

Excess Annexure

 **Discovery**
Insure

Motor insurance that
rewards good driving

Vitalitydrive

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 and Dynamic Plans	Classic Plan	Executive Plan
Section	Excess description	Excess	Excess	Excess
Motor vehicle	Basic excess: Accidental damage, including write-off and emergency repairs	R3 800 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R3 500 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R3 500 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	Basic excess: Theft, attempted theft, hijacking, fire, lightning, explosion, storm, water, hail, snow, flood, earthquake or malicious damage	R3 800 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R0 and any voluntary amount as selected and stated in the Plan Schedule	R0 and any voluntary amount as selected and stated in the Plan Schedule
	Basic excess: Windscreen and window glass replacement	R750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	Windscreen repairs	R0	R0	R0
	Basic excess: When the driver of the motor vehicle is 55 years or older	R0 and any voluntary amount as selected and stated in the Plan Schedule	R0 and any voluntary amount as selected and stated in the Plan Schedule	R0 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) – not applicable to 55 years or older	R500	R750	R750
	Theft of specified extra sound equipment – not applicable to 55 years or older	R500	R750	R750
	Incorrect class of use as shown in the Plan Schedule	20% of the claim, in addition to any other applicable excess	20% of the claim, in addition to any other applicable excess	20% 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	Basic excess: Accidental damage, including write-off and emergency repairs	R3 800 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R3 500 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R3 500 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	Basic excess: Theft, attempted theft, hijacking, fire, lightning, explosion, storm, water, hail, snow, flood, earthquake or malicious damage	R3 800 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R0 and any voluntary amount as selected and stated in the Plan Schedule	R0 and any voluntary amount as selected and stated in the Plan Schedule
	Basic excess: Accidental damage, including write-off of quad bikes and/or similar vehicles	Sum insured below R10 000: R750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule Sum insured above R10 000: R3 500 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	Sum insured below R10 000: R750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule Sum insured above R10 000: R2 750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	Sum insured below R10 000: R750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule Sum insured above R10 000: R2 750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule

		Essential and Dynamic Plans	Classic Plan	Executive Plan
Section	Excess description	Excess	Excess	Excess
Motorcycle	Basic excess: Windscreen replacement	R750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	Windscreen repairs	R0	R0	R0
	Basic excess: When the rider of the motorcycle is 55 years or older	R0 and any voluntary amount as selected and stated in the Plan Schedule	R0 and any voluntary amount as selected and stated in the Plan Schedule	R0 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) – not applicable to 55 years or older	R500	R750	R750
	Incorrect class of use as shown in the Plan Schedule	20% of the claim, in addition to any other applicable excess	20% of the claim, in addition to any other applicable excess	20% of the claim, in addition to any other applicable excess
	Off-road use (if selected on two-wheel motorcycle)	R5 000 , in addition to any other applicable excess	R5 000 , in addition to any other applicable excess	R5 000 , 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	Basic excess: Accidental damage, including write-off	R1 000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	Basic excess: Theft, attempted theft, hijacking, fire, lightning, explosion, storm, water, hail, snow, flood, earthquake or malicious damage	R1 000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R0 and any voluntary amount as selected and stated in the Plan Schedule	R0 and any voluntary amount as selected and stated in the Plan Schedule
	Basic excess: When the driver of the motor vehicle towing the caravan or trailer is 55 years or older	R0 and any voluntary amount as selected and stated in the Plan Schedule	R0 and any voluntary amount as selected and stated in the Plan Schedule	R0 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) – not applicable to 55 years or older	R500	R750	R750
	Incorrect class of use as shown in the Plan Schedule	20% of the claim, in addition to any other applicable excess	20% of the claim, in addition to any other applicable excess	20% 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

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

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

