted theft <b>without visible signs of forced entry</b> , accidental damage, power surge and damage caused by geysers, water or oil apparatus or pipes	<b>R1 000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	<b>Basic excess:</b> Theft or attempted theft <b>with visible signs of forced entry</b>	<b>R1 000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule
	<b>Basic excess:</b> Fire, lightning, explosion, storm, rain, hail, snow, flood, earthquake or malicious damage	<b>R1 000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule
	<b>Basic excess:</b> When the Planholder is 55 years or older	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule
	Keys, locks and remote controls (not applicable in the event of theft) – <b>not applicable to 55 years or older</b>	<b>R500</b>	<b>R750</b>	<b>R750</b>
	Business goods and equipment – <b>not applicable to 55 years or older</b>	<b>Plan exclusion</b>	<b>R750</b>	<b>R750</b>
	Goods in storage – <b>not applicable to 55 years or older</b>	<b>Plan exclusion</b>	<b>R1 000</b>	<b>R1 000</b>
	Comprehensive subsidence and landslip (if selected) – <b>not applicable to 55 years or older</b>	<b>R5 000</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R5 000</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R5 000</b> and any voluntary amount as selected and stated in the Plan Schedule
Additional compulsory amount payable in addition to your excess or chosen amount	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule	

Section	Excess description	Essential Plan	Classic Plan	Purple Plan	
		Excess	Excess	Excess	
Portable possessions	<b>Basic excess:</b> All categories and sub-categories	<b>R500</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R750</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	
	<b>Basic excess:</b> When the Planholder is 55 years or older	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	
	Pedal cycle excess	R0 to R30 000	<b>R750</b>	<b>R750</b>	<b>R750</b>
		R30 001 to R50 000	<b>R3 000</b>	<b>R3 000</b>	<b>R3 000</b>
		R50 001 to R100 000	<b>R5 000</b>	<b>R5 000</b>	<b>R5 000</b>
		R100 001 and over	<b>R10 000</b>	<b>R10 000</b>	<b>R10 000</b>
	Theft from an unattended vehicle without visible, violent and forcible entry into the vehicle	<b>20%</b> of the claim, in addition to any other applicable excess	<b>20%</b> of the claim, in addition to any other applicable excess	<b>20%</b> of the claim, in addition to any other applicable excess	
Additional compulsory amount payable in addition to your excess or chosen amount	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule		
Watercraft	<b>Basic excess:</b> Accidental damage, including write-off and outboard motors dropping off	<b>R3 000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R3 000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R3 000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	
	<b>Basic excess:</b> Theft, attempted theft, hijacking, fire, lightning, explosion, storm, water, hail, snow, flood, earthquake or malicious damage	<b>R3 000</b> or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	
	<b>Basic excess:</b> When the pilot is 55 years or older	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	<b>R0</b> and any voluntary amount as selected and stated in the Plan Schedule	
	Additional compulsory amount payable in addition to your excess or chosen amount	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule	
Personal liability	Liability to other parties	<b>R0</b>	<b>R0</b>	<b>R0</b>	
	Cash cards and credit cards	<b>R0</b>	<b>R0</b>	<b>R0</b>	
	Full-house	<b>R0</b>	<b>R0</b>	<b>R0</b>	
	Hole-in-one	<b>R0</b>	<b>R0</b>	<b>R0</b>	
	Medical expenses of guests and domestic employees	<b>R0</b>	<b>R0</b>	<b>R0</b>	
	Tenant's liability	<b>R0</b>	<b>R0</b>	<b>R0</b>	
	Wrongful arrest	<b>Plan exclusion</b>	<b>R0</b>	<b>R0</b>	
	Additional compulsory amount payable	As stated in the Plan Schedule	As stated in the Plan Schedule	As stated in the Plan Schedule	

