



Life insurance that
rewards healthy living

The Severe Illness Benefit



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Cover for severe illness

The Severe Illness Benefit provides you with a lump sum if you become severely ill.

When choosing your level of cover you should consider any outstanding debt and other liabilities that you would have to settle if you were to become severely ill. It is also important to consider the cost of modifications or lifestyle changes that would be required as a result of a severe illness.

Discovery Life's Severe Illness Benefit 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.

A certain level of automatic cover for your children and parents is also included on the Classic Life Plan, at no additional cost.

How we assess your claim

You can be sure of comprehensive lifestyle protection for you and your family, and benefit payments calculated to relieve any financial burdens.

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 below:

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

Making multiple claims

We have structured the Severe Illness Benefit to cover all major body systems and to cover you for multiple claims. On the Classic Life Plan you can receive multiple claim payments, regardless of the severity of the subsequent claim and whether it is related or unrelated to the first claim (except for progressive illnesses like cancer).

By selecting the LifeTime Severe Illness Benefit on a Classic Life Plan, you also receive a market-first cancer relapse benefit. On recurrence of a cancer after a one-year remission period, you will receive an additional payment of 50% or 100% of your sum assured, based on the LifeTime Maximum selected. You can receive a maximum of two payments under this benefit for a sequence of related cancers.

Considering the long-term impact of an illness

Make sure you and your family are comprehensively protected against the impact of a severe illness, with the **LifeTime Severe Illness Benefit**.

More than simply looking at the initial impact of an illness, the LifeTime Severe Illness Benefit considers its long-term impact as well, taking into account the duration of the illness, possible medical treatment, assisted care required (for example, a nurse), and any necessary lifestyle changes (such as a wheelchair).

You can receive up to 200% of your insured amount, based on the long-term impact of the illness, as well as an additional payment of up to 15%, based on the number of dependants you have at the time of your claim. You also have the flexibility to limit your payout to 100% to allow for affordability constraints and your financial needs.

Additional benefits to provide you with further lifestyle protection

- **The Family Trauma Benefit:**
Covers each family member for specified accidental injuries, including burns, coma due to trauma, and medical emergencies requiring resuscitation or ICU stay.
 - **The Female Benefit:**
Covers cancers specific to women, as well as complications resulting from pregnancy, and osteoporosis.
 - **The Childbirth Benefit:**
Covers multiple births and congenital birth defects.
 - **The Early Cancer Benefit:**
Provides a payment of up to R160 000 for an extensive list of early cancers.
 - **The Global Treatment Benefit:** Covers you for international healthcare procedures and gives you access to the best medical practitioners and facilities in the world. This feature is automatically included in the Classic Life Plan.
 - **The Severe Illness BenefitBooster and Spouse Severe Illness BenefitBooster:** Boosts your cover by up to 40% at no extra cost, based on how your policy is structured.
 - **Automatic Child Severe Illness and ParentCare:**
Provide a certain amount of automatic cover for your children and parents, at no additional cost, on a Classic Life Plan.
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The trustee appointed by the Branch must hold the licensed insurer's assets representing at least 90% of policyholder liabilities in trust as imposed by a standard condition on the licence of the Insurer under section 12 of the Insurance Business (Bailiwick of Guernsey) Law, 2002 (as amended).

The information given in this document is based on Discovery's understanding of current law and practice in South Africa and Guernsey.

No liability will be accepted for the effect of any future legislative or regulatory changes.