

## Terms and Conditions for the Discovery Gap Cover special offer: three months free + lower premium for Essential Plans from the fourth month

The terms and conditions below apply to the Discovery Gap Cover special offer. The special offer gives qualifying Discovery Health Medical Scheme members three months of free gap cover if they join Discovery Gap Cover from 1 May to 1 June or from 1 November to 1 December. New joiners who are on any of the Discovery Health Medical Scheme Essential Plans (Essential Priority or Essential Saver or Essential Delta Saver or Essential Smart or Essential Dynamic Smart or Essential Core or Essential Delta Core) will also qualify for a lower premium when they start paying their premiums in their fourth month.

### Eligibility

1. A Discovery Health Medical Scheme member will qualify for this special offer when a new business application has been completed successfully across any of the Discovery Gap Cover activation channels.
2. To qualify for the special offer, Scheme members must:
  - a. Have an active Essential plan with Discovery Health Medical Scheme
  - b. Not **currently** have a gap cover product with any insurer and not **have had** a gap cover product with any insurer over the past 90 days.

### Terms and conditions

3. The promoter is Discovery Health (Pty) Ltd, which is also referred to as "us", "we" and "our". Discovery Gap Cover is a non-life insurance policy that is underwritten by Discovery Insure Ltd (registration number 2009/011882/06), a licensed insurer and an authorised financial services provider.
4. This Discovery Gap Cover special offer campaign will start on 1 May for new members who activate their gap cover to start any day during the period 1 May to 1 June or during the period 1 November to 1 December. The new member will start paying their premiums three months after the activation date (in their fourth month of cover). This campaign is effective from December 2023.
5. Discovery Health (Pty) Ltd has the right to stop this campaign at any time.
6. If Discovery Gap Cover stops this campaign in the future, all active members who are part of the campaign will still have the lower premium, until the next premium review.
7. We review premiums once every year. We therefore expect the premium rates to change on 1 January 2025.
8. This campaign only applies to new policies.
9. This offer is only for members who have not had an active gap product with any other insurer for up to 90 days before applying for Discovery Gap Cover.
10. We will apply the lower premium for members who, at the time of joining Discovery Gap Cover, have an active Discovery Health Medical Scheme membership and who are on an Essential Plan, as indicated above.
11. The lower premium will be applied to all Discovery Gap Cover policies on Essential Discovery Health Medical Scheme plans, both for single members and families, for which 54 is the maximum age at entry (that is, the age that the oldest member on the Discovery Health Medical Scheme plan will turn the year that they apply for gap cover).
12. Underwriting requirements will apply for the chosen Discovery Gap Cover plan. New joiners will have, as a minimum, a three-month waiting period (a period in which they aren't allowed to claim from their gap cover). This applies to all policies that start during the special-offer period.
13. Normal [rules](#) for Discovery Gap Cover (related to premiums, benefits, etc) will still apply. You can also see the rules in your policy documents.

### General

1. The Lower Essential Premium Campaign applies to:
  - a. All single-member Discovery Gap Cover policies on Essential Discovery Health Medical Scheme plans for which the policy start date is 1 December 2023 or later
  - b. All family Discovery Gap Cover policies on Essential Discovery Health Medical Scheme plans for which 54 is the maximum age at entry and the policy start date is 1 December 2023 or later.
2. Underwriting requirements will apply.
3. Normal rules for Discovery Gap Cover will still apply if the policyholder does not qualify for the Lower Essential Premium Campaign.