

TERMS AND CONDITIONS FOR THE DISCOVERY GAP COVER STAFF OFFER

The following terms and conditions apply to the Discovery Gap Cover staff offer, which gives eligible Discovery Health employees who join Discovery Gap Cover from 1 December 2024 to 1 January 2025 an opportunity to get up to 50% discount of their Discovery Gap Cover.

1. The promoter is Discovery Gap Cover also referred to as 'us', 'we', and 'our'. Discovery Gap Cover is a non-life insurance policy, underwritten by Discovery Insure Ltd, registration number 2009/011882/06, a licensed insurer and an authorised financial service provider.
2. The Discovery Gap Cover staff offer campaign will start on 1 November 2024 to 15 December 2024.
3. This offer is available to employees with existing Discovery Gap Cover and employees that activate a new gap cover policy with a start date of 01 December 2024 or 01 January 2025.
4. This offer is open to employees who are of Discovery Health Medical Scheme, except for members who have a KeyCare plan.
5. The offer is a premium discount of up to 50% ending December 2025, depending on your chosen Discovery Gap Cover option. In 2026 normal staff rates apply.
6. All employees that are on the Discovery Gap Core option will receive a 50% discount, should an employee choose to be on Discovery Gap Comprehensive option, they will receive a 50% discount equivalent to the Core option.
7. Normal underwriting requirements will apply for this Discovery Gap Cover staff offer
8. This offer applies to employees who have completed a Health Check in 2024 by 15 December 2024.
9. This is an online activation offer only.

Eligibility

10. A Discovery Health employee will qualify for this staff offer when a sale has been completed via the Discovery Gap Cover online channel.
11. To qualify for the staff offer, the Discovery employee:
 - a. Must belong to any Discovery Health Medical Scheme plan, except for KeyCare plans
 - b. Must not currently have or had a gap cover product with any insurer in the last 90 days.

General

12. Underwriting requirements and waiting periods will apply.