



This annexure must be read together with your Discovery Business Insurance Plan Schedule and your Discovery Insure Plan Guide. This annexure replaces all previous annexures.

The excess amount you will need to pay for the insured event will be the total of your basic and any additional excess you or your company chose or that we applied.

Discovery Business Insurance

Excess Annexure

Excess Annexure

Class	Section	Excess description	Your Plan
Property class	Fire section	Basic excess (all cover types)	R2 500 and any voluntary or additional excess amount as selected and stated in the Plan Schedule
		Basic excess: Miscellaneous as defined – Accidental damage to domestic geysers	R500 OR 10% of claim value (minimum excess value of R500) and any voluntary or additional excess amount as selected and stated in the Plan Schedule
		Basic excess: Miscellaneous as defined – Vehicles	R3 500 for each vehicle and any voluntary or additional excess amount as selected and stated in the Plan Schedule
		Basic excess: Miscellaneous as defined – Hail and shade nets	R1 000 OR 10% of claim value (minimum excess value of R1 000 and a maximum value of R25 000) and any voluntary or additional excess amount as selected and stated in the Plan Schedule
		Basic excess: Malicious damage	R1 000 OR 10% of claim value (minimum excess value of R1 000) and any voluntary or additional excess amount as selected and stated in the Plan Schedule
	Buildings combined section	Basic excess (all cover types)	R2 500 and any voluntary or additional excess amount as selected and stated in the Plan Schedule
		Basic excess: Malicious damage	R1 000 OR 10% of claim value (minimum excess value of R1 000) and any voluntary or additional excess amount as selected and stated in the Plan Schedule
	Office contents section	Basic excess (all cover types)	R2 500 and any voluntary or additional excess amount as selected and stated in the Plan Schedule
		Basic excess: Malicious damage	R1 000 OR 10% of claim value (minimum excess value of R1 000) and any voluntary or additional excess amount as selected and stated in the Plan Schedule
	Business interruption section	Basic excess (all cover types)	R0 Only for perils insured under the Fire section of this plan for the same risk address. The basic excess will be applied in accordance with the underlying section, and any voluntary or additional excess amount as selected and stated in the Plan Schedule
	Accounts receivable section	Basic excess (all cover types)	R1 000 and any voluntary or additional excess amount as selected and stated in the Plan Schedule
	Accidental damage section	Basic excess (all cover types)	R2 500 and any voluntary or additional excess amount as selected and stated in the Plan Schedule

Class	Section	Excess description	Your Plan
Accident class	Theft section	Basic excess (all cover types)	R500 OR 5% of claim value (minimum excess value of R500) and any voluntary or additional excess amount as selected and stated in the Plan Schedule
	Money	Basic excess (all cover types)	R500 OR 5% of claim value (at a minimum excess value of R500) and any voluntary amount as selected and stated in the Plan Schedule.
	Glass section	Basic excess (all cover types)	R500 OR 5% of claim value (at a minimum excess value of R500) and any voluntary amount as selected and stated in the Plan Schedule.
	Goods-in-transit section	Basic excess (all cover types)	R2 500 OR 10% of claim value (at a minimum excess value of R2 500) and any voluntary amount as selected and stated in the Plan Schedule
		Additional excess (Basic [all cover types] + Additional Hijacking/ Theft or attempt of hijack or theft)	R2 500 OR 10% of claim value (at a minimum excess value of R2 500) and any voluntary amount as selected and stated in the Plan Schedule
	Fidelity guarantee section	Basic excess (all cover types)	R2 500 OR 10% of claim value (at a minimum excess value of R2 500) and any voluntary amount as selected and stated in the Plan Schedule
	Portable possessions section	Basic excess (all cover types)	R500 OR 10% of claim value (at a minimum excess value of R500) and any voluntary amount as selected and stated in the Plan Schedule
	Electronic equipment section	Basic excess (all cover types)	R1 500 OR 10% of claim value (at a minimum excess value of R1 500) and any voluntary amount as selected and stated in the Plan Schedule
Liability class	Public liability	Basic excess: Broadform basis liability cover	R2 500 and any voluntary or additional excess amount as selected and stated in the Plan Schedule
		Basic excess: Pollution cover	R2 500 and any voluntary or additional excess amount as selected and stated in the Plan Schedule
		Basic excess: Products liability cover	R2 500 OR 5% of claim value (at a minimum excess value of R2 500) and any voluntary amount as selected and stated in the Plan Schedule
		Basic excess: Defective workmanship liability cover	R2 500 OR 5% of claim value (at a minimum excess value of R500) and any voluntary amount as selected and stated in the Plan Schedule
		Basic excess: Negligent advice cover	R2 500 OR 5% of claim value (at a minimum excess value of R2 500) and any voluntary amount as selected and stated in the Plan Schedule
		Basic excess: Social media and multimedia cover	R2 500 OR 10% of claim value (at a minimum excess value of R2 500) and any voluntary amount as selected and stated in the Plan Schedule
		Basic excess: Crisis and reputational management cover	R2 500 OR 10% of claim value (at a minimum excess value of R2 500) and any voluntary amount as selected and stated in the Plan Schedule
	Employers liability section	Basic excess (all cover types)	R1 000 and any voluntary or additional excess amount as selected and stated in the Plan Schedule
	Cyber section	Basic excess (all cover types)	R0.00 and any voluntary or additional excess amount as selected and stated in the Plan Schedule
	Personal accident section	Basic excess (all cover types)	R0.00 and any voluntary or additional excess amount as selected and stated in the Plan Schedule

Class	Section	Excess description	Your Plan
Motor class	Motor specified section and Motor fleet section	Basic excess (all cover types) Vehicle type: Private/ business cars	R3 500 OR 5% of claim value (at a minimum excess value of R3 500) and any voluntary amount as selected and stated in the Plan Schedule
		Basic excess (all cover types) Vehicle type: Commercial vehicles up to 3 500 kg GVM, Commercial vehicles over 3 500 kg GVM <10 000 kg, Commercial vehicles >10 000 kg, Special types, Light delivery vehicles	R3 500 OR 5% of claim value (at a minimum excess value of R3 500) and any voluntary amount as selected and stated in the Plan Schedule
		Basic excess (all cover types) Vehicle type: Motorcycle	R3 500 OR 10% of claim value (at a minimum excess value of R3 500) and any voluntary amount as selected and stated in the Plan Schedule
		Basic excess (all cover types) Vehicle type: Buses	R3 500 OR 10% of claim value (at a minimum excess value of R3 500) and any voluntary amount as selected and stated in the Plan Schedule
		Basic excess (all cover types) Vehicle type: Trailers	R500 OR 10% of claim value (at a minimum excess value of R500) and any voluntary amount as selected and stated in the Plan Schedule
		Basic excess: Windscreen and window glass replacement	R500 OR 25% of claim value (at a minimum excess value of R500) and any voluntary amount as selected and stated in the Plan Schedule
		Basic excess: Vehicle type: All Windscreen repairs	R0
		Basic excess Vehicle type: All Theft, attempted theft, hijacking (vehicles with a 'vehicle security system' approved system (for all vehicle types)	R3 500 OR 5% of claim value (at a minimum excess value of R3 500) and any voluntary amount as selected and stated in the Plan Schedule
		Additional excess: (Basic [all cover types] + Additional) Vehicle type: All Theft, attempted theft, hijacking (vehicles without a 'vehicle security system' approved system)	R1 500 OR 5% of claim value (at a minimum excess value of R1 500) and any voluntary amount as selected and stated in the Plan Schedule
Additional excess: (Basic [all cover types] + Additional) Drivers under the age of 25 years or driver's licence validity is less than two years old	R1 500 and any voluntary or additional excess amount as selected and stated in the Plan Schedule		

Class	Section	Excess description	Your Plan
Motor class (continued)	Motor traders internal section	Basic excess: Damage to vehicle: Comprehensive	R3 500 OR 10% of claim value (at a minimum excess value of R3 500) and any voluntary amount as selected and stated in the Plan Schedule
		Basic excess: Damage to vehicle: Third party	R3 500 and any voluntary or additional excess amount as selected and stated in the Plan Schedule
	Motor traders external section	Basic excess: Loss or damage to vehicle: Comprehensive	R3 500 OR 10% of claim value (at a minimum excess value of R3 500) and any voluntary amount as selected and stated in the Plan Schedule
		Basic excess: Loss or damage to vehicle: Third party only	R3 500 and any voluntary or additional excess amount as selected and stated in the Plan Schedule

