



IMPORTANT INFORMATION FOR DISCOVERY LIFE POLICYHOLDERS

The facts about COVID-19

COVID-19 is the disease caused by the 2019 coronavirus. This Coronavirus originated in animals and then spread to humans (is zoonotic). COVID-19 now mainly spreads through human-to-human transmission.



It seems to primarily spread from droplets people breathe out when they cough or sneeze. This is similar to the common cold and the seasonal flu.



The mortality rate has not yet been confirmed. The World Health Organization suggests the mortality rate is 3.4% while a recent review from the *New England Journal of Medicine* estimates the real mortality rate to be under 1%.



COVID-19 seems to be more infectious than the seasonal flu. This means more people are likely to get COVID-19 than the seasonal flu.



The risk of complications is higher for people older than 60 years, and people with underlying chronic diseases. Younger patients are more likely to recover without developing complications.



The vast majority of people who contract COVID-19 experience only mild symptoms, which includes fever, coughing and shortness of breath.



New information about COVID-19 emerges daily. To make sure we are fully informed on all the latest facts, Discovery is engaging daily with the National Department of Health and the National Institute of Communicable Diseases (NICD) in South Africa. We are in regular contact with international experts including the World Health Organization (WHO) and Centers for Disease Control and Prevention (CDC) in the United States of America.

Protecting and supporting our clients

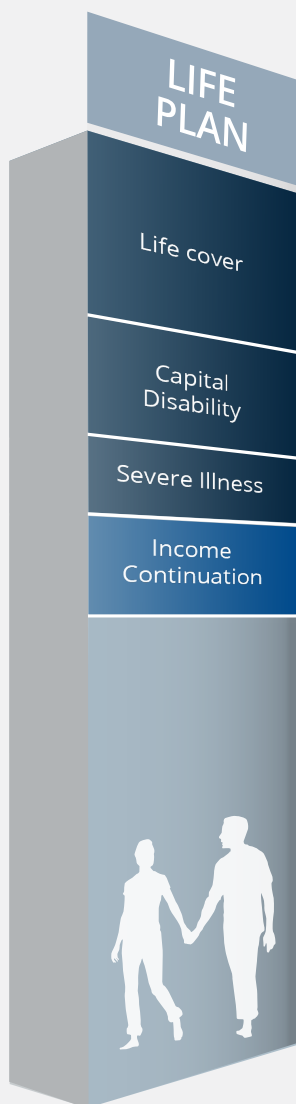


Discovery has created a regularly updated COVID-19 information hub. This provides access to the latest updates and guidance in one easy to reference place to encourage all South Africans to understand the facts about COVID-19.

Follow the advice on our information hub if you and your clients:

- Want to know about the symptoms and testing
- Are considering global or local travel to any destination, in particular to a region affected by COVID-19.

Visit our **COVID-19 information hub** for the latest updates.



All Discovery Life policyholders can be reassured that they are **comprehensively covered**

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:** We 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 confirmed. 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 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.



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