



THE SEVERE ILLNESS BENEFIT

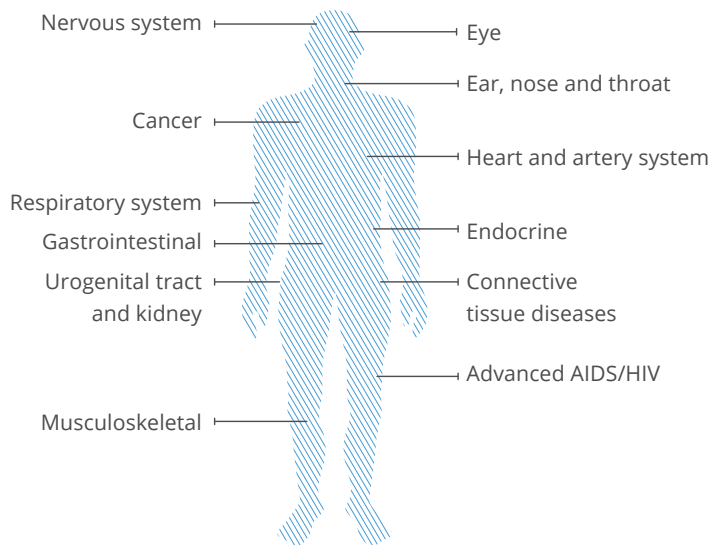
*Protection from the financial implications
of a severe illness diagnosis*

THE SEVERE ILLNESS BENEFIT

Protect yourself against the impact of severe illnesses

Comprehensive and relevant protection throughout your policy term

Discovery's Severe Illness Benefit, available across our full range of Life Plans, covers all major body systems and automatically covers you for multiple claims. You can choose to have your cover until the age of 65, or for your entire lifetime.



Tailor your benefit to suit your needs

You can select:

- The Comprehensive Benefit, which pays out a lump sum based on the severity of the illness.
- Discovery's LifeTime Severe Illness Benefit provides you with a minimum payout of 100% of your insured amount for all qualifying cancers, strokes and heart attacks, and will pay up to 215% of the insured amount based on the long-term impact of the illness and your family composition at point of claim.
- You can add the Plus versions of these benefits, which provide cover at earlier stages of an illness.

How we assess your claim

If you need to claim against your Severe Illness Benefit, depending on your benefit option, your payout will be based on the severity level of your illness as shown in the following table:

Severity	A	B	C	D	E	F	G
Percentage payable	100%	75%	50%	25%	15%	10%	5%



Severity	A	B	C	D	E	F	G
Percentage payable	Up to 215%*	Up to 190%*	Up to 175%	Up to 100%	15%	10%	5%



* Assuming you have three financial dependants at claim

Key features of Discovery's Severe Illness Benefit



Unlimited multiple claims

Our Smart, Classic and Purple Life Plans include the most comprehensive multiple claims facility on the market allowing you the ability to claim in excess of the benefit amount for multiple related non-progressive claims, regardless of whether a subsequent claim is of a higher, lower or the same severity as the previous claim.



Cancer Relapse Benefit

The Cancer Relapse Benefit automatically forms part of the LifeTime and LifeTime Plus Severe Illness Benefits on a Smart, Classic and Purple Life Plan. On recurrence of a cancer after a one-year remission period, you will receive an additional payout of 50% or 100% of your insured amount, based on the LifeTime Maximum selected. The Cancer Relapse Benefit will be paid in addition to the normal progressive cancer payouts, allowing you to receive up to 365% of your insured amount for a sequence of related cancers.



Intensive Care Benefit

Cover for intensive care unit (ICU) admissions for diseases and trauma events is provided through the Intensive Care Benefit at no additional premium.



Global Treatment Benefit

The Global Treatment Benefit provides up to 180% of your benefit amount on a Smart or Classic Life Plan and up to 250% on a Purple Life Plan if treatment is required at top overseas facilities. This is included automatically on the Smart, Classic and Purple Life Plan.




Early Cancer Benefit

The Early Cancer Benefit automatically forms part of the Comprehensive Plus and LifeTime Plus Severe Illness Benefits at no additional premium. The benefit provides cover for qualifying in situ cancers and pre-cancerous prostatic lesions.



Child Protector Benefit and ParentCare

Automatic severe illness coverage is provided for your children and parents on the Classic and Purple Life Plan.



This brochure is a summary of the benefits offered by Discovery's Severe Illness 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

Discovery Life

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