

VITALITY DRIVE FOR BUSINESS: rewarding businesses for driving well

Vitality Drive for Business is a driver behaviour programme that uses the latest telematics technology to measure and reward good driving with up to 30% of vehicle premiums back and weekly driver rewards.

WITH VITALITY DRIVE FOR BUSINESS, YOU CAN EARN AND MAXIMISE REWARDS IN 3 EASY STEPS:

1

Provide us with your vehicle, fleet manager and driver information

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


2

Install a telematics device in each vehicle

Visit Tiger Wheel & Tyre to install or collect the smartphone-enabled DQ-Track.

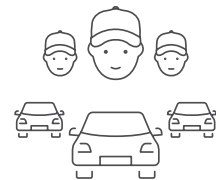


You can also use an approved third-party device from Ctrack, Cartrack or Netstar* and give us access to your driving information.

3

Drive well and earn rewards

Earn up to **30%** of your monthly vehicle premium back in rewards (payable annually), as well as weekly driver rewards.



*Only the following Ctrack, Cartrack and Netstar devices are compatible with the Vitality Drive for Business programme:

- Ctrack devices: NX12 and NX30 (Other devices might require an upgrade to be compatible. Client to please confirm with Ctrack directly).
- Cartrack devices: Carwatch package
- Netstar devices: Netstar Easy Fleet devices (Driver ID solution has to be fitted if not yet installed).

Clients need to make sure that they have the correct, compatible devices installed and working in their vehicles, in order to access the unique benefits offered by Vitality Drive for Business.

COMPANY REWARDS

You can earn up to 30% of your vehicle premiums back every month for each vehicle on the Vitality Drive for Business programme based on that vehicle's driving behaviour as shown below. Your total monthly company cash back will be the sum of the cash back earned by all vehicles on the programme that month. Company rewards are earned monthly and paid annually in the month after the end of the plan year.

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

Your company score is the average of all 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 diagram above. Your company's Vitality Drive status is used to determine the rewards percentage for status-based rewards.

DRIVER ACTIVE REWARDS

Every week, drivers who have driven more than 100 kms with a driving score of 70 or more qualify for an airtime or data voucher, a meal, coffee or smoothie from one of our partners below:



Weekly driver Active Rewards will be issued on the Wednesday following each measured week.

Drivers using the smartphone-enabled DQ-Track will be able to see their weekly score on their Discovery Insure app. They can easily claim their Active Reward by selecting it on their phone and then redeeming it at the partner store. These drivers will be able to choose from a meal, coffee or smoothie from one of our partners.

Drivers using approved third-party devices will be able to choose from an airtime or data voucher, a meal, coffee or smoothie. They will receive their Active Rewards as follows:

- They will receive an SMS with a USSD number to dial and a unique voucher code.
- They can use the voucher code to select an Active Reward.
 - If they select data or airtime, it will be loaded onto their phone number immediately.
 - If they select a Nandos, Mugg & Bean, vida e caffè, KAUAI or Wimpy reward, they will receive another SMS (within a few hours) with a wiCode voucher for that partner.

Note:

- Plans that lapse before the end of the plan year will forfeit all rewards earned in that plan year.
- The payment of rewards is not subject to plan renewal, the only requirement is that the plan has to be active for the whole plan year.
- If the vehicle's telematics device is faulty, we will send you a notification requesting you to get it fixed. We will use the previous month's score for that vehicle for up to two months, and if the device is still not fixed at the end of the two months, that vehicle will get a score of zero.
- If the vehicle stops getting a score but its telematics device is working, we will use the previous month's score for that vehicle for up to three months.
- New vehicles get a default minimum score of 65 for the first three months of joining the Vitality Drive for Business programme.
- If the vehicle score during the first three months is higher than 65, we will use that score instead of the minimum default score. This means that new vehicles will get a minimum default status of Bronze and 10% of their monthly premiums back for joining Vitality Drive for Business.
- New vehicles that do not get a score for longer than three months have a negative impact on the company score, Vitality Drive status and rewards.