

2025 DISCOVERY EMERGENCY COVER



Discovery Emergency Cover is an affordable insurance product. It provides clients with the peace of mind that they and their family can access quality private emergency hospital care following an accidental healthcare emergency. With cover of up to R1 million per event, Discovery Emergency Cover provides you with financial security when faced with the significant unforeseen costs of urgent medical care.

The DiscoveryEmergency Cover covers the following trauma conditions:

- Burns
- Head injuries, chest injuries and severe fractures caused by a fall
- Loss of an arm, hand, leg or foot
- Near drowning
- Poisoning or a serious allergic reaction that may cause death
- Injuries resulting from a crime, sexual assault, a car accident or an injury at work



Emergency event cover

If you or a family member on your policy experiences a traumatic event, you have cover for medical evacuation services to the most clinically appropriate hospital facility.



To-take-out medicine

Medicine prescribed after treatment in the casualty unit or in the hospital must be collected from a pharmacy. This is subject to a limit of R300 per event.

This will accumulate to the overall limit for the event.



Medical evacuation

If you experience a traumatic event, you have cover for medical evacuation services to the most clinically appropriate hospital facility.



Stabilisation and treatment when admitted to hospital

You and your family members on your policy also have cover for stabilisation and treatment in hospital. Depending on the option you choose, you are covered up to R400,000 or R1 million for each admission for hospital and related accounts. We will pay the service provider directly. If you or a dependant on your policy is stabilised or admitted to hospital and the hospital and related accounts add up to the Emergency Benefit limit, you will be transferred to a state facility or sent home if stable. If the treatment costs more than your cover limit, you will have to pay the rest of the costs from your own pocket.



Underwriting

A one-month general waiting period will be applied on all new policies and additions.



Discovery Emergency Cover gives access to emergency private healthcare services for a broad range of traumatic events.



Accessing Ambulance Services

In the case of a medical emergency, you have access to ambulance services through Netcare 911.

You can call Netcare 911 on **0860 999 911** for assistance.

Contact **0860 22 22 71** for preauthorisation for medical services covered on the Trauma Benefit.



Contact us

If you need more information, email **emergencycover@discovery.co.za** or contact us on **0860 22 22 71**.

Claims can be submitted to **claims@discovery.co.za**

For administration queries, please email: **emergencycoveradmin@discovery.co.za**

If you have any complaints, please email: **emergencycoverescalations@discovery.co.za**

If you still have concerns, you can contact Discovery's Group Compliance at: **compliance@discovery.co.za**