

## TERMS AND CONDITIONS FOR THE DISCOVERY GAP COVER ESSENTIAL CAMPAIGN

The following terms and conditions apply to the Discovery Gap Cover Lower Essential Premium Campaign, which gives eligible Discovery Health members who join Discovery Gap Cover from 1 December 2023 onwards, a lower premium.

### Terms and conditions for the Lower Essential Premium Campaign

1. The promoter is Discovery Gap Cover, also referred to as 'us', 'we', and 'our'. The promoter is Discovery Gap Cover (Pty) Ltd, 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 services provider.
2. The Lower Essential Premium Campaign will start from December 2023 for three months with a possibility to extend.
3. Discovery Gap Cover has the right to stop this campaign at any time.
4. Should Discovery Gap Cover stop this campaign in 2024, all active members part of this campaign will still have access to the lower premium, until the next premium review.
5. Premiums are reviewed on an annual basis (once per year). The new premiums rates are therefore subject to change on 1 January 2025.
6. This campaign applies to new policies only.
7. The lower premium will be applied to members, who at the time of joining Discovery Gap Cover have an active Discovery Health Medical Scheme membership and are on an Essential plan.
8. The lower premium will be applied to all Essential Single Gap Cover policies and Essential Family Gap Cover policies with a maximum age at entry below 55.
9. Underwriting will apply.
10. Normal [rules](#) for Discovery Gap Cover in terms of premiums, benefits etc. will still apply. The rules will be outlined in your policy documents.

### Eligibility

1. A new Discovery Gap Cover policy, with a start date of 1 December 2023 onwards, will qualify for the lower premium if the member has an active Discovery Health Medical Scheme membership and is on an Essential plan.

### General

1. The Lower Essential Premium Campaign will be applicable to:
  - a. All single Discovery Gap Cover policies on Essential Discovery Health Medical Scheme plans with policy start dates of 1 December 2023 and onwards, as well as
  - b. all family Discovery Gap Cover policies on Essential Discovery Health Medical Scheme plans with a maximum age at entry below 55 and with policy start dates of 1 December 2023 and onwards.
2. Underwriting requirements will apply
3. Normal rules for Discovery Gap Cover will still apply should the policy holder not qualify for the lower Essential Gap Cover Campaign.