

ESSENTIAL PLAN

*Comprehensive car and home insurance with
unique driving rewards and safety features*

Vehicle cover



NO EXCESS

In the event of an accident being caused by an insured third party.

EXCESS FLEXIBILITY

Choose your own excess to meet your needs.

WRITE-OFF ACCELERATOR*

Choose to write your car off at a lower damage level.

RETAIL VALUE BOOSTER*

Choose to get an additional 15% or 25% when your car is stolen or written off.

CAR HIRE OR UBER*

Get optional car hire cover, or choose to use Uber services instead, while your vehicle is being repaired.

EMERGENCY ROADSIDE ASSISTANCE

Including Direction Assist and Trip Monitor.



GET OPTIONAL VEHICLE WARRANTY COVER

Comprehensive, market-leading mechanical breakdown and electrical failure cover for 36 critical vehicle components, including:

- Peace of mind ensured by unlimited vehicle part cover and a flat excess
- Embedded wear-and-tear cover for insured components
- One simple product with a personalised premium to reflect your own risk
- Unique Vitality Drive car servicing discounts to reward you for driving well.

* Optional benefit

Unique service features



CLAIMS VIEW

View the progress of your claims online with real-time updates.



FAST TRACK CLAIMS

We process your specified lost or stolen cellphone claims within 48 hours.



AUTO CLAIMS

Submit your geyser, vehicle glass, cellphone, and electronic equipment claims to our automated claims agent online or on your smartphone to have your claims approved within minutes.



LEGAL SUPPORT BENEFIT

Get affordable online or telephonic access to an array of top-quality legal support services.



INSTANT COVER

Add new vehicles and portable possessions to your plan instantly and easily on your smartphone.



XPRESS REPAIRS

Submit your car's minor damage claim on our website or on your smartphone and we'll repair it within five working days of starting the repair. If not, the next month's premium for the damaged car will be reimbursed.

Rewards for driving well

Vitality Drive is Discovery Insure's unique driver behaviour programme that rewards you for driving well

FUEL CASH BACK

Get up to **25%**, with a maximum of **R750**, of your bp and Shell fuel spend and Gautrain spend back every month for driving well.



INSURE FUNDER ACCOUNT (IFA)

Double the value of your fuel cash back by paying it into your Insure Funder Account.

Use your Insure Funder Account to:

- Build up funds to cover your vehicle excess in the event of a claim.
- Fund any car or car hire claim excess.
- Fund up to **100%** of your tyre spend at Tiger Wheel & Tyre.
- Fund up to **100%** of your vehicle servicing costs at Bosch.
- Fund up to **100%** of your vehicle licence renewal with ChatBack.



Rewards for driving well

VITALITY ACTIVE REWARDS

Get rewarded for meeting your weekly Vitality Active Rewards drive goals.



Drive well to reach your **personalised, weekly drive goal** and close your drive ring.



When you achieve your drive goal, you will earn a **play on the Vitality Active Rewards gameboard** where you will be able to flip a tile to reveal Discovery Miles. You can spend your Discovery Miles on coffees, smoothies, meals, and entertainment - or save them for higher value rewards like shopping, travel and holiday vouchers.

OTHER REWARDS AND BENEFITS



GUARANTEED 0% RENEWAL INCREASE

If you earn Diamond Vitality Drive status a set number of times in a year and are claim-free, you qualify for a **0% renewal increase** on your comprehensive car insurance premium.



DISCOUNTED CHILD CAR SEATS

Up to 50% discount on a wide range of child car seats from Toys R Us and Born Fabulous every year.



TIGER WHEEL & TYRE DISCOUNTS

Up to 20% off tyre purchases at Tiger Wheel & Tyre.



DISCOUNTED CAR MAINTENANCE

Up to 20% discount on your car service and maintenance costs at Bosch.



UBER DISCOUNT

Up to 10% off Uber trips and **up to 25%** off other drive-me-home services, any time of the day.



CHATBACK DISCOUNT

50% discount on your vehicle licence renewal servicing fee with ChatBack.

Safety features

When you install a Vitality Drive Sensor in your insured vehicle, you will benefit from a range of state-of-the-art safety features.



IMPACT ALERT

Get immediate emergency assistance if we detect a severe impact to your car, even if we can't get hold of you.



VEHICLE PANIC BUTTON

Get immediate emergency assistance through your phone.



FIND MY VEHICLES

Find your vehicles in real time.



WEATHER WARNINGS

Get warnings of imminent bad weather*

**Weather information is provided by South African Weather Services.*



YOU ALSO GET ADDITIONAL SAFETY FEATURES WITH THE CROWD SEARCH SENSOR:

■ Enhanced stolen-vehicle recovery

In the event of theft of your vehicle, contact our call centre to initiate the recovery services. The device in your vehicle will connect to our wireless network to alert Discovery Insure of the vehicle's location, facilitating its recovery.

■ Motion Alert

Identifies when the primary driver's phone is not in the vehicle at the time the vehicle is moving, alerting you to possible theft.

How to get started on Vitality Drive

Follow these simple steps to start earning up to 25% of your fuel spend back:



INSTALL YOUR VITALITY DRIVE SENSOR

Install your Vitality Drive Sensor at your nearest Tiger Wheel & Tyre or Discovery Drive Centre and download the Discovery Insure app to start measuring your driving behaviour.



LINK YOUR VITALITY DRIVE CARD

Link your Vitality Drive and Gautrain swift cards on the Discovery app or www.discovery.co.za.



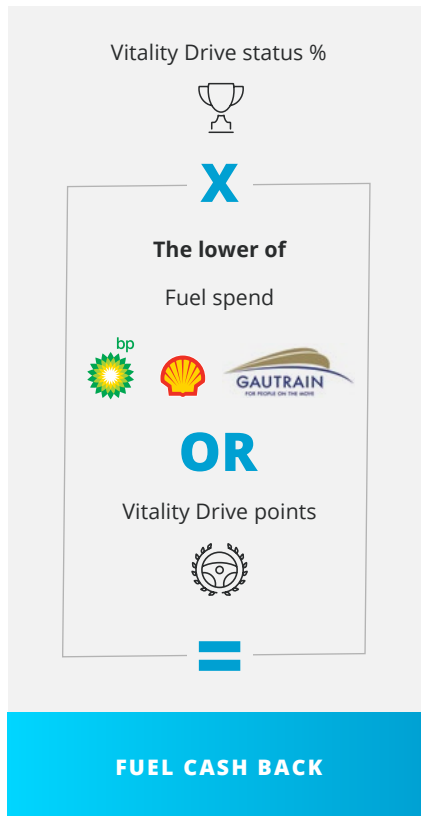
SWIPE YOUR VITALITY DRIVE CARD

Swipe your Vitality Drive card when you fill up at a participating bp or Shell service station. You will also earn cash back on your Gautrain spend.



How to earn and maximise your fuel cash back

YOUR MONTHLY FUEL CASH BACK IS CALCULATED AS FOLLOWS:



MAXIMISE YOUR VITALITY DRIVE POINTS AND GET TO THE HIGHEST VITALITY DRIVE STATUS PERCENTAGE

You can earn up to 3,000 Vitality Drive points every month and earn a Vitality Drive status based on those points. As you earn more Vitality Drive points, you will progress through the statuses and qualify for a higher fuel cash back.

Plus, you can double your monthly Vitality Drive status percentage by adding at least R300,000 of home insurance (household contents, buildings or both) to your plan.

Vitality Drive status	Vitality Drive points	Vitality Drive status %	
		Car insurance only	Car and home insurance
Blue	0 to 799	1.25%	2.5%
Bronze	800 to 1,599	2.5%	5%
Silver	1,600 to 2,199	5%	10%
Gold	2,200 to 2,499	8.75%	17.5%
Diamond	2,500 to 3,000	12.5%	25%

How to earn up to 3,000 Vitality Drive points every month






You can earn Vitality Drive points for driving well, improving your driver behaviour and by making sure your vehicles are safe to drive.

MAXIMISING YOUR DRIVING PROFILE BY DRIVING WELL EVERY DAY

60 Drive points are allocated to you at the start of each day



Maintain your daily Drive points balance by driving well everyday by:

-  Accelerating smoothly
-  Braking smoothly
-  Cornering smoothly
-  Driving within the speed limit
-  Not using your cellphone while driving.

Your daily Drive points will bank towards your monthly **Driving Profile**, up to 1,800 points a month



60 Drive points allocated per day

X



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**UP TO
1,800**
Vitality Drive points

Driving behaviour over 30 days

Driving Profile

Up to **1,800 Vitality Drive points**

Distance points

Up to **300 Vitality Drive points**

Night-time driving points

Up to **300 Vitality Drive points**

Claim-free years

Up to **300 Vitality Drive points**

Annual MultiPoint check

Up to **300 Vitality Drive points**

This brochure is a summary

of the benefits offered by Discovery
for car and home insurance. Speak to
your financial adviser about the full
range of Discovery Insure products
or visit

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