

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.

		Marsh Core	Marsh Essential	Marsh Classic	Marsh Purple
Section	Excess description	Excess	Excess	Excess	Excess
Motor vehicle	Basic excess: Accidental damage, including write-off and emergency repairs	R6,500 or your chosen amount, minimum R5,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	R5,500 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R5,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R5,000 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, malicious damage or third party liability	R6,500 or your chosen amount, minimum R5,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	R5,500 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	R2,500 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R1,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R1,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R1,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	Windscreen repairs	R0	R0	R0	R0
	Basic excess: When the driver of the motor vehicle is 55 years or older	R6,500 or your chosen amount, minimum R5,000, any additional excesses and any voluntary amount 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	R0 and any voluntary amount as selected and stated in the Plan Schedule
	Basic excess: Warranty	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	R3,000 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)	R750	R750	R750	R750
	Loss of or damage to keys, locks and remote control units (not applicable following theft or hijacking) - when the primary driver is 55 years or older	R750	R0	R0	R0
Theft of specified extra sound equipment	R750	R750	R750	R750	

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Section	Excess description	Excess	Excess	Excess	Excess
Motor vehicle	Theft of specified extra sound equipment – when driver of the motor vehicle is 55 years or older	R750	R0	R0	R0
	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	20% of the claim, in addition to any other applicable excess
	Night driving: any accident between 23:00 to 04:30	Additional R5,000	R0	R0	R0
	Any claim within 12 months of the Plan inception	Additional R3,000	R0	R0	R0
	Multiple Claims excess: More than one claim across all sections of the Plan	Additional R1,500	R0	R0	R0
	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	As stated in the Plan Schedule
Motorcycle	Basic excess: Accidental damage, including write-off and emergency repairs	R4,000 or your chosen amount minimum R2,500, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	R2,500 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R2,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R2,000 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	R4,000 or your chosen amount, minimum R2,500, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	R2,500 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: R1,500 or your chosen amount, minimum R1,000, any additional excesses and any voluntary amount 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 below R10,000: R750 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: R4,000 or your chosen amount, minimum R2,500, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	Sum insured above R10,000: R2,500 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	Sum insured above R10,000: R2,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	Sum insured above R10,000: R2,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	Basic excess: Windscreen replacement	R1,500 and any voluntary amount 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	R750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	Windscreen repairs	R0	R0	R0	R0

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Section	Excess description	Excess	Excess	Excess	Excess
Motorcycle	Basic excess: When the rider of the motorcycle is 55 years or older	R4,000 or your chosen amount, minimum R2,500, any additional excesses and any voluntary amount 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	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)	R750	R750	R750	R750
	Loss of or damage to keys, locks and remote control units (not applicable following theft or hijacking) – when rider of motorcycle is 55 years or older	R750	R0	R0	R0
	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	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	R5,000 , in addition to any other applicable excess
	Night driving: any accident between 23:00 to 04:30	Additional R4,000	R0	R0	R0
	Any claim within 12 months of the Plan inception	Additional R3,000	R0	R0	R0
	Multiple claims excess: More than one claim across all sections of the Plan	Additional R1,500	R0	R0	R0
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	As stated in the Plan Schedule	
Caravan and trailer	Basic excess: Accidental damage, including write-off	R2,500 or your chosen amount, minimum R1,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	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	R2,500 or your chosen amount, minimum R1,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	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	R2,500 or your chosen amount, minimum R1,000, any additional excesses and any voluntary amount 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	R0 and any voluntary amount as selected and stated in the Plan Schedule

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Caravan and trailer	Loss of or damage to keys, locks and remote control units (not applicable following theft or hijacking)	R750	R750	R750	R750
	Loss of or damage to keys, locks and remote control units (not applicable following theft or hijacking) – when the driver of the motor vehicle towing the caravan or trailer is 55 years or older	R750	R0	R0	R0
	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	20% of the claim, in addition to any other applicable excess
	Night driving: any accident between 23:00 to 04:30	Additional R2,500	R0	R0	R0
	Any claim that occurs within 12 months of inception	Additional R2,500	R0	R0	R0
	Multiple claims excess: More than one claim across all sections of the Plan	Additional R1,500	R0	R0	R0
	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	As stated in the Plan Schedule
Buildings	Basic excess: Including geysers	R2,500 or your chosen amount, minimum R2,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	R2,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R1,750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R1,750 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	R2,500 or your chosen amount, minimum R2,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	R2,000 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: Power surge	If optional benefit taken up: R2,500 or your chosen amount, minimum R2,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	R2,250 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R2,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R2,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	When the planholder is 55 years or older	R2,500 or your chosen amount, minimum R2,000, any additional excesses and any voluntary amount 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	R0 and any voluntary amount as selected and stated in the Plan Schedule

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Buildings	Pipes, water heating systems wear-and-tear	R1,500 in addition to any other applicable excess	R0	R0	R0
	Keys, locks and remote controls (not applicable in the event of theft)	R750	R750	R750	R750
	Keys, locks and remote controls (not applicable in the event of theft) – when the planholder is 55 years or older	R750	R0	R0	R0
	Swimming pool filters and borehole pumps – not applicable to 55 years or older	Plan exclusion	Plan exclusion	R750	R750
	Subsidence and landslip (limited and comprehensive)	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	R5,000 and any voluntary amount as selected and stated in the Plan Schedule
	Subsidence and landslip (limited and comprehensive) - when planholder is 55 years or older	R5,000 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	R0 and any voluntary amount as selected and stated in the Plan Schedule
	Any claim that occurs within 12 months of inception	R1,500 in addition to any other applicable excess	R0	R0	R0
	Multiple claims excess: More than one claim in any 12-month period	R1,500 in addition to any other applicable excess	R0	R0	R0
	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	As stated in the Plan Schedule
Household contents	Basic excess: Theft or attempted theft without visible signs of forced entry, damage caused by geysers, water or oil apparatus or pipes	R2,500 or your chosen amount, minimum R2,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	R2,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R1,750 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R1,750 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	R2,500 or your chosen amount, minimum R2,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	R2,000 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: Accidental damage and power surge	If selected R2,500 or your chosen amount, minimum R2,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	If selected R2,250 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R2,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R2,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule

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Household contents	Basic excess: Fire, lightning, explosion, storm, rain, hail, snow, flood, earthquake or malicious damage	R2,500 or your chosen amount, minimum R2,000, any additional excesses and any voluntary amount selected and stated in the Plan Schedule	R1,500 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	R2,500 , any voluntary amount 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	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)	R750	R750	R750	R750
	Keys, locks and remote controls (not applicable in the event of theft) – when planholder is 55 years or older	R750	R0	R0	R0
	Business goods and equipment – not applicable to 55 years or older	Plan exclusion	Plan exclusion	R750	R750
	Goods in storage – not applicable to 55 years or older	Plan exclusion	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	R5,000 and any voluntary amount as selected and stated in the Plan Schedule
	Comprehensive subsidence and landslip (if selected) – when planholder is 55 years or older	R5,000 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	R0 and any voluntary amount as selected and stated in the Plan Schedule
	Policy duration claim – less than or equal to 12 months. Any claim that occurs in 12 months of inception	R1,500 in addition to any other applicable excess	R0	R0	R0
	Multiple claims within 12 months across the policy. Multiple claims excess: More than one claim in any 12-month period	R1,500 in addition to any other applicable excess	R0	R0	R0
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	As stated in the Plan Schedule	
Portable possessions	Basic excess: All categories and sub-categories	R1,250 or your chosen amount minimum R1,000, any additional excesses and any voluntary amount as selected and stated in the Plan Schedule	R1,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R1,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R1,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule

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Section	Excess description	Excess	Excess	Excess	Excess
Portable possessions	Basic excess: When the planholder is 55 years or older	R1,250 or your chosen amount minimum R1,000, any additional excesses 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	R0 and any voluntary amount as selected and stated in the Plan Schedule
	Pedal cycle excess	R1,250 or your chosen amount minimum R1,000, any additional excesses and any voluntary amount as selected and stated in the Plan Schedule	R1,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R1,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R1,000 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	Pedal cycle excess: When planholder is 55 years or older	R1,250 or your chosen amount minimum R1,000, any additional excesses and any voluntary amount as selected and stated in the Plan Schedule	R0 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R0 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule	R0 or your chosen amount and any voluntary amount as selected and stated in the Plan Schedule
	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	20% of the claim, in addition to any other applicable excess
	Policy duration claim – less than or equal to 12 months. Any claim that occurs within 12 months of inception	R1,250 in addition to any other applicable excess	R0	R0	R0
	Multi-claimant – multiple claims within 12 months across the policy	R1,500 in addition to any other applicable excess	R0	R0	R0
	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	As stated in the Plan Schedule
Watercraft	Basic excess: Accidental damage, including write-off and outboard motors dropping off	R4,500 or your chosen amount minimum R3,000, any additional excesses 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	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	R4,500 or your chosen amount, minimum of R3,000, any additional excesses 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	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	R4,500 or your chosen amount, minimum R3,000, any additional excesses 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	R0 and any voluntary amount as selected and stated in the Plan Schedule

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Section	Excess description	Excess	Excess	Excess	Excess
Watercraft	Any claim that occurs within 12 months of inception	R2,500 in addition to any other applicable excess	R0	R0	R0
	Multiple claims excess: More than one claim in any 12-month period	R1,500 in addition to any other applicable excess	R0	R0	R0
	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	As stated in the Plan Schedule
Personal liability	Liability to other parties	R0	R0	R0	R0
	Cash cards and credit cards	R0	R0	R0	R0
	Full-house	R0	R0	R0	R0
	Hole-in-one	R0	R0	R0	R0
	Medical expenses of guests and domestic employees	R0	R0	R0	R0
	Tenant's liability	R0	R0	R0	R0
	Wrongful arrest	Plan exclusion	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	As stated in the Plan Schedule