

# Discovery Trauma Cover



Discovery Trauma Cover is an affordable insurance product that 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 Trauma Cover provides clients with financial security when faced with the significant unforeseen costs of urgent medical care.

# Affordable insurance to cover private healthcare costs for accidental emergencies

Every day, thousands of South Africans suffer an accidental emergency that requires urgent medical treatment, with a related financial burden that can overwhelm their financial security. Discovery Trauma Cover aims to ease this financial burden, with cover that makes urgent medical treatment in private hospitals accessible and affordable.



**Discovery Trauma Cover**

EMERGENCIES AND CLIENT SERVICE

0860 444 779

The graphic features a dark blue background with a repeating pattern of small white icons. On the left, there is a white line-art illustration of an ambulance and a hospital building. The text is in white and teal colors.

Discovery Trauma Cover is an affordable insurance product that covers the unforeseen costs of private ambulance transport and emergency medical treatment for accidental emergencies.

## FOLLOWING AN ACCIDENTAL EMERGENCY, DISCOVERY TRAUMA COVER WILL COVER THE COSTS OF:

- 01** Evacuating the patient by private ambulance services, in partnership with Netcare 911, to the nearest private hospital's casualty unit
- 02** Stabilising the patient in the casualty unit
- 03** Emergency medical treatment for the patient in the private hospital

Clients can choose to have **R400,000** or **R1,000,000** cover for each accidental emergency.

## MONTHLY PREMIUMS

	R400,000 per event	R1,000,000 per event
Main policy holder	<b>R160</b>	<b>R224</b>
Adult dependant	<b>R160</b>	<b>R224</b>
Child dependant	<b>R60</b>	<b>R99</b>

# TECHNICAL DETAILS

---

## What is covered

All cover is subject to a one-month waiting period.

Discovery Trauma Cover will cover the cost of ambulance services and medical treatment in a casualty unit and private hospital for the following accidental medical emergencies:

- Burns
- Head injuries, chest injuries or severe fractures as a direct result of a fall
- Loss or near-loss of an arm, hand, leg or foot
- Near-drowning
- Poisoning or a serious allergic reaction that may cause death
- Severe injuries as a direct result of crime, sexual assault, a car accident, or an accident at work.

## Ambulance Services

- Ambulance services are provided in partnership with Netcare 911.
- Following an accidental emergency, the patient will be transported to the nearest and most clinically appropriate hospital.
- For life-threatening accidental emergencies, the patient will be transported to the nearest private hospital.
- For all other accidental emergencies, the patient will be transported to the nearest of Discovery Health's preferred private hospitals.

## Medical Treatment

- The cost of in-hospital stabilisation and treatment in a private hospital for a patient following an accidental emergency is covered up to the selected limit of either R400,000 or R1,000,000 per accidental emergency event.
- Once the benefit limit is reached, the patient will be responsible for the cost of any and all treatment over and above the cover limit they selected, or the patient may choose to be discharged or transferred to a public hospital.

## To Take-Out Medication

- Medicine prescribed to the patient after treatment in hospital and dispensed by a pharmacist will be covered subject to a limit of R300 per accidental emergency.

## Policyholder identification

- Netcare 911 and hospital casualty facilities will validate members through the Discovery HP Zone on [www.discovery.co.za](http://www.discovery.co.za) to confirm access to cover and to pre-authorise hospital casualty admission.
- Members will have digital membership cards.
- Broker and policyholder enquiries will be serviced by the Flexicare team.

## Pre-authorisation

- Casualty authorisation is required.
- In-hospital treatment will also require preauthorisation aligned with Flexicare Trauma benefit rules.

## Eligibility

- Discovery Trauma Cover is available to any person that does not belong to a medical scheme or health insurance product administered by Discovery Health (including Discovery Health Medical Scheme and Flexicare).
- Adult and child (18 years or younger) dependants may be added to the insurance policy, with no restriction on the number of dependants.
- Cover can be purchased on individual or group terms, with group terms available for groups of 10 or more main policyholders.
- Cover is not subject to underwriting

## Commission

- The commission rate is 10.5% per month on monthly premiums received. This is paid in arrears.
- There is no adjustment to the commission rate on renewal and premiums will increase on each policy anniversary.
- The above commission structure applies to individual and group business and is calculated at a benefit level.

## How to apply

- Digital applications will be available on the Financial Advisor Zone and Discovery Connect App for retail and individual business, or Discovery for Business portal for group applications.
- A one-month general waiting period will be applied to all new policies and additions.
- For group business specifically, underwriting concessions may apply and will be reviewed on a case by case basis.