



# Discovery Employee Benefits – Group Risk

Vunani Group Risk Life Plan

Summary of benefits – Category A

Group scheme number: 6600002147

# What Discovery Group Risk offers you

Welcome to Discovery Life Limited (Discovery Life). As an employee of Vunani , you are a member of the Vunani Group Risk Life Plan scheme, and this means that you have some important benefits. Please take a moment to read this document carefully to find out what benefits you may be entitled to in different circumstances.

## Your benefits

The Core Benefits selected are the Life Cover Benefit and the Income Continuation Benefit. Your employer selected these benefits to cover your most important insurance needs.

### Life Cover Benefit ( Unapproved Benefit)

#### Death before retirement age of 70

If you die before you retire, your nominated beneficiaries are entitled to the amount of cover displayed on your member benefit schedule. This means that your nominated beneficiaries will receive a multiple of 4 X your annual risk salary, up to a maximum of R 18 000 000 , as a lump-sum payment.

This benefit is an unapproved benefit, which means that the employer pays the contribution on your behalf to your risk policy and you pay fringe benefit tax on the premium. . Your employer is the policyholder. In the event of your death, the benefit will be paid to your nominated beneficiaries or to your estate if you have not nominated any beneficiaries. The benefit payable will be free of tax.

### The Mortgage Protector - Vitality-linked

If you die or become disabled, Discovery Group Risk will cover your bond repayments for up to 24 months. If this happens, we make the payments directly to the bank where you have your bond account. The number of instalments that we pay will depend on your Vitality status at the date of death or disability, as follows:

Vitality status at date of death or disability				
Blue	Bronze	Silver	Gold	Diamond
3 bond instalments	6 bond instalments	9 bond instalments	12 bond instalments	24 bond instalments

### The Group Risk Life Fund

The Life Fund is the financial foundation of the Group Risk Life Plan, and each member of the group scheme has their own individual Life Fund. We use the Life Fund to fund relevant payments for the benefits that your employer has selected for you.

## Global Education Protector

In addition to the above death benefit, the Global Education Protector pays towards the education of your children for a full-term education. Discovery Group Risk guarantees this payment up to the maximum limits set by Discovery Group Risk.

Benefit payments cover the following years of education:

- Preschool (Grade 0 or R) – one year
- Primary school (Grades 1 to 7) – seven years
- High school (Grades 8 to 12) – five years
- Tertiary education:
  - Three-year undergraduate degree or recognised trade diploma or certificate
  - Five-year BDS (dental) degree
  - Six-year MBS, MBChB (medical) degree

The Global Education Protector only covers the number of years related to the degree for which the student initially applied after completing Grade 12. The benefit will not cover any additional years if, thereafter, the student changes to a degree that takes more years to complete.

This benefit includes all South African universities, universities of technology (Technikons), recognised institutions providing for a trade (such as plumbing and electrical), as well as certain overseas universities.

As a child transitions between education facilities, the maximum increases in payments that we allow, up to the maximum benefit limits, are as follows:

- Before school going age (Grade 000 and Grade 00) until Grade 0 or R: up to 100%
- From preschool to primary school: up to 100%
- From primary school to high school: up to 20%
- From a school with no fees to one with fees: a maximum increase of up to R10 900.00 a year, applicable for preschool to primary school, and primary school to high school.

A residence and book allowance is available in the case of tertiary education, up to 40% of the actual tuition fees for a year.

- Residence allowance (tertiary education) – up to a maximum of 30% of the actual tertiary education fees
- Book allowance (tertiary education) – up to a maximum of 10% of the actual tertiary education fees.

We review the benefit maximums every year and we do not make benefit payments if, for any reason, the child does not attend an education facility. The Global Education Protector has no minimum benefit and does not allow any ex gratia (goodwill) payments. Included in the Global Education Benefit is the Private School Upgrade, which allows a child who is currently in public school to upgrade to a private school.

## Which education costs are covered?

The Global Education Protector pays the education costs for pre-primary, primary and high school, as well as university or tertiary education. It also covers 20 prestigious international universities, including Oxford,

Cambridge, Harvard, Yale and Princeton. For a full list of the universities or for more information, please contact the Discovery Group Risk call centre on 0860 04 76 87 or send an email to [groupinfo@discovery.co.za](mailto:groupinfo@discovery.co.za)

### **Private School Upgrade – Vitality-linked**

A child may apply to Discovery Group Risk to upgrade from their current school to a private school on the following conditions:

- On the date of the member's death, the member's Vitality status must have been at Bronze or higher.
- The application for the upgrade must occur within 12 months of the death of the member.
- The private school must already have accepted the child.

Payment of the benefit for a private school is limited to a maximum term of 12 years. Fees for private school education are limited to a maximum amount set by Discovery Group Risk from time to time (see general benefit limits).

### **Disability: Income Continuation Benefit (Core)**

This benefit pays you a monthly income of 75% of your monthly risk salary, up to a maximum of R 100 000 a month for a valid Income Continuation Benefit claim. We pay the benefit after a 3 month waiting period from date of disability.

We have added a retirement fund waiver to your existing disability benefit structure. This benefit will cover 10% of your retirement fund contributions as indicated on your member benefit schedule, up to a maximum of R 18 000 if you become disabled. The benefit will escalate on an annual basis by the lesser of 7.5% and the consumer price index.

This benefit pays an income either until:

- You have recovered sufficiently to return to work
- You are no longer deemed disabled according to the definition
- Your death
- You reach the normal retirement age of 65.

### **Additional benefits**

In addition to the disability pay out, we developed a range of products that go beyond those generally available to you.

### The Contribution Protector (12 months for Core)

Discovery Group Risk will pay your monthly contributions for other Discovery risk protection and retirement funding products, up to a maximum of 33% of your monthly benefit for up to 24 months. These products include:

- Individual Life Plan
- Discovery Retirement Optimiser
- Discovery Health Plan (in force at the date of disability)
- Vitality
- Discovery Retirement Annuities
- Discovery Insure.

We will also pay contributions to other medical schemes in force at the date of disability, subject to maximums set by Discovery Group Risk if the scheme member is the main member on the medical scheme.

### The Mortgage Protector - Vitality-linked

If you die or become disabled, Discovery Group Risk will cover your bond repayments for up to 24 months. We make payments directly to the bank where you have your bond account. The number of instalments paid will depend on your Vitality status at the date of death or disability:

VITALITY STATUS AT DATE OF CLAIM EVENT				
Blue	Bronze	Silver	Gold	Diamond
3 months	6 months	9 months	12 months	24 months

### Performance Bonus Protector - Vitality-linked

Performance bonuses may form a significant part of your remuneration. However, traditional disability income excludes performance bonuses. The Performance Bonus Protector pays up to 100% of your average past net-of-tax bonuses if you become permanently disabled. Your Vitality status at the time of disability determines the percentage you receive:

VITALITY STATUS AT DATE OF CLAIM EVENT				
Blue	Bronze	Silver	Gold	Diamond
10%	20%	50%	75%	100%

The maximum bonus as a percentage of annual risk salary is 50% on the Core Option . We pay the Performance Bonus Protector for a maximum of 24 months. We base the Performance Bonus Protector on the average of your bonuses (net-of-tax) paid in the three years before qualifying for a Category A disability payment.

## You are entitled to additional benefits

The Plus Benefits selected is the Funeral Cover Benefit. Your employer selected this benefit to provide additional risk cover.

### Family Funeral Benefit

This benefit pays a lump-sum amount if you, your spouse or your children die, according to the maximums below:

Maximum benefits: Funeral Cover Benefit		
Funeral Cover Benefit	Age reached	Lump-sum benefit
	<b>Member</b> (age from 16 to below 70)	<b>R 30 000</b>
	<b>Spouse</b> (age from 16 to below 70)	<b>R 30 000</b>
	<b>Child</b> (age from 15 to below 21)	<b>R 30 000</b>
	<b>Child</b> (age from 6 to below 15)	<b>R 15 000</b>
	<b>Child</b> (age from 0 to below 6)	<b>R 9 000</b>
	<b>Stillborn</b> (death of the foetus after the 26th week of pregnancy)	<b>R 3 750</b>

## You can continue your Group Risk benefits after leaving your company

The policyholder may select the Continuation Option to enable members to have an individual Life Plan with Discovery Life for the same benefits they enjoyed under the Group Risk Life Plan. The rules, terms and conditions applicable to the individual Life Plan govern a conversion to an individual Life Plan., as defined by Discovery Life at the time of the conversion. You may exercise the continuation option within 30 days as detailed below:

**For the Core Life Cover Benefit** – If you leave the service of the policyholder or end your employment with the policyholder for any reason on or before age 65.

**For the Global Education Protector** – If you leave the service of the policyholder or end your employment with the policyholder for any reason on or before age 55.

**For the Core Income Continuation Benefit, Capital Disability Benefit and Severe Illness Benefit** – If you leave the service of the policyholder or end your employment with the policyholder for any reason on or before age 60.

**For the Funeral Cover Benefit** – If you leave the service of the policyholder or end your employment with the policyholder for any reason on or before age 65.

In addition, you may also exercise the continuation option when the policyholder ends the Group Risk Life Plan for any reason other than to enter into an insurance contract with another insurer.

### **Pre-existing conditions may affect the claim**

In the case of disability and severe illness, Discovery Group Risk will not pay a claim during the first twelve months of the insured person becoming a member under certain conditions. This applies if, in the opinion of Discovery Group Risk, the claim is directly or indirectly attributable to an injury or illness for which you sought medical advice or knew about (or could reasonably be expected to have known about) during the six months before joining the scheme.

### **Free Cover Limit Multiplier**

The Free Cover Limit Multiplier gives you a higher free cover limit, therefore reducing medical underwriting, if you are on Vitality. All employees are entitled to cover without medical underwriting up to the free cover limit. Discovery Group Risk grants cover that is higher than the free cover limit once we receive the required medical evidence. This benefit allows you to increase your free cover limit, depending on your Vitality status.

### **Vitality**

Vitality is available if at least 50% of employees with a Discovery Life Plan are members of Discovery Health Medical Scheme. If the employee benefit scheme has 50% or more of their main members on Discovery Health Medical Scheme, all the other members can also join Vitality through the Discovery Group Risk Life Plan.

### **Important information**

This is a summary of your benefits. Please read it in conjunction with the Discovery Group Risk Life Plan Guide, General Benefit Limit document, as well as your scheme member benefit schedule to understand the full terms and conditions. The information in the Discovery Group Risk Life Plan Guide and the Client Benefit Schedule will always apply if there is any conflict with this summary.

### **Let us know if you have any queries**

We would like you to know and understand your benefits for your own peace of mind. If you need any information, please contact us and we will be happy to assist.

### **Discovery Group Risk contact centre**

Tel: 0860 04 76 87

E-mail: [groupinfo@discovery.co.za](mailto:groupinfo@discovery.co.za)

## Communication with Discovery Group Risk

### The Group Risk member zone

Discovery Group Risk offers a fully integrated, secure and seamless servicing platform that allows you access to real-time information on our website.

#### Member zone

The member zone gives you access to your Discovery Group Risk information at any time, allowing you to interact with Discovery Group Risk at your convenience. On the member zone, you can:

- View your benefits and cover
- Update or change beneficiary details
- Explore the claims process
- Access claim forms when necessary.

### Updating your beneficiary details

*When someone loses a family member, there is little that can soothe the sense of loss and grief. For many South Africans, a death in the family also brings financial burden.*

Many difficulties can arise if you have not left clear instructions about the distribution of your death and funeral (unapproved) benefits. The absence of clear instructions can lead to major delays in finalising a deceased member's affairs. This can result in unnecessary distress and financial difficulty for your dependants.

### Updating of personal details and beneficiary list

At Discovery Group Risk, we are always trying to improve the service we offer you. To deliver a quality service, we need to have your correct details.

### Have you gone over your list of beneficiaries recently?

It is very important that you keep this list up to date because your Group Risk benefits are not a part of your will. If we need to make a benefit payment to your beneficiaries and this list is outdated, the wrong person will receive the payment. Keep changes in your family structure and relationship status in mind.

**Please take the time to make sure we have your correct details and let us know if we have to make any changes.**

### Now you can update your beneficiaries on our website

We have improved our website to allow scheme members to add and change beneficiaries for your death and funeral (unapproved) benefits.



## How to access this tool

### Register first

First-time users can access our website by logging in to [www.discovery.co.za](http://www.discovery.co.za) and following the registration process detailed below.

1. Go to [www.discovery.co.za](http://www.discovery.co.za)
2. Click on the **Register** button on the top right-hand side of the screen.
3. Identify yourself by selecting either your South African ID number or passport number from the drop-down list and enter the relevant number.
4. On the same page, select a suitable notification method from the drop-down list. The choices are either SMS or email. If you choose SMS, you'll need your cellphone handy. If you choose email, you'll need your email system to be connected and open to receive the temporary PIN (personal identification number) code that will be emailed to you. The PIN code is a temporary code that is unique and expires within seven days. You will need this code to continue with the registration process.
5. Once you've selected the relevant notification method and confirmed your email address or cellphone number, click **Send** to continue with the registration.
6. The next page will prompt you for the PIN code you received by email or SMS, depending on the notification method that you selected in the previous step. Once you've entered the PIN code correctly, click on **Continue**.
7. You are one step away from creating your username. You have the option to select a username from the suggested list or create your own. The username is permanent, so you will not be able to change it once you have made your selection. It is also case-sensitive and must be between 6 and 15 characters.
8. You will need to confirm your own password. Passwords must contain a minimum of six characters and must be a combination of letters and numbers.
9. Please read and accept the terms and conditions.
10. Once you have supplied all the details, simply click on **Next** to confirm your registration.

If you have any trouble with the registration, please call us on 0860 10 06 96 or email us at [webinfo@discovery.co.za](mailto:webinfo@discovery.co.za) to allow us to update your information and assist you. The Digital Support team is available from 07:00 to 18:00, Mondays to Fridays, and from 8:00 to 12:00 on Saturdays.

## How to interact with Discovery Group Risk once you have registered and logged in

The **You and Your Family** tab on [www.discovery.co.za](http://www.discovery.co.za) gives you access to your life insurance information at any time, allowing you to interact with Discovery Group Risk at your convenience.

### Updating your beneficiary details

You can update your beneficiary information by clicking on **Group Risk** from the options available under the **Your Discovery Products** section. Click on the scheme number under the section **Your cover through your employer**. You will be able to capture beneficiaries under **Beneficiary information**.

### What you can view

- A definition of a beneficiary
- An example of a completed beneficiary nomination form
- A history of your beneficiary details

### What you can change

- The beneficiary details on your unapproved benefits
- The percentage split per beneficiary

### What is a beneficiary?

A beneficiary can be an individual, estate, trustee or institution. This is who you nominate to receive, or who may become eligible to receive benefits under a will, insurance policy, annuity, trust, retirement plan or other contract.

### Who can you nominate as a beneficiary?

You can nominate a person (for example, a spouse, child, parent, or third party) or an organisation (for example, an estate, trust, or institution). You have to submit the following compulsory information when selecting the beneficiary type:

Beneficiary type		
Compulsory information	Person	Organisation
Name	x	x
Surname	x	
ID or passport number	x	
Date of birth	x	
Benefit % split	x	x
Address	x	x
Contact details	x	x

### Why it is important for you to update your beneficiary details

- The Group Risk claims team needs clear instructions regarding the distribution of the unapproved benefits. They'll use the most recent details that you have captured online if a claim arises.
- The absence of clear instructions can lead to major delays in finalising a deceased member's affairs, which can result in unnecessary distress and financial difficulty for their dependants.
- To avoid payment of the unapproved benefits into the estate of the scheme member.
- To prevent any unnecessary delays in the claim assessment and payment process.

### What you need to do

- Complete and submit your beneficiary details online.
- Review your beneficiary details regularly at any life-changing event, for example, birth, marriage, death, divorce, etc.
- Read and understand the terms and conditions on our website.
- When providing us with personal information about any third party on your Discovery Group Risk Life Plan, you have to confirm that they have provided you with the necessary permission to disclose that information to us.

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## Important information

- We may pay proceeds due to minors (persons under the age of 18) to a trust or a guardian's fund.
- We may also pay such proceeds to a legal guardian of the minor if we receive the necessary indemnity from the legal guardian.
- Scheme members with approved benefits will not be able to capture their beneficiary details online because this is the responsibility of the trustees of the scheme.

## How to avoid a delay in assessment and payment of a claim

We need the documents listed below to assess and process any claims submitted on your Group Risk policy as a result of any life-changing event. This will enable us to deliver in accordance with our service promise to you.

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### Important to note

- The employer must sign and stamp completed claim forms for group schemes.
  - If the member nominates a minor on the beneficiary nomination form, a trust must be set up for the minor. You (the employer) can assist the member to set up a trust for this purpose.
  - We need proof of banking details for the payment of benefits to the retirement fund in the case of approved benefits.
  - Discovery Group Risk reserves the right to request further information to validate a claim.
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### Life Cover Benefit (LCB)

- A fully completed death claim form, signed and stamped by the employer representative of the group scheme. Please include the representative's designation
- A copy of the principal member's ID document and the claimant's ID document or birth certificate, where applicable. For smart IDs, we need copies of both the front and back of the member's smart ID.
- Proof of income or last payslip of principal member
- Banking details of the beneficiary or institution, including a cancelled cheque or bank statement that is stamped by the bank and that states the branch code and account number
- Certified copy of the beneficiary's identity document or a certified copy of both the front and back of the beneficiary's smart ID
- For adopted children, any official document from the Department of Social Welfare or any other government department that deals with the administration of adoptions
- A copy of the *Discovery Group Risk Beneficiary nomination form*
- Proof of relationship to the deceased person (for example, certified copy of the marriage certificate, affidavit, certified lobola letter signed by a chief or priest)
- Copy of the member's bond statement reflecting the past 12 months' bond repayments if the principal member is a member of Vitality
- If the cause of death is unnatural, a statement by police or an accident report
- Copy of leave records, attendance register records, access card records or employer payroll screenshots if the member was not at work before the date of passing
- Certified copy of the death certificate (we only accept a computerised BI-5 or handwritten death certificate in the case of foreign nationals who passed away in South Africa)
- Certified copy of the deceased person's identity document or a certified copy of both the front and back of the deceased person's smart ID
- Copy of the Notice of Death/Still Birth (BI 1663/DHA 1663) document (issued by the attending doctor/ funeral parlour at the time of death)
- If the deceased person is aged between 21 and 24, a document from the education institution (college, technikon or university) stating that the deceased child is a registered student, if applicable

### Funeral Cover Benefit (FCB)

- A fully completed funeral claim form, signed and stamped by the employer representative of the group scheme. Please include the representative's designation.
- A copy of the principal member's ID document and the claimant's ID document or birth certificate, where applicable. For smart IDs, we need copies of both the front and back of the member's smart ID.
- Proof of income or last payslip of principal member
- Banking details of the beneficiary or institution, including a cancelled cheque or bank statement that is stamped by the bank and that states the branch code and account number
- Certified copy of the beneficiary's identity document or a certified copy of both the front and back of the beneficiary's smart ID

- For adopted children, any official document from the Department of Social Welfare or any other government department that deals with the administration of adoptions.
- A copy of the *Discovery Group Risk Beneficiary nomination* form, if applicable.
- Proof of relationship to the deceased person (for example certified copy of the marriage certificate, affidavit, certified lobola letter signed by a chief or priest)
- If the cause of death is unnatural, a statement by police or an accident report
- Copy of leave records, attendance register records, access card records or employer payroll screenshots if the member was not at work before the date of passing
- Certified copy of the death certificate (we only accept a computerised BI-5 or handwritten death certificate in the case of foreign nationals who passed away in South Africa)
- Certified copy of the deceased person's identity document or a certified copy of both the front and back of the deceased person's smart ID
- Copy of the Notice of Death/Still Birth (BI 1663/DHA 1663) document (issued by the attending doctor or funeral parlour at the time of death)
- If the deceased person is aged between 21 and 24, a document from the education institution (college, technikon or university) stating that the deceased child is a registered student, if applicable

### Global Education Protector

- A fully completed death claim form, signed and stamped by the employer representative of the group scheme. Please include the representative's designation.
- A copy of the principal member's ID document and the claimant's ID document or birth certificate, where applicable. For smart IDs, we need copies of both the front and back of the member's smart ID.
- Proof of income or last payslip of principal member
- Banking details of the beneficiary or institution, including a cancelled cheque or bank statement that is stamped by the bank and that states the branch code and account number
- Certified copy of the beneficiary's identity document or a certified copy of both the front and back of the beneficiary's smart ID
- The Global Education Protector form, completed by the education institution as well as the parent or guardian of the child (required annually)
- A copy of the unabridged birth certificate of the child indicating the parents' details
- For adopted children, any official document from the Department of Social Welfare or any other government department that deals with the administration of adoptions
- Proof of the member's payments or maintenance support 12 months before the date of death
- If the deceased person was divorced, a copy of his or her last will and testament and maintenance court order
- A copy of the last report card or results, confirming a pass or fail (required annually)
- **Please note:** Global Education Protector proceeds are payable after the successful payment of the Life Cover proceeds

### Income Continuation Benefit, Limited-term Income Continuation Benefit, Capital Disability Benefit and Severe Illness Benefit

- A copy of the principal member's ID document and the claimant's ID document or birth certificate, where applicable. For smart IDs, we need copies of both the front and back of the member's smart ID.
- Banking details – bank statement or cancelled cheque of all entities/institutions to be paid if we approve the claim
- A comprehensive report from a treating specialist, based on a recent consultation. The report must include the diagnosis, symptoms, onset and course of the disease or impairment, other organs or systems involved, the treatment the claiming member received, the response to the treatment and planned further treatment, and comments on the impairments that have been, and are currently preventing the member from working

- Copies of all existing medical reports, certificates, file notes, pre- and post-operation reports and treatment records relevant to the condition for which the member is claiming for from all doctors, therapists, pharmacists, clinics and hospitals consulted
- Results of special investigations, tests and other objective medical evidence such as full blood count results, sputum test results, chest X-ray reports, scan reports, histology reports, lung function test results, kidney function test results, EEG, ECG and ECHO reports, HIV blood test results and CD4 count results. Please submit these together with medical reports, and objective evidence to support all the findings of medical reports.
- A fully completed employer's statement
- A fully completed claimant's statement
- A fully completed consent form
- Leave and attendance records
- A fully completed job description questionnaire
- A medical scheme statement if the claiming member is not a member of Discovery Health Medical Scheme.

While the doctor's opinion or certificate on whether or not the claimant is disabled is valuable and considered in our assessment, we must have the documentation that supports the conclusion. The doctor's opinion alone is not enough for us to approve the claim. The more the doctor can document the presence of symptoms with laboratory tests and other objective methods, the better. Important: Please answer all questions in full, do not leave any questions blank or draw a line across the space for the answer. Please note that we may request further medical evidence if the findings about the member's condition is not conclusive. The member is responsible for payment of all documentation, including all medical documents and all evidence necessary to assess the claim. For speedy assessment and decision on claims, please submit all the necessary documents timeously and at the same time to [groupriskclaims@discovery.co.za](mailto:groupriskclaims@discovery.co.za)

### **Death of a foreign national**

For death claims submitted for foreign nationals, delays can occur due to the absence of a copy of the death certificate (computerised B15). In the case of death claims for foreign nationals, the below information (in addition to the standard documents) will assist greatly in the investigation to confirm death to speed up the payment of the proceeds:

- A copy of the death certificate from the country of origin, with an official stamp
- The name and contact details of the funeral parlour. If a funeral parlour was not involved, please provide a letter or affidavit from the authorities, with an official stamp
- Hospital records and contact details
- A medical report by the treating doctor immediately before death
- A voter's card, in certain countries, replaces the ID document
- An affidavit from a human resources representative if the human resources representative attended the funeral
- The burial certificate
- The repatriation receipt if the remains were transported.

We pay the proceeds of any benefit in rand, not exceeding the rand maximums applicable, to a South African banking institution.

### **Notification of claims**

#### **Disability or severe illness**

Submit claims in writing to Discovery Group Risk within three months of the date of the member's or insured person's disability or severe illness.

#### **Death**

Submit claims in writing to Discovery Group Risk within six months of the member's or insured person's death.

### **Discovery Group Risk may also request other documents or medical evidence to assess the claim**

**Disability or severe illness**

Please submit all documents required to assess a claim within six months of the date of the member's or insured person's disability or severe illness

**Death**

Submit claims in writing to Discovery Group Risk within nine months of the member's or insured person's death.

**Please note:** Discovery Group Risk may reject a claim if you fail to submit a claim and all documents required to assess the claim within these periods.

**Communication**

We communicate with and obtain claims information, requirements and feedback from the financial adviser of the policy first, unless the financial adviser has instructed otherwise. With the exception of the initial Global Education Protector requirements and claim, we communicate with the guardian, surviving parent or education institution for subsequent years of payment.

**Pre-existing conditions**

We will reject claims related to certain pre-existing conditions. These are claims that are directly or indirectly attributable to any physical defects, illnesses, bodily injuries or diseases that the member suffered from, was aware of (or ought reasonably to have been aware of), or had sought medical advice or treatment for before the date of joining the plan. This applies if these physical defects, illnesses, bodily injuries or diseases would have qualified, during the first 12 months of the member joining the plan, for a claim under the Severe Illness Benefit, Income Continuation Benefit, or Capital Disability Benefit – whether such a claim is made or not. Discovery Life's medical panel makes this decision.

This condition excludes claims for the Life Cover Benefit and the Funeral Cover Benefit.

## Complaints procedure

Discovery Group Risk has an internal complaints resolution system where we undertake to resolve complaints from our policyholders and clients as promptly and fairly as possible.

### What to do to resolve your complaint

#### Speak to your financial adviser

If you have any concerns around your Discovery Group Risk policy or the financial advice you have been given, first discuss it with your financial adviser. If you are still not satisfied, submit the complaint to the financial adviser in writing, if you have not done so already. Remember to have all relevant documents supporting your concerns available to assist the financial adviser to resolve your concerns.

#### Contact the Discovery Group Risk Complaints Department

If you are not satisfied with the response you have received from your financial adviser, or you prefer to raise a complaint directly with us, please send us your complaint in writing together with any supporting documents. Our email address is [Group\\_Risk\\_Complaints@discovery.co.za](mailto:Group_Risk_Complaints@discovery.co.za). Please make sure that the following requirements are met in order for us to attend to your complaint as soon as we receive it:

- Your complaint must be in writing
- Your Discovery Group Risk policy number related to the complaint should be included
- You should provide us with specific information, correspondence and documents relevant to your complaint.

#### Contact the relevant Ombudsman

If your complaint has still not been resolved to your satisfaction, or we have failed to respond to your complaint within six weeks, then you may submit your complaint to the relevant Ombudsman, depending on the nature of your complaint. You may pursue the complaint with the Ombudsman within six months from the date that Discovery Group Risk has responded to your complaint in writing.

### Contact the FAIS Ombud for complaints about financial advisers or Discovery Group Risk

The FAIS Ombudsman is an independent and impartial dispute resolution tribunal which investigates, considers and disposes of complaints by consumers regarding financial services rendered by Financial Services Providers (such as Discovery Group Risk). The Ombudsman provides a fair, unbiased, reasonable, economical and expeditious relief to the ordinary person, at no charge.

#### Contact details:

The FAIS Ombud

Kasteelpark Office Park, 2<sup>nd</sup> Floor, Orange Building  
Cnr Nossob & Jochemus Streets, Erasmuskloof, Pretoria  
Tel: 012 470 9080/012 762 5000  
Fax: 012 348 3447  
Email: [info@faisombud.co.za](mailto:info@faisombud.co.za)  
Website: [www.faisombud.co.za](http://www.faisombud.co.za)

### Contact the Ombudsman for Long-term Insurance for complaints about your policy

The office for the Ombudsman for Long-term Insurance mediates in disputes between subscribing members, for example, Discovery Group Risk, of the long-term insurance industry and policyholders, regarding insurance contracts. It is an independent office that is accountable to an independent Long-term Ombudsman Council for providing an efficient and independent service to policyholders and others in response to disputes arising from long-term insurance policies.

#### Contact details:

The Long-term Insurance Ombudsman  
Private Bag X45, Claremont, 7735  
3rd Floor, Sunclare Building, 21 Dreyer Street, Claremont, Cape Town, 7700  
Tel: 0860 103 236  
Fax: 021 674 0951  
Email: [info@ombud.co.za](mailto:info@ombud.co.za)



Website: [www.ombud.co.za](http://www.ombud.co.za)

### **Contact the Pension Funds Adjudicator for complaints about your retirement savings with Discovery**

The office of the Pension Funds Adjudicator investigates and decides on complaints lodged in terms of the Pension Funds Act. The Pension Funds Act covers products such as retirement annuities, like the Discovery Retirement Optimiser.

#### **Contact details:**

The Pension Funds Adjudicator

P.O. Box 580, Menlyn, 0063

4th Floor, Riverwalk Office Park, Block A, 41 Matroosberg Road, Ashlea Gardens, Pretoria, 0181

Tel: 012 346 1738

Fax: 086 693 7472

Email: [enquiries@pfa.org.za](mailto:enquiries@pfa.org.za)

Website: [www.pfa.org.za](http://www.pfa.org.za)

### **For POPIA related complaints or concerns**

If you believe that we have used your personal information contrary to this Privacy Statement, you must first attempt to resolve any concerns with us.

#### **Contact details:**

Discovery Group Risk

Tel: 0860 04 76 87

Email: [groupinfo@discovery.co.za](mailto:groupinfo@discovery.co.za)

If you are not satisfied after this process, you have the right to lodge a complaint with the Information Regulator, under POPIA.

#### **Contact details:**

The Information Regulator (South Africa)

SALU Building,

316 Thabo Sehume Street, Pretoria

Tel: 012 406 4818

Fax: 086 500 3351

Website: [info@justice.gov.za](mailto:info@justice.gov.za)