

PROTECTION IN PLACE FOR DISCOVERY LIFE POLICYHOLDERS



DISCOVERY LIFE

Under the **Life cover, Capital Disability and Severe Illness benefits** all valid claims as a result of COVID-19 are fully covered under our policies whether the disease is contracted locally or abroad

The **Income Continuation Benefit**, which provides cover for loss of income due to illness, injury and disability, provides the following protection:

- **On policies with 1, 3, 6 and 12-month waiting periods:** Discovery Life will process all valid claims as usual as long as the client has been booked off work for longer than their waiting period after a laboratory test has confirmed COVID-19
- **For policies with a 7-day waiting period:** If a laboratory test confirms COVID-19, the client will be able to claim if they are booked off work for more than seven days from the date of the positive test result being announced. We will pay the claim retrospectively from the date of the positive test result for as long as the client with COVID-19 is unable to perform their nominated occupation due to illness or sickness stemming from the disease, subject to a minimum guaranteed payment of 14 days*

** The 14-day guaranteed payment for qualifying COVID-19 claims will be reviewed from time to time and take into account medical guidelines at the time*

