



DISCOVERY BUSINESS INSURANCE HEAVY COMMERCIAL VEHICLES PRODUCT

Comprehensive market-leading insurance tailored for the heavy commercial vehicles industry. Our product includes innovative technology solutions to monitor and improve driving behaviour and keep your drivers safe on the road. It is underpinned by 24/7 claims services to make sure that you can get back to business quickly following a claim event.

Comprehensive core cover and benefits

Using our expertise, we have selected sections of cover that we believe are most appropriate for heavy commercial vehicles based on the risks they face. We included relevant cover and benefits at no additional premium to make sure that we offer you affordable business insurance that is tailored to your needs.

EMBEDDED CORE COVER AND BENEFITS

Our product includes embedded core cover and benefits available at no additional premium (up to specified limits), such as:

- Cover for loss or accidental damage to your commercial vehicles
- Emergency services benefits such as fuel delivery and battery assistance
- Cover for liability to third parties
- Personal accident cover for your drivers
- Cover for vehicle branding costs following an accident
- Fire extinguishing, debris removal, spillage cleaning and towing costs cover
- Cover for temporary repairs and replacement locks, keys and remote controls.

Our cover is affordable and flexible. It includes:

- Automatically embedded covers, available at no additional premium
- Ability to increase your cover amount and choose optional covers at an additional premium
- Different options for the basis of cover from retail value, market value and agreed value



Vitality Drive for Business

Innovative vehicle technology

Your drivers are often on the road and they face risks like distracted driving and bad weather conditions that may lead to accidents. Our Vitality Drive for Business programme is designed to incentivise drivers to improve their driving behaviour so that they can minimise the risk of vehicle accidents. It also offers vehicle safety features to keep drivers safe on the road.



INTRODUCING THE VITALITY DRIVEVIEW DEVICE

We are excited to introduce our latest technology for heavy commercial vehicles, the Vitality DriveView device. This market-leading device offers a complete vehicle technology platform to help you manage your heavy commercial vehicles well and keep drivers safe. It offers:

- Telematics capability to measure driving behaviour
- A dashcam solution, providing real-time views of inside and outside the cabin
- Access to vehicle safety features and an online fleet portal where you can view the video recording of each trip taken.

KEY BENEFITS OF THE VITALITY DRIVEVIEW DEVICE

- It enables you to analyse and monitor the driving behaviour of each driver
- The fleet portal enables you to get a live-view and history of trips taken so you can coach your drivers and help them improve
- The device is easy to install
- An independent mobile connection and GPS unit in the device automatically sends driving data to Discovery Insure
- Drivers can use their compatible smartphone to view their driving score and get access to weekly Active Rewards.

VEHICLE SAFETY FEATURES

- **Impact Alert:**
Sends immediate emergency help to the driver's location if we pick up a severe impact to your vehicle, even if we can't get hold of the driver
- **Find my vehicles:**
Through the online fleet portal, you can find all your vehicles in real time
- **The vehicle panic button:**
Drivers can press the panic button on the Vitality DriveView device to call for help if there is a vehicle emergency.

Rewarding you for managing your vehicle fleets well

It is important to manage your vehicle fleet well. Your drivers need to drive well to avoid vehicle accidents that result in business interruptions. You also need to make sure that you comply with the traffic regulations to improve road safety and productivity.

Using our shared value model of insurance, we incentivise you to improve your driving behaviour and comply with Road Traffic Management System (RTMS) regulations.

You can save up to 40% on your vehicle premiums for managing your fleet well.

You can get these savings as follows:



GET A 15% UPFRONT DISCOUNT ON VEHICLE PREMIUMS FOR BEING RTMS-CERTIFIED

RTMS sets standards that encourage those involved in the transportation sector to manage their vehicles in a manner that complies with the Road Traffic Regulations.

Meeting these standards helps you to manage your vehicles well. That is why, we give you an upfront discount on your vehicle premiums for meeting the RTMS standards.



GET UP TO 30% OF NET VEHICLE PREMIUMS* BACK FOR DRIVING WELL

Through Vitality Drive for Business, you can earn up to 30% of your net vehicle premiums back based on your vehicle's driving score and Vitality Drive status.

Your drivers can also earn weekly Active Rewards for driving well.

* The net vehicle premium that you pay to us

EXAMPLE

Company A has two vehicles on the Vitality Drive for Business programme and both vehicles achieved Diamond Vitality Drive status for the month, so they qualify for 30% premium cash back. The company is RTMS-certified and they pay a monthly premium of R2 000 for the two vehicles.

- The company would qualify for an upfront discount of 15% for being RTMS-certified. So, their discount amount for the month is:
- The company qualifies for 30% of the net vehicle premiums back. So, they will earn an additional:

$$R2\ 000 \times 15\% = R300$$

The company's net premium is therefore R1 700.

$$R1\ 700 \times 30\% = R510 \text{ at the end of the month}^*$$

- Therefore the company's total saving for the month is:

$$R300 + R510 = R810$$

(40% saving on the original premium of R2 000)

* Payable at the end of the plan year

How you can get a 15% vehicle premium discount for being **RTMS-certified**



We give you great rewards for managing your vehicle fleet well and complying with RTMS requirements.



15% UPFRONT DISCOUNT ON VEHICLE PREMIUMS FOR BEING RTMS-CERTIFIED

The RTMS certification process encourages heavy commercial vehicle owners to comply with traffic regulations, improve road safety and increase efficiency and productivity.

How you can earn **up to 30%** of your net vehicle premiums back

Vitality Drive for Business is a driver behaviour programme designed for businesses. It uses the latest telematics technology to measure and reward good driving behaviour.

You can join and earn great rewards with Vitality Drive for Business by following these three easy steps:

STEP 1

Provide us with your vehicle, fleet manager and driver information

- Vehicle details, including VIN number
- Fleet manager details, including email address, cellphone and ID numbers
- Driver details, including ID number and cellphone number

STEP 2

Install a telematics device in each vehicle

- Install the Vitality DriveView device in each of your vehicles
- Or you can use the smartphone-enabled DQ-Track device
- You can also use an approved third-party device from Ctrack, Netstar or Cartrack and give us access to your driving information

STEP 3

Drive well and earn rewards

- Earn up to 30% of monthly net vehicle premiums back for driving well (payable annually at the end of the plan year), as well as weekly driver rewards

GET UP TO 30% OF NET VEHICLE PREMIUMS BACK

Through Vitality Drive for Business, you can earn rewards for driving well. Each vehicle on the Vitality Drive for Business programme can earn up to 30% premium cash back every month based on that vehicle's driving behaviour as shown in the table. Your total monthly company cash back will be the sum of the cash back earned by all your vehicles on the Vitality Drive for Business programme for that month. The company cash back is earned monthly and payable annually at the end of the plan year.

Vitality Drive status	Blue	Bronze	Silver	Gold	Diamond
Rewards %	0%	10%	15%	20%	30%
Driving score	0 – 54	55 – 69	70 – 84	85 – 100	85 – 100, with more than 80% of vehicles getting a valid score

The company score is the average of your vehicle scores for vehicles on the Vitality Drive for Business programme. Companies also get a Vitality Drive status each month based on their driving score according to the table shown. The company's Vitality Drive status is used to determine the rewards percentage for status-based rewards.

DRIVER ACTIVE REWARDS

Each week, drivers who have achieved a driving score of 70 or higher and have driven more than 100 km, qualify for an airtime or data voucher, a meal, coffee or smoothie* from one of our partners at no cost to them.



*Reward options are dependent on the type of telematics device.

Keeping drivers in good health

Driver health is also important to make sure that drivers are fit to drive, especially since they may spend long hours on the road. To help you keep your drivers in good health, we give them access to Vitality Health Checks at no additional premium to you.



VITALITY HEALTH CHECKS AT NO ADDITIONAL PREMIUM

Drivers get access to annual Vitality Health Checks through Discovery Health at no additional premium. These checks include blood pressure, sugar and cholesterol tests as well as eyesight and hearing assessments. They will also aid in meeting your driver health requirements for RTMS certification.

Keeping your vehicles in good health

Vehicle maintenance is an important part of good risk management when it comes to heavy commercial vehicles. This ensures that your vehicles are kept in a good condition and are safe to drive, thereby avoiding business interruptions that could occur due to road accidents or vehicle breakdowns. That is why we give you discounts on tyre solutions, wheel alignment and other services.

GET UP TO 50% DISCOUNT ON TYRES, WHEEL ALIGNMENT AND OTHER SERVICES*

Based on your company's Vitality Drive status, you can get up to 50% discount on tyre solutions including new tyres and tyre re-treading, wheel alignment, wheel balancing and pressure maintenance services from Bridgestone.

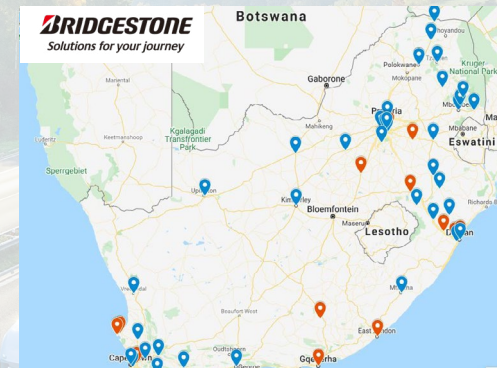
You can also get up to 50% discount on any purchases at Tiger Wheel & Tyre such as tyres, batteries and wiper blades, based on your company's Vitality Drive status.

Vitality Drive status	Discount %
Gold/Diamond	50%
Silver	35%
Bronze	15%
Blue	5%

* Limited to a maximum spend of R5 000 per vehicle, per transaction




BRIDGESTONE STORE NETWORK

Bridgestone is equipped to support commercial vehicles. They have a national footprint, with 16 stores currently operating across the country. They are planning on expanding this network with an additional 38 independent accredited stores by the end of the second quarter this year. So, our clients will be able to get the discount at 54 stores by the end of the second quarter this year, giving them the flexibility to choose the store they prefer.



This brochure is a summary of

the benefits Discovery offers
for business insurance. Speak
to your broker about the full
range of Discovery Business
Insurance products, or visit

 Contact centre 011 529 6620  DBINewbusiness@discovery.co.za  www.discovery.co.za

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