

How the **Vitality Drive**
programme works



Contents





What is **Vitality Drive**

Vitality Drive is Discovery Insure's unique behaviour-centred driver programme that rewards you for driving well. Vitality Drive uses the latest vehicle telematics technology to collect information about your driving behaviour such as acceleration, braking, cornering, speeding, night-time driving, distance driven and cellphone use.

You have the option to join Vitality Drive when you take out comprehensive insurance on your vehicle or motorcycle. Vitality Drive is activated at plan level and costs **R105 a month on the Purple and Classic Plans, R85 a month on the Essential Plan and R25 a month on the Core Plan per driver**. Once a planholder selects the Vitality Drive programme, every primary driver on their plan will automatically be subscribed to Vitality Drive and the monthly fee is payable for each driver.

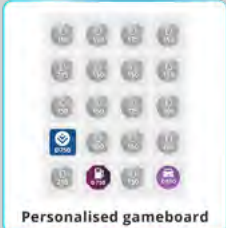











VITALITY DRIVE BENEFIT OPTIONS

You can join Vitality Drive and get rewarded for driving well. You can choose between two benefit options (available on the Essential, Classic and Purple Plans):

- Fuel cash back, where you can get up to R1,500 each month
- €Discovery Miles, where you can get up to €15,000 each month.

Vitality Drive is available on all our plans, and offers a range of benefits depending on plan type as shown below:

COMPREHENSIVE INSURANCE COVER			
CORE PLAN	ESSENTIAL PLAN	CLASSIC PLAN	PURPLE PLAN
UNDERPINNED BY VITALITY DRIVE			
<p>Vitality Active Rewards</p>  <p>Personalised gameboard</p> <p>Guaranteed 0% premium increase for Diamond drivers</p> 	<p>Up to R1,500 fuel cash back or up to €15,000 for driving well.</p>    <p>Great benefits from a variety of partners</p>     		

Read the following sections for more information:

- **Section 5** on the Fuel cash back benefit
- **Section 6** on the €Discovery Miles benefit
- **Section 7** on other Vitality Drive rewards and benefits
- **Appendix A4** on Vitality Drive for the Core Plan

ACTIVATE VITALITY DRIVE AND START EARNING REWARDS

Activate Vitality Drive by selecting it at the time you request your quote. You can also call us on **0860 751 751** to add it to your plan at anytime.

Your Vitality Drive status

You can earn up to 3,000 Vitality Drive points a month. You earn Vitality Drive points by driving well, improving your driving behaviour and by making sure your vehicles are safe to drive. At the end of each month, you will receive a Vitality Drive status based on your Vitality Drive points. The more Vitality Drive points you earn, the higher your Vitality Drive status and the more rewards you get.

We apply actuarial algorithms to the driving data to develop a scientific measure of driver behaviour. This provides an easy way for you to understand how well you drive and how you can improve.

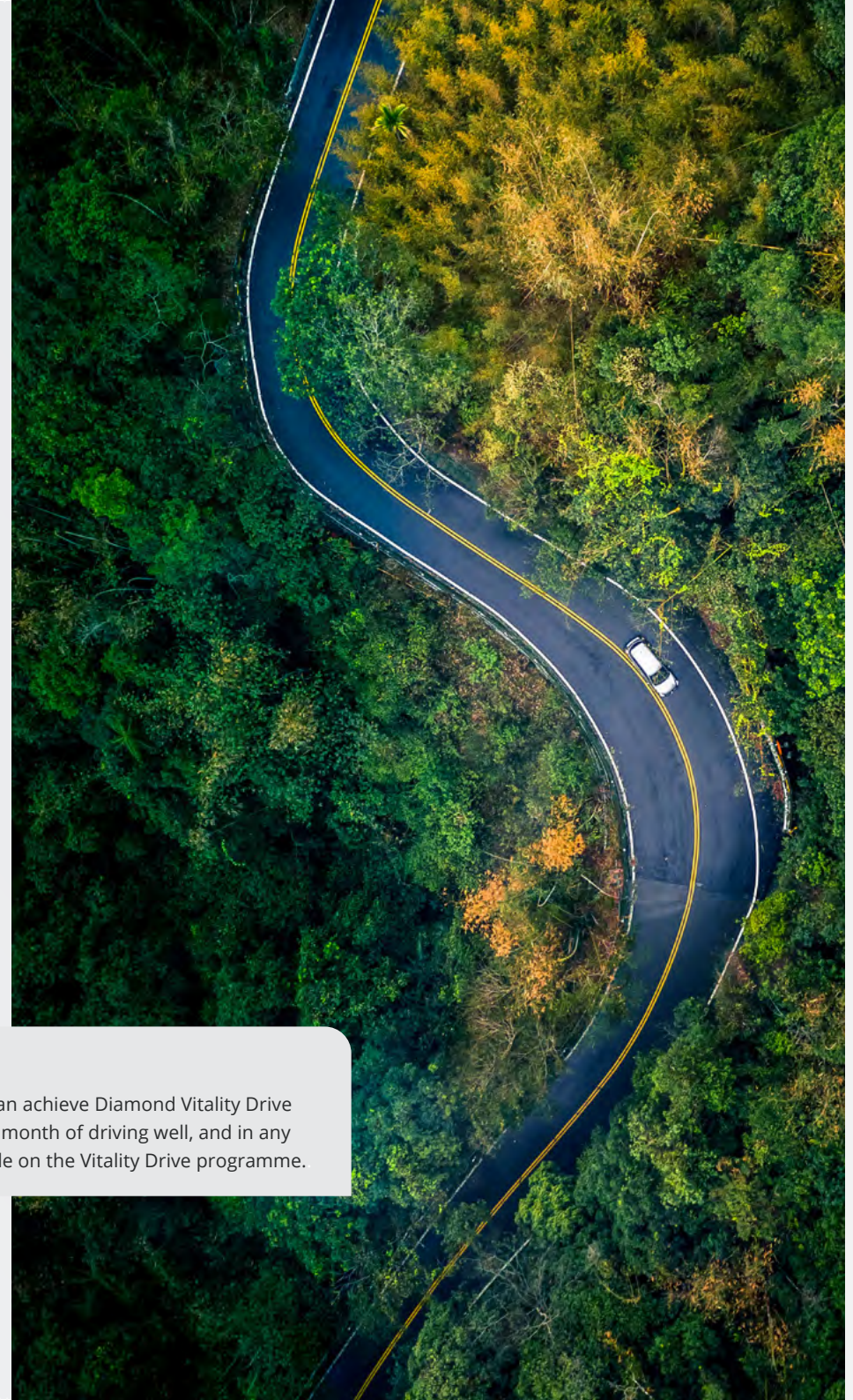
Vitality Drive status and Vitality Drive points needed

VITALITY DRIVE STATUS	VITALITY DRIVE POINTS NEEDED
Blue	0 to 799
Bronze	800 to 1,599
Silver	1,600 to 2,199
Gold	2,200 to 2,499
Diamond	2,500 to 3,000



NOTE




Each primary driver can achieve Diamond Vitality Drive status from their first month of driving well, and in any month thereafter while on the Vitality Drive programme.



Drive well and earn up to 3,000 Vitality Drive points every month

You can earn Vitality Drive points by driving well, improving your driving behaviour and making sure your vehicles are safe to drive. The better you drive, the more Vitality Drive points you earn and the more rewards you get.



Driving Profile	Up to 1,800 Vitality Drive points
<p>60 Drive points are allocated to you at the start of each day</p>  <p>Maintain your daily Drive points balance by driving well every day by:</p> <ul style="list-style-type: none"> Accelerating smoothly Braking smoothly Cornering smoothly Driving within the speed limit Not using your cellphone 	<p>Your daily Drive points will bank towards your monthly Driving Profile; up to 1,800 points a month</p>  <p>60 Drive points allocated per day</p> <p>X</p>  <p>Driving behaviour over 30 days</p> <p>=</p> <p>UP TO 1,800 Vitality Drive points</p>
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



3.1

EARN UP TO 2,700 VITALITY DRIVE POINTS FOR IMPROVING YOUR DRIVING BEHAVIOUR AND DRIVING WELL

When you join Vitality Drive, you must install a Vitality Drive telematics device* so that we can measure your driving behaviour and reward you for driving well.

You have the option of installing either the Vitality Drive Sensor or the Crowd Search Sensor in your vehicle. These are smartphone-enabled devices that are made up of a sensor, which is installed in the vehicle, and the Discovery Insure app (available on Android or iOS phones). The smartphone must be compatible with the Vitality Drive Sensor to enable the app and the sensor to link to each other to measure your driving behaviour.



If you do not have a compatible smartphone to have the Vitality Drive Sensor, you must install the standalone DQ-Track in your vehicle. Please note that if you install the standalone DQ-Track, we will not be able to measure your cellphone use. This means that the maximum driving behaviour points you can earn each month is 2,400 Vitality Drive points, as opposed to the total 2,700 Vitality Drive points with the other devices, as explained in the following sections.

If you do not install a telematics device, you will not earn Vitality Drive points or fuel cash back for good driving behaviour. For more information about Vitality Drive telematics devices, see [appendix A1](#).

*This requirement does not apply to drivers on the Core Plan as their driving behaviour is measured through the Discovery Insure app only. For more information about Vitality Drive for the Core Plan, see [appendix A4](#).

DRIVING PROFILE - UP TO 1,800 VITALITY DRIVE POINTS



01

At the start of each day, you will be allocated 60 Drive points if you have the Vitality Drive Sensor or Crowd Search Sensor. If you have the standalone DQ-Track, you will be allocated 50 Drive points at the start of each day since we cannot measure your cellphone use.

02

Maintain your daily Drive points balance by driving well throughout the day by:

Accelerating smoothly

Braking smoothly

Cornering smoothly

Driving within the speed limit

Not using your cellphone

Harsh driving events will reduce your daily Drive points balance, based on the type and severity of the driving events, according to the table below:

Behaviour	Point basis	Severity	Drive points deducted
Acceleration	For each event	Mild	4
Braking		Moderate	8
Cornering		Severe	12
Speeding*	For every 10 seconds	10 to 15 km/h above the speed limit	3
		16 to 25 km/h above the speed limit	8
		More than 25 km/h above the speed limit	15
Cellphone use	For every 10 seconds	-	4

If you have the standalone DQ-Track, 8 Drive points will be deducted for each acceleration, braking and cornering event during each trip. Drive points will be deducted for speeding in line with the above table. We cannot measure your cellphone use if you have the standalone DQ-Track and so no Drive points will be deducted for this.

*Calculated on a time-weighted average basis

03

At the end of each day, your remaining Drive points will bank towards your monthly Driving Profile. Over a month, your Driving Profile builds up to 1,800 Vitality Drive points, as below:



60 Drive points allocated a day

x



Driving behaviour over 30 days

=

UP TO 1,800

Vitality Drive points

If you have the standalone DQ-Track, your Driving Profile builds up to 1,500 Vitality Drive points over the month: (50 Drive points x 30 days = 1,500 Vitality Drive points).



● ● ● NOTE

- Your minimum daily Drive points balance is zero. You cannot have a negative Drive points balance, even if more than 60 (or 50 if you have the standalone DQ-Track) Drive points are deducted for harsh driving events during the day.
 - In months where there are 31 days, Drive points will contribute towards your Driving Profile up to a maximum of 1,800 Vitality Drive points if you have the Vitality Drive Sensor or 1,500 Vitality Drive points if you have the standalone DQ-Track. You therefore have an extra day to maximise your Driving Profile.
 - In February, we will allocate two bonus days of Drive points, equal to your average daily Drive points over the past 30 days (or one bonus day when it is a leap year).
 - If you do not install a Vitality Drive telematics device immediately, you will receive a default of 25 daily Drive points towards your Driving Profile for a maximum of 30 days from when you join the programme. These default points will be replaced with your actual Drive points once you have installed a telematics device.
 - If you have both the Vitality Drive Sensor and the standalone DQ-Track installed in a single vehicle, then all points will be based on the Vitality Drive Sensor only since this provides a more accurate measure of driving behaviour and you can earn more Vitality Drive points for your cellphone use.
 - If you have the standalone DQ-Track, the maximum Vitality Drive points you can earn each month is 2,700. This is because your Driving Profile builds up to a maximum of 1,500 Vitality Drive points. All other Vitality Drive points are earned in the same way as for the Vitality Drive Sensor
- Trips that are recorded and logged as Passenger trips will be scored in the same way as other trips with the only difference being that you will not be penalised for cellphone use during these trips. Note that we look at the number of times you select your trips as Passenger trips. If you do this excessively, your daily Drive points will be negatively affected as a result of points for cellphone use being deducted.
 - For clients with the Core Plan, Passenger trips will not be scored at all. Note that we will apply a limit to the number of times you select trips as Passenger trips. If you do this excessively, trips above the limit will be scored.
 - If you are the listed primary driver of more than one vehicle then the following rules will apply:
 - You will receive a maximum of 60 Drive points each day if you have the Vitality Drive Sensor and 50 Drive points if you have the standalone DQ-Track. If your vehicles have different devices installed (one being a Vitality Drive Sensor), you will receive a maximum of 60 Drive points each day.
 - Driving events from all vehicles will be deducted from the daily Drive points allocation. This means that if you drive more than one vehicle on the same day, points will be deducted based on your driving behaviour from both vehicles.
 - If multiple vehicles are driven at the same time, Drive points from all trips will be deducted from your daily Drive points allocation.
 - You need to have a working device in all vehicles for which you are listed as a primary driver.
 - Your driving information will not be used in any way at claims stage other than to confirm the time and place of an incident. You may ask us to use the information to help prove that an insured third party was at fault.
 - Your Driving Profile resets to zero at the beginning of every month.



Points will also be deducted for uncovered trips*

An uncovered trip is when the Vitality Drive Sensor or Crowd Search Sensor and the Discovery Insure app are not linked. Uncovered trips will reduce your daily Drive points balance. Make sure all the required settings are enabled and all permissions are accepted on your linked smartphone. For more information about the required settings, see [appendix A1](#).

Length of uncovered trip	Drive points deducted
Less than 10 mins	0
10 to 20 mins	10
20 to 30 mins	20
More than 30 mins	30

●●● NOTE

If you have another driver who regularly drives your vehicle, you can avoid losing points for uncovered trips by adding them to the vehicle using our Secondary Driver feature. To find out more, see [appendix A1](#).

You will also be rewarded for no-drive days

If you do not drive for a full day, your Drive points balance for that day will be the average of your daily Drive points balance over the past 30 days. This is an accurate predictor of what your Drive points balance would have been had you driven that day. Points for your no-drive days will also bank towards your Driving Profile.

●●● NOTE

- You can earn an unlimited number of no-drive days if we are able to verify that you did not drive on that day:
 - For the Vitality Drive Sensor and Crowd Search Sensor: your sensor and Discovery Insure app have synced and you have uploaded the trip information. This occurs when you have a trip and you link to your telematics device.
 - For the standalone DQ-Track: your device is working.
- For you to have your accurate driving or no-drive day scores count towards your monthly Driving Profile, you must sync your Vitality Drive Sensor or Crowd Search Sensor to your Discovery Insure app and upload your trip information by the third day of the next month. This occurs when you have a trip and you link to your telematics device. For example, to get points for no-drive days for January's driving profile total, you must sync your Discovery Insure app with your Vitality Drive Sensor and upload your trip information by 3 February.
- However, for the Vitality Drive Sensor and Crowd Search Sensor, if you do not sync your sensor and app or upload the trip information by the third day of the next month, then you will still receive points for no-drive days. These are considered unverified no-drive days as we don't have trip information to verify whether you drove or not.
- We will only allocate a maximum of 30 unverified no-drive days. If you have more than the maximum 30 days:
 - We will no longer allocate your average daily Drive points for your no-drive days.
 - Your points for night-time and distance driving will fall to 0 as we will no longer assume 0 kms driven and 0 night-time minutes driven.
- If you did drive on a day that is recorded as a no-drive day and your trips are not reflecting as a recorded trip, please make sure that you upload your trip data. You may have selected to only upload your trip data when you are on Wi-Fi. If this is the case, please connect to Wi-Fi so that you can upload your latest trip information and we can record all of your trips. Please note that your Drive points balance for the day may change to reflect the actual Drive points deducted during each trip and not an average of your Drive points balance that we would have allocated to you for your no-drive day.
- If you are the primary driver of more than one vehicle, none of your vehicles must have been driven on that day for you to qualify for a no-drive day.
- A verified no-drive day will contribute 0 km to distance points and 0 minutes to night-time driving points.



*Coverage penalties do not apply to drivers who have Vitality Drive on the Core Plan.

Distance points – Up to 300 Vitality Drive points

We look at the total number of kilometres you drove over the past month. The more time spent on the road, the higher the risk of being involved in an accident. Therefore, the less time you spend driving, the higher your distance points.

Distance (kms)	Distance points per Vitality Drive status				
	Blue	Bronze	Silver	Gold	Diamond
0 – 299 km	300	300	300	300	300
300 – 599 km	100	150	200	250	300
600 – 899 km	75	100	150	200	300
900 – 1,199 km	50	75	100	175	300
1,200 – 1,499 km	25	50	75	125	300
1,500 – 1,799 km	10	25	50	100	250
1800+ km	5	10	25	60	100



Night-time driving points – Up to 300 Vitality Drive points

Avoid driving at night, especially between 23:00 and 04:30. During these times, there is decreased visibility, it's harder to focus and there are more impaired drivers on the road. Rather use our Drive Me partners and get up to 50% off Uber, Road Trip or Scooter Angels to get home safely.

Your points are calculated as the total night-time driving points of 300 less the sum of Vitality Drive points deducted for night-time driving over the past month. Points are deducted for every minute driven between 23:00 and 04:30, based on the time:

Time	Vitality Drive points deducted
23:00 to 00:00	2
00:00 to 01:00	4
01:00 to 02:00	6
02:00 to 03:00	6
03:00 to 04:00	4
04:00 to 04:30	2



NOTE

- You will receive 400 default Vitality Drive points for night-time driving and distance (equating to 200 points for each category), if you are new to Vitality Drive and have not yet installed a telematics device, for a maximum of 30 days.
- Once you install your telematics device, your night-time driving and distance points will be equivalent to the actual points earned, and the initial default points will be disregarded.
- You will be able to view your actual night-time driving and distance points in the app as soon as you have at least seven days of driving data.



Claim-free years – Up to 300 Vitality Drive points

You can earn up to 300 Vitality Drive points a month by not having vehicle claims:

- Earn 150 Vitality Drive points for two claim-free years.
- Earn 300 Vitality Drive points for three claim-free years.

Vehicle glass and SOS claims won't affect your claim-free years.



●●● NOTE

You will first need to accumulate claim-free years to earn the applicable claim-free points. Therefore, the maximum Vitality Drive points you can earn in your first two years is 2,700 (or 2,400 if you have the standalone DQ-track) and in your third year, the maximum will be 2,850 (or 2,550 if you have the standalone DQ-track).

Make sure your vehicle is **safe to drive**



3.2

EARN UP TO 300 VITALITY DRIVE POINTS A MONTH FOR MAKING SURE YOUR VEHICLES ARE SAFE TO DRIVE

Annual MultiPoint check – 300 Vitality Drive points

You can earn up to 300 Vitality Drive points a month by making sure your vehicles are safe to drive. These points contribute towards your total of up to 3,000 Vitality Drive points a month. Below is more detail on how you can check your vehicle safety.

The Annual MultiPoint check is a set of tests done at Tiger Wheel & Tyre or the Discovery Drive Centre to assess the roadworthiness of your vehicle's various safety functions. Safety functions checked:

- Steering wheel
- Headlights
- Hooter
- Tyres
- Indicators
- Windscreen wipers
- Seat belts



●●● NOTE

- You need to pay R105 for each Annual MultiPoint check. If your vehicle passes, you will earn 300 Vitality Drive points each month for 12 months.
- If your vehicle fails the Annual MultiPoint check and you attempt to complete it again, you will need to show the results of the previous check to the agent assisting you.
- If the previous Annual MultiPoint check was done within the last 30 days, then no additional fee will be charged. If it has been longer than 30 days since the first check, the R105 fee will be charged again.
- Your Vitality Drive points should reflect within seven days of your vehicle passing the Annual MultiPoint check. If your points have not been awarded within this timeframe, please email us at vitalitydriveinfo@discovery.co.za.
- You do not need to take a brand-new vehicle to complete the Annual MultiPoint check. You will automatically receive the 300 Vitality Drive points every month for the first 12 months.

How to complete the Annual MultiPoint check

Take your vehicle to any Tiger Wheel & Tyre branch in South Africa or the Discovery Drive Centre and ask a consultant for an Annual MultiPoint check. To find your nearest Tiger Wheel & Tyre branch, visit www.twt.co.za.

You will need to take the Vitality Drive card, ID or driving licence of the insured vehicle's primary driver with you and fill in the details of the vehicle's primary driver on the Annual MultiPoint check form. These details need to match the information in your Plan Schedule for you to get your Vitality Drive points. If you are the primary driver of more than one car, you only need to take one car to do the check to qualify for your Vitality Drive points.

If you've activated Vitality Drive for motorcycles and have also insured a car on your plan, you need to take your car to complete the check. If you have Vitality Drive for motorcycles and the only vehicle insured on your plan is your motorcycle, then you need to take it to complete the check. Tiger Wheel & Tyre or one of our agents at the Drive Centre will perform the checks and indicate whether the vehicle has passed or failed. When the check is completed, you'll receive a copy of the form the agent used during the assessment. Keep this in a safe place in case you should have any queries at a later stage.

If you pass the Annual MultiPoint check, you will earn 300 Vitality Drive points each month for 12 months.

If your vehicle fails the check then you won't be awarded the relevant points. It's your responsibility to correct the areas that your vehicle didn't pass and complete the Annual MultiPoint check again.

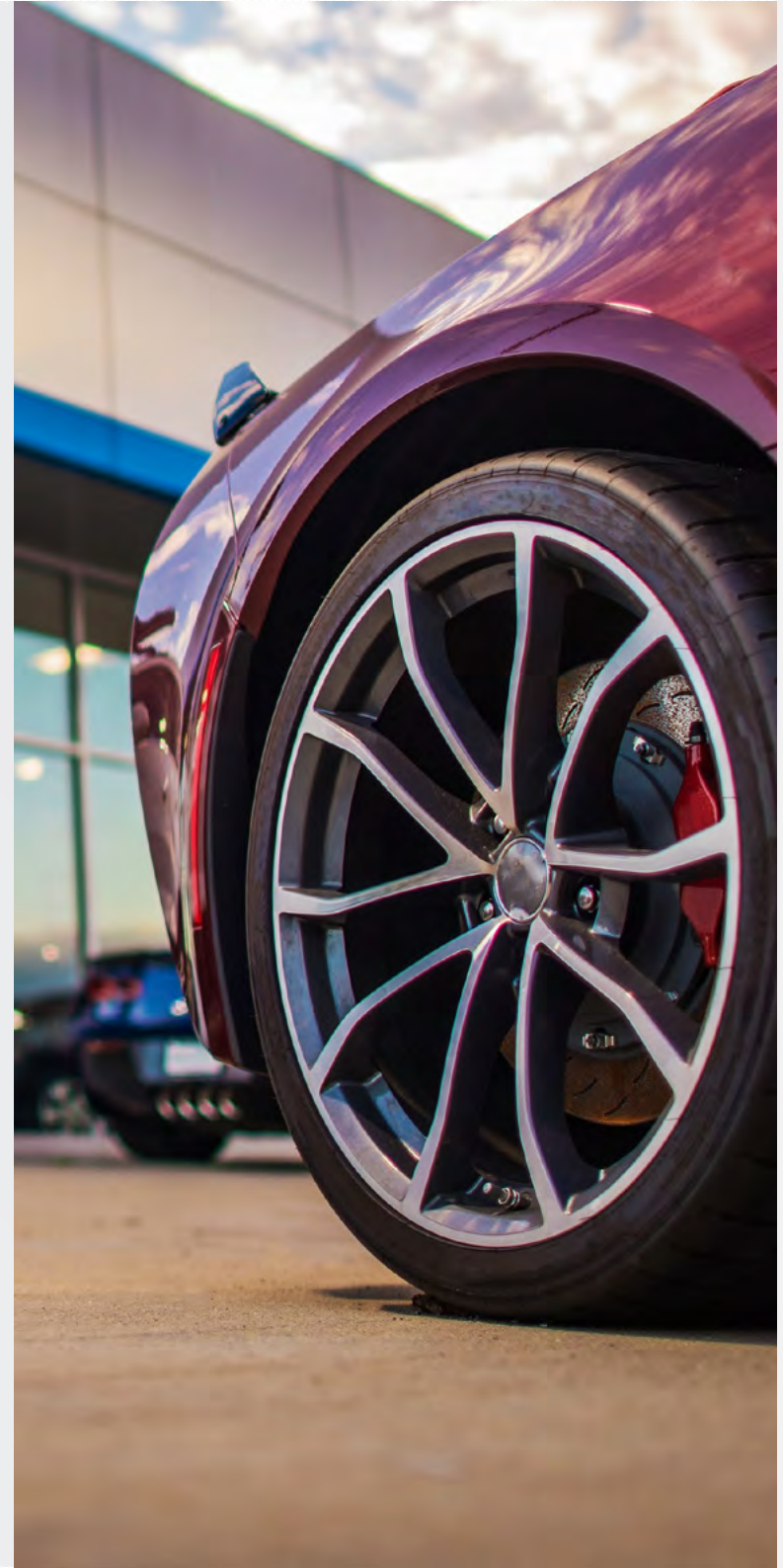
Discovery Insure Vehicle Warranty check

If you have the Discovery Insure Vehicle Warranty optional benefit and do the Discovery Insure Vehicle Warranty Check at Bosch or the Discovery Drive Centre, you can use this check to replace the Annual MultiPoint check. You will receive 300 Vitality Drive points for completing the check.

The vehicle functionality check will only count as a replacement for the Annual MultiPoint check for the 12 months after it is completed. You will need to either complete the Annual MultiPoint check at Tiger Wheel & Tyre or the Discovery Drive Centre or another vehicle functionality check in the following year to continue earning points.

Discovery Drive Centre

You can also complete the Annual MultiPoint check and the Discovery Insure Vehicle Warranty Check at our state-of-the-art Drive Centre at 1 Discovery Place, Sandhurst, Sandton, 2196.



How to get started on **Vitality Drive**

THREE SIMPLE STEPS TO GET REWARDED FOR DRIVING WELL



01 | Install a Vitality Drive Sensor

You need to install a Vitality Drive telematics device for us to measure your driving behaviour.

If you have a compatible smartphone, you can install the Vitality Drive Sensor or Crowd Search Sensor at your nearest Tiger Wheel & Tyre branch or the Discovery Drive Centre and downloading the Discovery Insure app. You need to link your Discovery Insure app to your sensor so that we can measure your driving behaviour.

If you do not have a compatible smartphone, you will need to install the standalone DQ-track. To do this, you can book an appointment in the app or on www.discovery.co.za.

For more information about the Vitality Drive telematics devices, see [appendix A3](#).

02 | Link your Vitality Drive card

You will receive a Vitality Drive card with your Vitality Drive Sensor, Crowd Search Sensor or standalone DQ-track. You must link your Vitality Drive and Gautrain cards to your plan on the Discovery app or on www.discovery.co.za.

03 | Swipe your Vitality Drive card

Swipe your Vitality Drive card when you fill up at a participating bp or Shell service station. Also remember to swipe your linked Gautrain card when you use the Gautrain.



How to maximise your driving rewards every month

Your driving rewards are calculated using your Vitality Drive status and Vitality Drive points as follows:

 Vitality Drive status %	50% for achieving Diamond status in the previous month	20% for achieving Silver status in the previous month
<p>X</p> <p>The lower of</p> <p>Vitality Drive points earned in the previous month</p>  <p>OR</p> <p>Total fuel spend in the current month</p>    <p>=</p>	<p>X</p> <p>The lower of</p> <p>2,550 Vitality Drive points earned in January</p> <p>OR</p> <p>R2,600 spend on fuel during February</p> <p>=</p>	<p>X</p> <p>The lower of</p> <p>1,600 Vitality Drive points earned in June</p> <p>OR</p> <p>R1,500 spend on fuel during July</p> <p>=</p>
<p>DRIVING REWARDS</p>	<p>R1,275 (€12,750) paid out at the end of February = 50% x min (2,550 ; 2,600)</p>	<p>R300 (€3,000) paid out at the end of July = 20% x min (1,600 ; 1,500)</p>

The amount you are rewarded monthly for driving well cannot be more than your vehicle premium (excluding VAT).



Get to the highest Vitality Drive status percentage

You can increase your Vitality Drive status percentage by adding home insurance (buildings, household contents or both) to the value of at least R300,000 to your plan and by driving well to earn more Vitality Drive points.

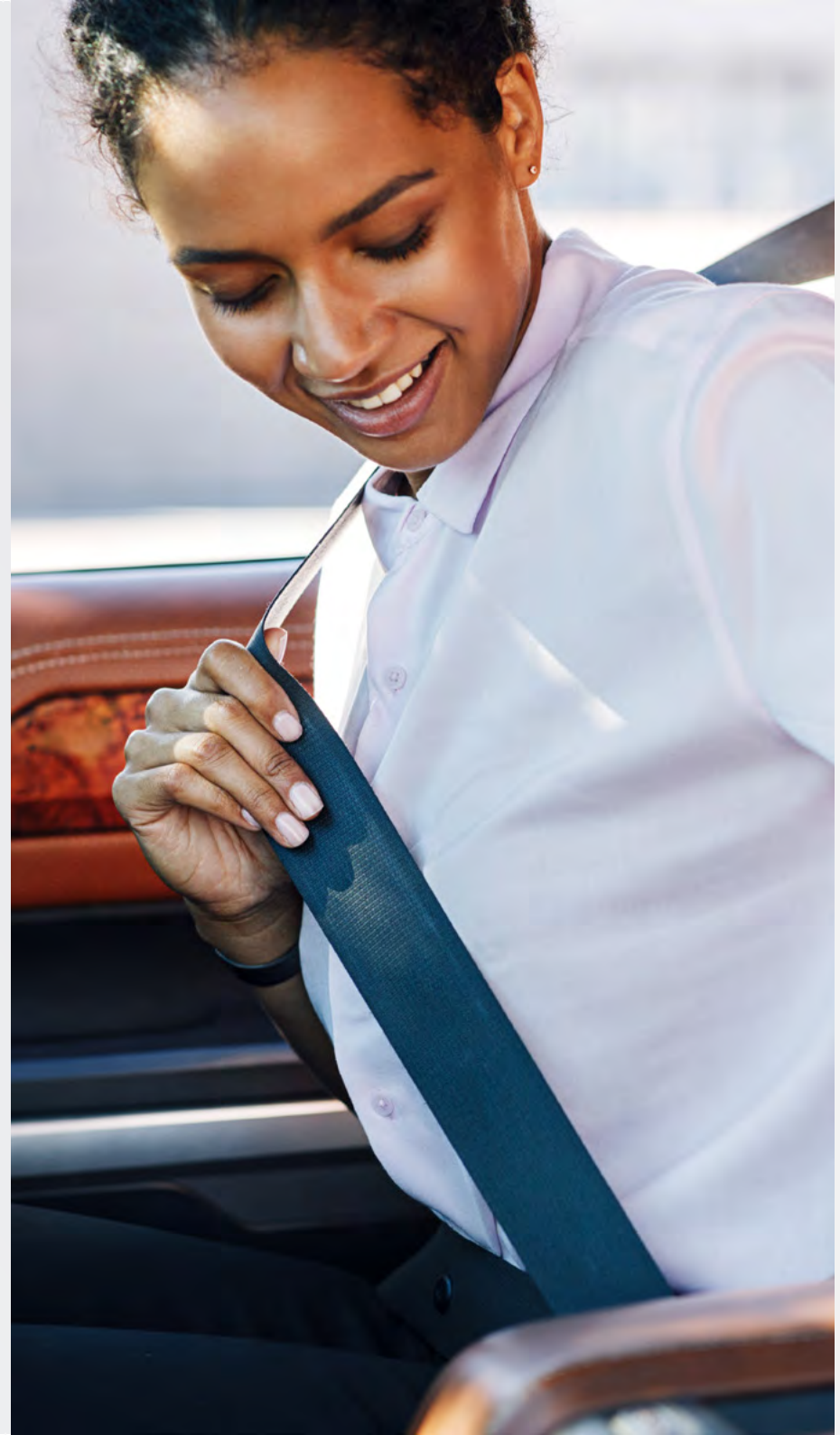
Your Vitality Drive status percentage will be determined as follows:

PURPLE AND CLASSIC PLANS

VITALITY DRIVE STATUS	VITALITY DRIVE STATUS %	
	CAR INSURANCE	CAR & HOME INSURANCE
Blue	2.5%	5%
Bronze	5%	10%
Silver	10%	20%
Gold	17.5%	35%
Diamond	25%	50%

ESSENTIAL PLAN

VITALITY DRIVE STATUS	VITALITY DRIVE STATUS %	
	CAR INSURANCE	CAR & HOME INSURANCE
Blue	1.25%	2.5%
Bronze	2.5%	5%
Silver	5%	10%
Gold	8.75%	17.5%
Diamond	12.5%	25%





● ● ● NOTE

- Your Vitality Drive card is used to record your fuel spend at participating bp and Shell service stations.
- Only the Vitality Drive member whose name appears on the card may use it for fuel purchases for the vehicles that they are listed as the primary driver for.
- The maximum Vitality Drive points you can earn if you have the Vitality Drive Sensor or Crowd Search Sensor is 3,000, so the maximum amount you can be awarded in a month, given that you had no claims for at least three years, is R1,500 (€15,000). The maximum amount you can be awarded in your first two years is R1,350 (€13,500), based on 2,700 Vitality Drive points, since no Vitality Drive points for claim-free years are available during these first two years. In your third year, the maximum amount you can be awarded is R1,425 (€14,250), based on 2,850 Vitality Drive points.
- If you have the standalone DQ-Track, the maximum Vitality Drive points you can earn is 2,700. This is because you do not earn points for cellphone use and your Driving Profile builds up to a maximum of 1,500 Vitality Drive points a month. The maximum amount you can be awarded in a month, given that you are claim free for at least three years, is therefore R1,350 (€13,500).
- Because we base your Vitality Drive status on your previous months' driving behaviour, we will give you a default status of Silver and a total of 1,600 Vitality Drive points in your first month on the programme.
- You will only get rewards for driving well if you have a working telematics device installed in your vehicle. Therefore, all vehicles for which a primary driver has been listed need to have a working device installed in them for that primary driver to get rewards for driving well.
- The amount you are rewarded monthly for driving well cannot be more than your vehicle premium (excluding VAT). If you are a primary driver with more than one vehicle, the amount you are rewarded monthly for driving well cannot be more than the combined vehicle premiums of the vehicles for which you are the primary driver.



Fuel cash back benefit

5.1

FUEL CASH BACK

With the Vitality Drive fuel cash back benefit, clients on the Purple and Classic Plans can get up to 50% of their fuel spend back each month. Clients on Essential Plan can get up to 25% back on their fuel spend each month. Clients on Core Plan do not qualify for fuel cash back.

The fuel cash back you receive through Vitality Drive acts as a premium refund. This enables you to control the premium you pay for driving well.

Every Vitality Drive point you earn enables you to get a percentage back per R1 of fuel spend at bp and Shell, as well as on your monthly Gautrain spend (for the money you load onto your Gautrain Swift Card).

You can earn up to 3,000 Vitality Drive points every month for driving well and, with up to 50% back on your fuel spend, you can get a maximum of R1,500 back monthly in cash, or added to your Insure Funder Account (IFA).

Your driving behaviour in a given month will be used to determine the fuel cash back paid out to you in the following month. For example, the Vitality Drive points and Vitality Drive status you have earned for driving well in January will be used, along with your total fuel spend in February, to calculate your fuel cash back that will be paid out in February. We'll send you an SMS the day after each transaction to tell you how much you have earned. You will also be able to view a detailed breakdown and history of your Fuel Rewards on the Discovery app.



● ● ● NOTE

- Each primary driver on the Vitality Drive programme can choose between the Fuel cash back benefit (receive fuel cash back for driving well or have it deposited into their Insure Funder Account) or the Discovery Miles benefit (receive Discovery Miles for driving well).
- If a primary driver chooses the Fuel cash back benefit and elects for their payment method to be in cash:
 - Their fuel cash back will automatically be paid into the premium-paying bank account, unless otherwise specified by the planholder.
 - The planholder can specify the bank account that the fuel cash back is paid into for each primary driver.
- Each primary driver will be able to switch between the Fuel cash back benefit (receive fuel cash back for driving well or deposit it into their Insure Funder Account) or the Discovery Miles benefit (receive Discovery Miles for driving well). They can only switch once a month. The benefit option you are opted into at the end of any given month is how you will receive that month's rewards for driving well (paid out in the month that follows).
- If a primary driver chooses the Fuel cash back benefit and elects to have their fuel cash back deposited into their IFA, the fund will accumulate across the plan and all primary drivers on the plan will be able to access the fund even if they are not contributing towards it (i.e. there is only one IFA per plan and not one per primary driver).



5.2

DOUBLE YOUR FUEL CASH BACK BY HAVING IT PAID INTO YOUR INSURE FUNDER ACCOUNT

The Insure Funder Account is a dynamic tool to help you fund your motor vehicle excess in the event of a claim. If you have the Vitality Drive Fuel cash back benefit you get access to an Insure Funder Account.



With the Insure Funder Account, you can:

01 | Double your Vitality Drive fuel cash back by having it paid into your Insure Funder Account

When you select this option, the fuel cash back for all the primary drivers on your plan who have opted in for this payment method will be doubled and paid into your Insure Funder Account.

02 | Build up funds to cover your vehicle and hired vehicle excess in the event of a claim

This enables you to pay for your excess on a car or motorcycle claim when the claim is higher than the basic excess in line with the Excess Annexure.

Your Insure Funder Account balance may get used to settle a vehicle claim that is less than any additional excess.

Following an incident with a hired car, you may use your Insure Funder Account for the payable hired car excess. You would need to settle the excess and claim it back from us. The excess is determined by the car hire agreement.

03 | Lower your car insurance premium

You can also increase the excess on your vehicle to reduce your premium, because you can fund the resulting increased excess with the funds in your Insure Funder Account. For example, if you have an Insure Funder Account balance of R7,500, you can increase your vehicle excess to R7,500 to reduce your premium and use your Insure Funder Account to fund this increased excess.

04 | Withdraw cash from your Insure Funder Account after three years

You can withdraw up to 50% of your Insure Funder Account balance that has accumulated at the end of every three-year cycle. This three-year cycle begins when the client joins Discovery Insure. After every three-year period, you will enter a new three-year cycle. The money paid into your Insure Funder Account during the new cycle can only be withdrawn at the end of those three years.

You can withdraw money from your Insure Funder Account as follows:

For every R1 cash withdrawal, the Insure Funder Account value will drop by R2. Partial withdrawals are allowed. For example, if you have R10,000 in your Insure Funder Account after three years, you can withdraw R5,000. After this withdrawal your Insure Funder Account balance will be zero.

05 | Fund new tyres or vehicle servicing costs

You can use your Insure Funder Account to fund up to 100% of your new tyres purchased at Tiger Wheel & Tyre or up to 100% of your vehicle servicing costs at Bosch.



How to activate the Insure Funder Account

You can activate the Insure Funder Account during the application process or any time after you have opted in for Vitality Drive by activating it in the Discovery app.

●●● NOTE

- The fuel cash back is notionally allocated into your Insure Funder Account (IFA). Because this amount does not actually change hands, it is referred to as a notional allocation, even though it is available to you for the various benefits of the IFA.
- If you select the Insure Funder Account, all fuel cash back earned by the primary drivers on your plan who have selected this payment option will be paid to this one IFA account.
- The Insure Funder Account balance carries over monthly and does not accumulate interest.
- If your Discovery Insure plan or Vitality Drive benefit is cancelled at any time by you, you will receive 50% of your available balance as at the end of the last three-year cycle less the IFA balance used in the current three-year cycle. You will lose all the funds accumulated in the Insure Funder Account within your current three-year cycle.
- You can opt in and out of the Insure Funder Account monthly.
- Each Insure Funder Account benefit is limited by the benefit details and the IFA fund balance, whichever is lower.
- If you use the Insure Funder Account to fund excesses for claims that are lower than your voluntary excess but higher than the basic excess will still count as a claim and reset your claim-free points to zero.



Using the Insure Funder Account to fund tyres at Tiger Wheel & Tyre

You can fund your new tyre purchases from Tiger Wheel & Tyre with your Insure Funder Account at any time. The portion of your invoice value that you can fund is based on your Vitality Drive status.

How it works

- 01 | Opt to pay your fuel cash back into your Insure Funder Account (IFA), you double your fuel cash back back this way.
- 02 | Visit your nearest Tiger Wheel & Tyre to buy new tyres. You will get an initial, upfront discount, limited to purchases of R5,000 a transaction and up to a monthly limit of R10,000. Your discount is based on your Vitality Drive status:

Vitality Drive status	Tiger Wheel & Tyre discount
Diamond	20%
Gold	15%
Silver	10%
Bronze	5%
Blue	2.5%

- 03 | You can fund an additional portion of your invoice based on your Vitality Drive status, limited to your Insure Funder Account balance:

Vitality Drive status	Invoice portion that can be funded by the IFA
Diamond	100%
Gold	70%
Silver	35%
Bronze	10%
Blue	5%

NOTE

- The discount percentage used to fund tyres is determined by the vehicle's primary driver's Vitality Drive status earned in the previous month.
- This benefit can only be used for tyre purchases for insured vehicles on an active plan with Vitality Drive.
- The Insure Funder Account benefit applies to the final Tiger Wheel & Tyre invoice cost after the initial Vitality Drive Tiger Wheel & Tyre discount has been applied. As long as there are tyres on the Tiger Wheel & Tyre invoice, the discount will apply to the total invoice amount after VAT. This means that all other costs on the invoice will also get the benefit of the discount, such as wheel alignment.
- This benefit is limited to the final Tiger Wheel & Tyre invoice cost, after the initial, upfront Vitality Drive Tiger Wheel & Tyre discount has been applied or the total Insure Funder Account fund balance, whichever is lower.
- On arrival at a Tiger Wheel & Tyre store, you must tell the agent that you are a Vitality Drive client and present your Vitality Drive card to make sure that you get your discount.
- If you want to use your Insure Funder Account to fund your new tyres, you need to tell the Tiger Wheel & Tyre agent so they can log the amount funded by your Insure Funder Account on their portal.



Using the Insure Funder Account to fund vehicle servicing at Bosch

You can fund your vehicle servicing at Bosch at any time. The portion of your invoice that you can fund is based on your Vitality Drive status.

How it works

- 01 | Opt to have your fuel cash back paid into your Insure Funder Account (IFA), you double your fuel cash back this way.
- 02 | Visit your nearest Bosch servicing center to have your vehicle serviced. You will get an initial upfront discounts based on your Vitality Drive status and whether you have the Discovery Insure Vehicle Warranty benefit. For more information, see [section 7.2](#). This benefit is limited to a total spend of R10,000.

Vitality Drive status	Discovery Insure Vehicle Warranty Servicing Discount with Bosch	Bosch Servicing Discount
Diamond	100%	20%
Gold	50%	15%
Silver	20%	10%
Bronze	15%	7.5%
Blue	10%	5%

- 03 | After the upfront discounts, you can fund a portion of your remaining invoice based on your Vitality Drive status. This is limited to the lower of the R10,000 spend cap above or your Insure Funder Account balance.

Vitality Drive status	Invoice portion that can be funded by the IFA
Diamond	100%
Gold	70%
Silver	35%
Bronze	10%
Blue	5%

NOTE

- The discount percentage used to fund vehicle servicing is determined by the vehicle's primary driver's Vitality Drive status earned in the previous month and whether the vehicle is on the Discovery Insure Vehicle Warranty Plan.
- This benefit can only be used for vehicle servicing purchases for insured vehicles on an active plan with Vitality Drive.
- This benefit is limited to the lower of the final Bosch servicing invoice cost, the R10,000 spend cap or your Insure Funder Account balance.
- On arrival at a Bosch Servicing center, you must tell the agent that you are a Vitality Drive client and present your Vitality Drive card to make sure that you get your discount.
- Process to use the IFA to pay for a portion of vehicle servicing fees:
 - You will receive the upfront discount from Bosch.
 - You must tell the Bosch agent that you want to use your IFA to fund the rest of the invoice.
 - You will be required to settle the rest of the invoice using your own funds, and the Bosch agent will request a refund for the portion funded using the IFA.
 - A refund will then be processed and you will receive your refund within 5 – 7 working days.



Get rewarded for driving well with **Discovery Miles**



6.1

DISCOVERY MILES



With the Vitality Drive
Discovery Miles benefit:

**Clients on the Purple
and Classic Plans can get**

**UP TO R15,000
EACH MONTH**

**Clients on the Essential
Plan can get**

**UP TO R7,500
EACH MONTH**

Discovery Miles are awarded to you for driving well. You can get up to 3,000 Vitality Drive points every month for driving well and, with up to 50% awarded in Discovery Miles, you can get a maximum of R1,500 (R15,000) monthly.

Your driving behaviour in a given month will be used to determine the Discovery Miles paid out to you in the following month. For example, the Vitality Drive points and Vitality Drive status you have earned for driving well in January will be used, along with your total fuel spend in February, to calculate your Discovery Miles that will be paid out in February.

Clients on the Core Plan don't get rewards on their fuel spend. However, as per the other plan types they can get Discovery Miles for achieving their weekly personalised Vitality Active Rewards drive goal as explained in the section on Vitality Active Rewards.





6.2

HOW DISCOVERY MILES WORK

You can be awarded Discovery Miles for driving well. By integrating with the Discovery ecosystem, you can save up to 15% when spending your Discovery Miles at one of the many partners in the Discovery Miles network. You can even DOUBLE this discount on Miles D-Day, which occurs on the 15th of every month.

5% **VITALITY MONEY** + 5% **VITALITY HEALTH** + 5% **VITALITY DRIVE** = 15%

Some of our partners in the Discovery Miles network:



● ● ● **NOTE**

- Each primary driver on the Vitality Drive programme can choose between the £Discovery Miles benefit (receive £Discovery Miles for driving well) or the Fuel cash back benefit (receive fuel cash back for driving well or have it deposited into their Insure Funder Account).
- You can only choose the £Discovery Miles benefit if you have an active Discovery Bank account.
- The following clients will be opted in to the £Discovery Miles benefit:
 - Existing Vitality Drive clients who had opted in to receive their driving rewards in cash and are also Discovery Bank clients, or at any time when these clients open a Discovery Bank account.
 - New Vitality Drive clients who are existing Discovery Bank clients.
- Clients who are opted in to the £Discovery Miles benefit will still be able to opt out and rather choose the Fuel cash back benefit (i.e. receive fuel cash back for driving well or have it deposited into their Insure Funder Account) by calling 0860 751 751 to request the change.
- The £Discovery Miles awarded will be paid into each primary drivers' or the planholder's £Discovery Miles account, depending on the option you have selected.
- If you have elected to have the award paid to the planholder, then the total amount awarded to all primary drivers will be paid into the planholder's £Discovery Miles account. If you have elected to have the award paid to each primary driver, then the amount awarded to each primary driver will be paid into their own £Discovery Miles account.
- Each primary driver will be able to switch between the £Discovery Miles benefit (receive £Discovery Miles for driving well) or the Fuel cash back benefit (receive fuel cash back for driving well or deposit it into their Insure Funder Account). They can only switch once a month. The benefit option you are opted into at the end of any given month is how you will receive that month's award for driving well (paid out in the month that follows).
- If you have selected the £Discovery Miles benefit and you close your £Discovery Miles account, then you will automatically be switched to the Fuel cash back benefit and you will receive your rewards for driving well in cash. This process occurs automatically, and you do not need to call in or inform us of this change.



Other rewards and benefits

7.1

VITALITY ACTIVE REWARDS

Get rewarded for meeting your personalised weekly Vitality Active Rewards drive goal. Join Vitality Active Rewards to get awarded Discovery Miles to spend on exciting rewards of your choice for achieving your weekly drive goal.

Download the Discovery app or the Discovery Bank app and activate Vitality Active Rewards

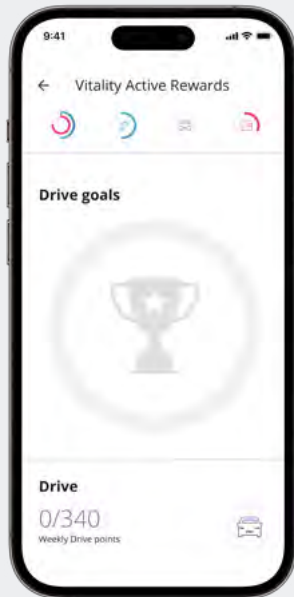
- Download the Discovery app or the Discovery Bank app from the Apple App Store or the Google Play Store.
- You can access Vitality Active Rewards through the Discovery app (or through the Discovery Bank app if you are a Discovery Bank client).
- You need to activate Vitality Active Rewards on the Discovery app or the Discovery Bank app to start earning rewards.



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

01

At the start of each week, you'll receive a personalised Vitality Active Rewards drive goal that is based on your previous week's driving behaviour.




02





At the start of each day, you will be allocated 60 Drive points (or 50 Drive points if you have the standalone DQ-Track). These are the same Drive points that contribute towards your monthly Driving Profile.


03


Maintain your daily Drive points balance by driving well every day by:

 Accelerating smoothly

 Braking smoothly

 Cornering smoothly

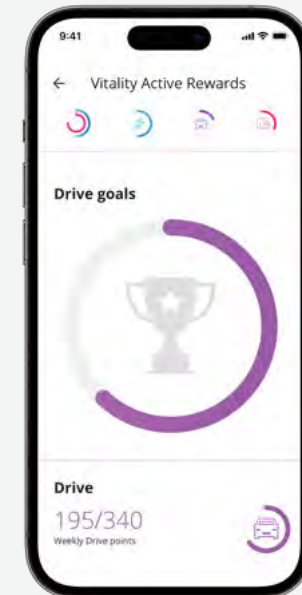
 Driving within the speed limit

 Not using your cellphone while driving

Harsh driving events will reduce your daily Drive points balance, based on the type and severity of the driving event. For more information on how daily Drive points are deducted, see [section 3.1](#).

04

At the end of each day, your remaining Drive points will bank towards your Vitality Active Rewards drive ring until you complete your personalised drive goal. Points for no-drive days will also contribute towards filling your drive ring. For more information about no-drive days, see [section 3.1](#).



Get Discovery Miles

for meeting your weekly
drive goal

You'll get a play on the Vitality Active Rewards gameboard every week when you achieve your drive goal. You'll be able to flip a tile to reveal Discovery Miles on the gameboard. Discovery Miles have been designed to give you a lot more options to reward yourself with for reaching your goals. Visit the [Discovery website](#) for more information about the rewards partners where you can spend your Discovery Miles.



Bank-enhanced Active Rewards

Vitality Drive clients with a Discovery Bank account can access enhanced Vitality Active Rewards in the Discovery Bank app where, in addition to being awarded Discovery Miles for achieving your weekly drive goals, you will also be able to enjoy personalised gameboards, enhanced Vitality Active Rewards and instant recognition for goal achievement.



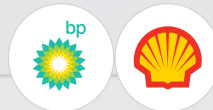
SNEAK PEEK

Have a **perfect drive week** by not losing any Drive points during the week and be able to peek behind a tile before using a gameboard play in the Bank App – improving the chance of choosing a higher value tile.



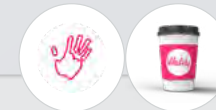
DRIVE ACTIVITY TILE

By meeting your weekly drive goal, you receive a personalised tile on the gameboard that converts your **total Drive points earned** in the Active Rewards week into Discovery Miles.



FUEL TILE

You can unlock a tile that converts your Discovery Bank card spend on the **largest transaction** at at bp or Shell during that week into Discovery Miles.



AND MORE

You also get access to rewards for integrating with the Discovery ecosystem or can choose to instantly redeem your future gameboard plays.



● ● ● **NOTE**

- The minimum drive goal for a week is 170 Drive points. This is the drive goal you will start with when you first opt in to Vitality Active Rewards.
- If you meet your goal for the week by closing your drive ring, your goal for the next week will increase by 35 Drive points. Your goal will continue to increase every time that you achieve it. The maximum goal you can receive is 340 Drive points if you have the Vitality Drive Sensor or Crowd Search Sensor and 300 Drive points if you have the standalone DQ-Track, since we cannot measure cellphone use.
- If you did drive on a no-drive day and your trips are not reflecting as a recorded trip, please make sure that you upload your trip data. You may have selected to only upload your trip data when you are on Wi-Fi. If this is the case, please connect to Wi-Fi so that you can upload your latest trip information and we can record all of your trips.
Please note that your Drive points balance for the day may change to reflect the actual points deducted during each trip and not an average of your Drive points balance that we would have allocated to you for your no-drive day.
- For no-drive days to count towards filling your drive ring for a particular Vitality Active Rewards week, they need to be verified. Please see [section 3.1](#) for more information on no-drive days.

- Points will also be deducted for uncovered trips. Uncovered trips will reduce your daily Drive points balance. An uncovered trip is when the Vitality Drive Sensor and the Discovery Insure app are not linked. Make sure all the required settings are enabled and all permissions are accepted.
- Vitality Active Rewards weeks run from Saturdays to Fridays and plays on the gameboard are issued on Wednesdays. This means you will be able to view your personalised weekly drive goal on Saturday morning and will have until Friday night to fill your drive ring.
- You can only be awarded one Active Reward for driving well in a week.
- A play on the gameboard must be used within one week of being earned otherwise it will expire. In other words, plays are made available on a reward Wednesday and must be played on the gameboard before the next reward Wednesday, when it will reset itself.
- You can be awarded € Discovery Miles each week by achieving your drive goal.
- Log in to the € Discovery app or Discovery Bank app to play the gameboard and be awarded € Discovery Miles every Wednesday.
- The oldest € Discovery Miles will automatically be used first.
- Unused € Discovery Miles expire after five years.
- You can spend any of your € Discovery Miles (even those not awarded by completing your exercise, drive or money Vitality Active Rewards goals) with the Vitality Active Rewards partners.



●●● NOTE

- The Sneak peek, Drive Activity and Fuel tiles are enhanced features that are accessible when playing the new Vitality Active Rewards gameboard in the Discovery Bank app.
- For more information on the enhanced Vitality Active Rewards, please visit the Discovery Bank website.

Sneak peek

- A perfect drive week is achieved when you do not lose any Drive points during a Vitality Active Rewards week.
- A perfect drive week is achieved when clients with a Vitality Drive or Crowd Search Sensor achieve 420 Drive points for the week (60 daily Drive points x 7 days) and when clients with a standalone DQ-Track achieve 350 Drive points for the week (50 daily Drive points x 7 days).
- You must remember to upload your trip data by the end of the Monday following a Vitality Active Rewards week so that we can verify your daily Drive points.
- You can only earn one Sneak peek per month for perfect driving.
- Sneak peeks cannot be accumulated and must be used on the next gameboard play for the associated week.

Drive Activity tile

- Every one Drive point earned is equal to one Discovery Mile.
- You must remember to upload your trip data by the end of the Monday following a Vitality Active Rewards week to verify the total Drive points earned.
- The Drive Activity tile will be hidden as one of the 20 tiles on the gameboard in the Discovery Bank app and must be selected to benefit from its value. If it is not selected, the tile will be displayed in the reveal of the gameboard after you have completed all your plays.



7.2

ADDITIONAL VITALITY DRIVE STATUS-BASED REWARDS

Guaranteed 0% renewal increase for consistent Diamond Vitality Drive status drivers

If you have earned Diamond Vitality Drive status a set number of times over the past year and are claim-free, you will qualify for a guaranteed 0% renewal increase on your comprehensive vehicle premium.

● ● ● NOTE

- You will qualify for the 0% renewal increase if you achieve Diamond Vitality Drive status for 9 or more out of the past 12 months, and if you are also claim-free for those past 12 months. The claim-free condition excludes vehicle glass and SOS claims.
- The 12 months are considered from the previous anniversary calculation to the current anniversary calculation (three months before your anniversary date).
- In the first year of your plan, you can achieve the 0% renewal benefit after the ninth month of cover (as this is when we do the renewal calculation), provided:
 - You are claim-free since policy inception.
 - You have achieved Diamond Vitality Drive status for 6 out of the 9 months.
- You will be able to see how you are tracking towards this benefit on the Vitality Drive rewards dashboard that you are emailed each month.
- The guaranteed 0% renewal increase will apply to the comprehensive vehicle premium for one year.
- This guaranteed 0% renewal increase applies separately to each primary driver and their individual motor insurance premium.
- Clients on the Core plan will be eligible for this benefit

Tiger Wheel & Tyre discounts

You get up to 20% discount on tyre purchases at Tiger Wheel & Tyre, limited to purchases of R5,000 a transaction, and up to a monthly limit of R10,000. Simply show your Vitality Drive card at the store to receive the discount.

Vitality Drive status	Discount
Diamond	20%
Gold	15%
Silver	10%
Bronze	5%
Blue	2.5%

● ● ● NOTE

- To qualify for this discount, there must be tyres on the invoice. However, all other costs on the invoice will also get the benefit of the discount, such as wheel alignment.
- The Tiger Wheel & Tyre discount will apply to all nationwide promotions. However, the discount will not apply to any store-specific promotions.
- The Tiger Wheel & Tyre discount can be redeemed with any form of payment, excluding American Express, Diners Club, ABSA Rewards and UCount Rewards payments. Multiple or split invoices are not allowed.
- The discount does not apply to the R105 cost of the Annual MultiPoint check and may not be combined with any other discount or cash back offer from Tiger Wheel & Tyre.
- The Tiger Wheel & Tyre discount is limited to a maximum purchase of R5,000 for each transaction and limited to a total spend of R10,000 a month, irrespective of the invoice value.
- This discount can only be used on vehicles for which you are the primary driver.
- Your discount will be based on the Vitality Drive status that you earned in the previous month.



Bosch car servicing and maintenance discounts

You can get up to 20% off when you take your vehicle to Bosch for servicing and maintenance, based on your Vitality Drive status at the time of servicing. This discount is limited to an invoice amount of R10,000.

Vitality Drive status	Discount
Diamond	20%
Gold	15%
Silver	10%
Bronze	7.5%
Blue	5%

NOTE

- The discount can only be used on the insured vehicles.
- If you are in the first month of your plan or do not have a Vitality Drive status, you will be awarded a discount based on the Silver Vitality Drive status. Thereafter, your discount will be based on your Vitality Drive status.
- You can book an appointment online at boschcar.co.za using your ID or passport number, vehicle registration or Vitality Drive card.
- On arrival at a Bosch store, you must tell the agent that you are a Vitality Drive client and present your Vitality Drive card or ID card to make sure that you get your discount.

Car servicing and maintenance discounts for Vehicle Warranty clients

If you have added the Discovery Insure Vehicle Warranty to your Discovery Insure plan, you can get up to 50% off when you take your vehicle for servicing or maintenance based on your Vitality Drive status. This discount is limited to R5,000 spend.

Vitality Drive status	Discount
Diamond	50%
Gold	25%
Silver	10%
Bronze	7.5%
Blue	5%

Plus, you can double your discount to up to 100%, based on your Vitality Drive status if you service your car at any Motus Network or Bosch dealership. This is also limited to the above R5,000 spend.

Vitality Drive status	Discount
Diamond	100%
Gold	50%
Silver	20%
Bronze	15%
Blue	10%

In addition, you also qualify for the existing up to 20% off servicing costs at Bosch dealerships for any spend exceeding the R5,000 limit up to the total spend limit of R10,000.

NOTE

- You must have the Vehicle Warranty optional benefit on your Discovery Insure plan to qualify for this servicing and maintenance discount.
- Your discount will be based on the Vitality Drive status.
- The discount may be used on vehicles that have the Discovery Insure Vehicle Warranty only.
- You can use your discount once every plan year (in other words, once between your plan's anniversaries).
- You can go to any Retail Motor Industry (RMI or Motor Industry Workshop Association MIWA) approved dealer to complete your service and receive your up to 50% discount.
- You must submit your invoice from the RMI/MIWA dealer in order for us to process your up to 50% discount that we will pay to you as a cash back (if you do not go to a Bosch or Motus dealership).
- Your up to 100% discount will be applied automatically to your invoice if you go to a Motus Network or Bosch dealership.



Discounted car seat benefit

You can get up to 50% off the purchase of a selected child car seat every year. The discount is based on your Vitality Drive status at the time of purchase and will apply to child car seats from our partners, Born Fabulous and Toys R Us.

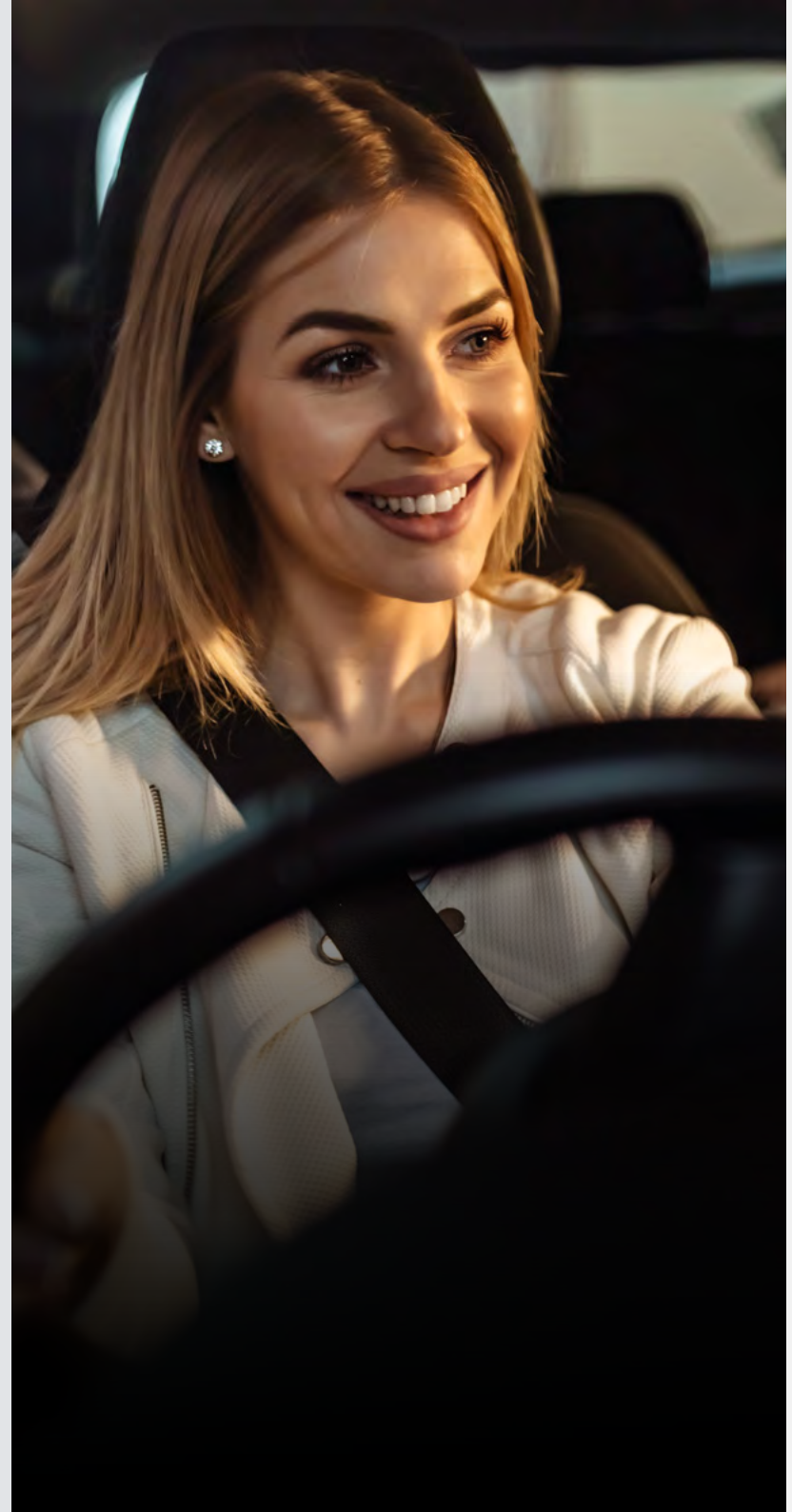
Vitality Drive status	Discount
Diamond	50%
Gold	35%
Silver	30%
Bronze	25%
Blue	20%

The process

- 01 | Log in to your Discovery Insure profile on the Discovery website or Discovery app.
- 02 | On the Discovery website, navigate to the **Car and Home Insurance** tab and click on **Other rewards and benefits**. On the Discovery app, click to the **Car and Home Insurance** tab.
- 03 | Select the Car seat benefit and activate the benefit.
- 04 | A wiCode will be sent to you. The code will be valid for 12 months.
- 05 | Log in to the Born Fabulous website or visit a Toys R Us store to use your voucher on a qualifying car seat.

●●● NOTE

- Vitality Drive must be active on the plan to qualify for the discount.
- The Discovery Insure car seat discount is for child car seats only.
- There is a limit of one car seat for every primary driver every 12 months, where the 12-month period starts once you receive the voucher.
- A list of qualifying car seats is available on the Discovery website.



7.3

DRIVE ME BENEFITS

With Discovery Insure Drive Me partners, you get up to 50% of the standard fee. Uber is a convenient, inexpensive and safe ride-on-demand service that uses a smartphone application to connect you to a private driver who will pick you up from a location and drive you to your chosen destination. Road Trip and Scooter Angels offer take-me-home services where you and your car will be fetched at your location and driven safely to your home.

Road Trip and Scooter Angels

- You will pay a discounted monthly membership fee with Road Trip and Scooter Angels. The monthly membership fee for Road Trip is R150 (excluding VAT) and the monthly membership fee for Scooter Angels is R60 (excluding VAT). In addition, you get a 50% discount on all trips between 6pm and 6am, up to a maximum spend (before discount) of R2,000 a month.
- If you use Road Trip, you will be charged at a rate of R19.19 a kilometre calculated from the collection point to the drop off point. You will need to register with Road Trip www.roadtrip.co.za. Road Trip can be contacted through www.roadtrip.co.za or by calling 087 943 8671.

- If you use Scooter Angels, you will be charged at a rate of R18.98 a kilometre. You will need to register for the Scooter Angels' Classic Plan at www.scooterangels.co.za. Scooter Angels can be contacted by calling 087 233 8787 or through www.scooterangels.co.za.

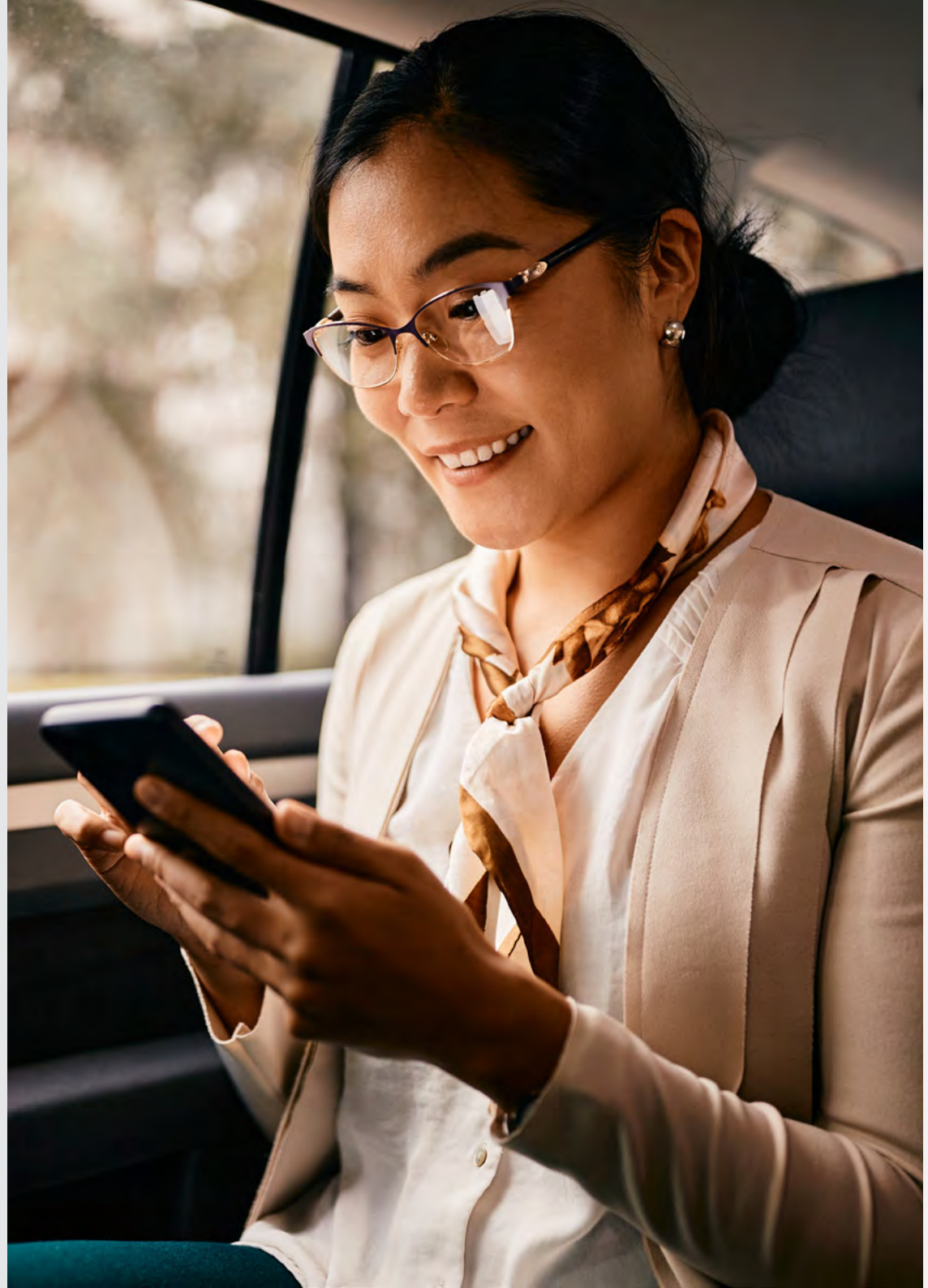
Uber

- All Purple and Classic Plan clients receive 50% off Uber trips between 6pm and 6am. This discount is limited to 15 trips a month and a maximum discount of R100 a trip, giving you a maximum discount of R1,500 a month.
- Clients on the Essential Plan receive 20% off Uber trips between 6pm and 6am. This discount is limited to 15 trips a month and a maximum discount of R60 a trip, giving you a maximum discount of R900 a month.
- Uber services are available throughout most of South Africa.
- You can easily activate the Uber benefit on the Discovery website. Simply log in to your Discovery profile, navigate to **Car and home insurance** and click on **Other rewards and benefits**. Scroll down to **Drive Me discounts** and click on **Learn more**. This web page provides information about our Drive Me benefits. Here you can click on **Learn more about Uber driving services** where you will be able to activate the Uber benefit.
- You will also be able to activate the Uber benefit in the app. Simply log in to the Discovery app, navigate to **Car and home insurance**, click on the **Drive Me** tab and select **Uber**. You will then be directed to the Uber app where you will be able to activate the benefit.
- You can download the Uber smartphone app through the link available through the Discovery Insure app, or by visiting www.uber.com.



●●● NOTE

- You need to have an active Vitality Drive programme.
- Discovery Insure reserves the right to adjust the discount limit at any time.
- SMSs are charged at normal provider rates. Free SMSs and contract rates do not apply.
- The Uber discount is not applicable to Uber Eats orders.
- By registering for the Drive Me benefit with Uber, you consent to the exchange of your personal information and the personal information of any insured party on your plan between Discovery Insure and Uber for administration purposes.
- If you use Uber's rideshare service, each person in the rideshare will pay an additional fee of R2.50. The receipt will reflect the total split fare fee for all riders.
- Uber, Road Trip and Scooter Angels have their own additional terms and conditions that you must adhere to.
- Discovery Insure is not responsible for any loss, damage or harm that may arise from using the Drive Me benefit and its contracted drivers.
- Young Adult benefit clients who use Drive Me services between 23:00 and 04:30 won't have their Rewards Fund affected by night-time driving penalties.
- If you use Drive Me services between 23:00 and 04:30, you will not have your night-time driving Vitality Drive points negatively impacted by these late-night driving trips.
- These benefits are not available for Core Plan clients.
- Drive Me benefits are available for all trips that start between 6pm and 6am.



7.4

YOUNG ADULT BENEFIT

With Discovery Insure's Young Adult benefit, young drivers aged 18 to 25 with comprehensive motor cover get great rewards for driving well.

Your Rewards Fund

We'll deposit 25% of your car insurance premiums into your Rewards Fund upfront every six months (the initial premium at the start of each six month period x 25% x 6).

At the end of each month, we will adjust the your Reward's Fund according to your Vitality Drive status as follows:

Vitality Drive status	Classic and Purple Plans	Essential Plan
Blue	-R200	-R100
Bronze	R0	R0
Silver	R50	R25
Gold	R200	R100
Diamond		

At the end of every month, we will also deduct R10 from your Rewards Fund for every kilometre you drive between 23:00 and 04:30.

At the end of the six-month cycle, the balance of your Rewards Fund will be paid into the premium-paying bank account or the young adult's bank account, depending on the planholder's choice.

We may adjust your premium if you consistently drive late at night

You may have a premium adjustment at the end of every six months based on your kilometres of night-time driving over the previous six-month period.

Monthly average night-time kilometres	Premium increase
0 to 50 km	0%
50 to 100 km	10%
100 to 150 km	15%
150 to 200 km	20%
200 and more km	25%

These premium adjustments are in addition to your annual premium review at your plan anniversary and will only apply for six months.

NOTE

- If you have a negative Rewards Fund balance at the end of a six-month period, the value of your Rewards Fund will be set to zero and you will start the next six month cycle with a R0 balance.
- You can opt in to or out of the Young Adult benefit at any stage monthly by contacting us on 0860 751 751 or sending an email to insuremaintenance@discovery.co.za.
- When opting out or leaving Discovery Insure, the balance of your Rewards Fund that has not yet been paid out will be lost.
- You will no longer qualify for the Young Adult benefit at the first plan anniversary after your 25th birthday.



YOUNG ADULT BENEFIT

STEP 01 **25%**
of the young adult's car insurance premiums go to a Rewards Fund every six months.



Regular driver feedback helps young adults to improve their driving behaviour.



STEP 02

Young adults can boost their Rewards Fund every month by driving well and improving their Vitality Drive status.

STEP 03

Vitality Drive status	Classic and Purple Plans	Essential Plan
Blue	-R200	-R100
Bronze	R0	R0
Silver	R50	R25
Gold and Diamond	R200	R100

R10

is subtracted from their Rewards Fund for every kilometre of night-time driving they do.

STEP 04



Remember

With Vitality Drive, young adults also get up to 50% of their fuel spend back.

OR



If the young adult does more than 50 km of night-time driving per month, their premiums will increase at the end of six months.



Young adults can rather use our Drive Me [partners](#) to get home safely and protect their Rewards Fund.



STEP 05

Every six months, young adults get to spend the money they get back from their Rewards Fund on whatever they want.



7.5

SCRATCH AND DENT COVER BOOST

With Vitality Drive, you can get a boost of up to 25% on your Scratch and Dent cover. This cover helps to take care of minor day-to-day damage to your vehicle, such as chips, dents and scratches on the vehicle's external body and mag wheels. This helps keep your vehicle in showroom condition for as long as possible.

Your cover limit boost will be based on your Vitality Drive status in the previous month, as shown in the below table:

Vitality Drive status	Cover boost	Boosted cover limit
Diamond	25%	R6,250
Gold	15%	R5,750
Silver	10%	R5,500
Bronze	5%	R5,250
Blue	0%	R5,000



Vitality Car Rating

Discovery Insure's Vitality Car Rating uses detailed vehicle insights to create a data-driven method for determining a vehicle's value. By analysing detailed vehicle information, accident history and driving behaviour, we reduce information gaps in the second-hand vehicle market. This helps everyone involved understand the vehicle's condition and receive or pay a fair price for it.

With the Vitality Car Rating, you can also increase your vehicle's resale value by up to 15% by driving well. This benefit is in addition to the regular rewards you get for driving well.

Vitality Car Score	Vitality Car Rating	Boost
900 - 1,000	5	15%
801 - 900	4.5	10%
701 - 800	4	7.5%
601 - 700	3.5	5%
501 - 600	3	2.5%
0 - 500	<3	2%

HOW WE CALCULATE YOUR VITALITY CAR SCORE

The vehicle score is determined by considering different factors about its condition and how it was driven. The three categories considered are the accident history, driving and mileage type.

Accident information

Driving behaviour

Mileage type

CATEGORY	POINTS
Claims history	500
Acceleration	100
Braking	100
Cornering	100
Speeding	100
Open road driving	100
Total	1,000



CLAIMS HISTORY

Each vehicle starts off with 500 points. Points will be deducted based on the type and severity of the accident.

These points add up over time. If a vehicle has multiple claims, each claim will be scored accordingly and added together to calculate the total points lost in this section.

●●● NOTE

- Claims points cannot go below zero and, once lost, cannot be re-earned again.
- Vehicles with no claims will be allocated a score of 500 for claims history. Points will be deducted based on the accidents the vehicle has had in the past. The points deducted will depend on whether the damage was minor, moderate or severe and if it was structural or mechanical damage.

DRIVING BEHAVIOUR

The driving behaviour score for each category is calculated as the standardised number of driving events per behaviour for every 100km driven.

We use actuarial algorithms to determine how this driving behaviour affects a vehicle's resale value.

This score is calculated independently of your Vitality Drive status. This means these scores may not reflect your Vitality Drive status. Instead, it provides a comprehensive view of your entire driving behaviour history.

Individual driving behaviour	Contribution to Vitality Car Score
Acceleration	100
Braking	100
Cornering	100
Speeding	100

●●● NOTE

- Phone use is not considered for your Vitality Car Score because it does not directly affect your vehicle's condition.
- Since your Vitality Car Score calculations considers your entire driving history, it may not align with your Vitality Drive status.
- The speeding measure takes into account the power to weight ratio of the vehicle.
- The acceleration, braking, cornering and speeding measures take into account cold starts, which is an indicator of straining of the vehicle at the start of the trip.
- Open-road-driving measures the proportion of highway versus city driving.



MILEAGE TYPE

Vehicles that drive more on city roads with frequent stops and starts experience more damage to the inner workings of the vehicle compared to those that drive more on open roads (without frequent stops and starts). Using advanced telematics data, we can categorise the vehicle's mileage as either in-city driving or open-road driving. These proportions are then converted into a mileage score using actuarial techniques.

● ● ● NOTE

- To qualify for the boost on the vehicle resale value, the vehicle must be on Vitality Drive.
- You would negotiate the vehicle resale value as normal, and then get a boost of up to 15% on that value through the Vitality Car Rating.
- The vehicle must be on Vitality Drive and tracking (this means we are able to collect driving information for that vehicle) for at least one year to qualify for this benefit.
- Vehicles on the Core Plan do not qualify for this benefit.
- The boost will be pro-rated based on the proportion of the vehicle's lifetime for which we have data. For example, if a vehicle is five years old, but has only been insured with Discovery Insure for four years, you would get 80% of the boost.





TERMS AND CONDITIONS

- The vehicle must be on Vitality Drive with a working telematics device for at least one year.
- The boost will be pro-rated based on the proportion of the vehicle's total lifetime for which it was enrolled in Vitality Drive.
- The boost will also be pro-rated based on the vehicle's driving data coverage, which is the proportion of trips with complete driving data.
- The boost is limited to 15% of the vehicle's base resale value, up to a maximum of R50,000.
- Vehicles with a base resale value over R1.2 million do not qualify, unless approved at the partner's discretion.
- Discovery Insure has partnered with Weelee and Motus to provide this benefit. Clients can get an online valuation for their vehicle by clicking on our partners' logos on their Vitality Car Rating certificate. Clients can also present their Vitality Car Rating certificate at these dealerships to receive a boosted resale value.
- Motus uses getWorth's pricing engine to determine the base price, considering several factors including mileage.
- Weelee uses the trade value of the vehicle adjusted for mileage, provided by TransUnion
- The base resale value offered by our partners will not be influenced by the boost that the client qualifies for.
- The vehicle must:
 - Be in good condition, meaning it does not require any reconditioning or roadworthy-related items, such as new tyres
 - Have a full-service history completed by the Original Equipment Manufacturer (OEM) or a dealer approved by the Retail Motor Industry (RMI) or Motor Industry Workshop Association (MIWA)
 - Not have any major structural or mechanical damage at any point in the vehicle's history (regardless of whether it was insured with Discovery Insure or not).
- If any of the above criteria are not met, partners may choose not to purchase the vehicle. If a partner chooses to continue with the purchase, the vehicle's base price will be adjusted accordingly.
- For example, any roadworthy or reconditioning costs will be deducted from the base resale value. These costs and adjustments will be based on the purchasing partner dealer's estimation. The Vitality Car Rating boost is applied to the revised base resale value.
- The purchase of the vehicle is at the discretion of the partners. A partner may choose not to purchase the vehicle to manage their stock, or if the vehicle falls outside of their standard purchasing terms and conditions. This will be made clear to the client and will not be influenced by the boost that the client qualifies for.
- Classic and antique vehicles do not qualify.
- The Vitality Car Rating certificate is valid for 31 days from the date it is generated. The validity period will be displayed on the certificate.
- If there is a claim in progress (excluding windscreen claims), the Vitality Car Rating certificate cannot be generated until the vehicle assessment is completed.
- If a claim occurs after the certificate is generated, the certificate becomes invalid, and a new certificate must be generated once the claim has been assessed.
- To request your Vitality Car Rating certificate you can contact Discovery Insure on 0860 751 751.



Safety features

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

IMPACT ALERT

Impact Alert provides immediate response and medical care when your vehicle is involved in a severe accident, even if we can't get hold of you. If you have added a Secondary Driver to your vehicle, then they will also be able to use this feature.

- When your telematics device detects a sudden and severe force (G-force), it will immediately alert us. We'll monitor your vehicle to determine whether it's stationary or continuing to drive normally. If your vehicle stops, we will call you on the cellphone number we have on record for you. If we can't reach you, we will send emergency medical assistance to your vehicle's location.
- You will also benefit if you are a Discovery Health Medical Scheme member, since medical emergency services will have access to your health records.
- There is no cost to you for the emergency medical support dispatch unless you use the medical support vehicle for non-medical reasons.

●●● NOTE

Impact Alert will work as long as the accident is severe enough to trigger an alert, your telematics device is functioning and in an area with cellular network coverage and your phone has sufficient battery power (not in low battery / power saver mode). For the Vitality Drive Sensor and Crowd Search Sensor, you need to make sure your app is linked to your sensor, your phone has enough battery and mobile data and that all the correct permissions and settings are enabled for Impact Alert to work.



Vehicle panic button

The vehicle panic button enables you to use your compatible smartphone as a panic button to request immediate assistance in the event of an emergency. If you have installed and activated the Vitality Drive Sensor or Crowd Search Sensor, you can use this panic button when you are in your car and your phone is connected to the sensor. If you have added a Secondary Driver to your vehicle, then they will also be able to use this feature.

An alert will be sent to Discovery Insure and you will receive a notification to confirm that the alert has been sent.

A call centre agent will try to contact you or the names noted on your plan to offer the necessary assistance. If they are unable to get hold of you, they will immediately dispatch an emergency response team.

The call centre can:

- Dispatch medical assistance
- Initiate recovery processes or towing services, depending on the incident
- Live track the vehicle to safety if you are concerned about suspicious vehicles following you.

How to use the vehicle panic button on a smartphone with an Android operating system

Simply press your smartphone's power button repeatedly, in quick succession, at least five times. Your Discovery Insure app must be connected to your Vitality Drive Sensor or Crowd Search Sensor for the vehicle panic button to be detected.

An alert will be sent to Discovery Insure. The smartphone will vibrate and you will receive a notification to confirm that the alert has been sent.

How to use the vehicle panic button on a smartphone with iOS

You must simply press the **Panic** button that appears at the top right of the dashboard page of your Discovery Insure app when your Discovery Insure app is connected to your Vitality Drive Sensor or Crowd Search Sensor.

If your smartphone is not connected to your Vitality Drive Sensor or Crowd Search Sensor the dashboard will not display the vehicle panic button.



How to use the vehicle panic button on a smartphone with iOS

You must simply press the **Panic** button that appears at the top right of the dashboard page of your Discovery Insure app when your Discovery Insure app is connected to your Vitality Drive Sensor or Crowd Search Sensor.

If your smartphone is not connected to your Vitality Drive Sensor or Crowd Search Sensor the dashboard will not display the vehicle panic button.

Find my vehicles

If you have the Vitality Drive Sensor or Crowd Search Sensor, you can locate all the vehicles insured on your plan through your smartphone. The app will show the last location where the vehicle and smartphone were paired.

If a family member is driving your car and their smartphone is paired with the vehicle, the planholder can view the trip in real time.

If you have a standalone DQ-Track fitted to your vehicle, you can simply send an SMS to the DQ-Track tracking number you were given by the technician during installation to find out where your vehicle is.

Weather warnings

Using weather data combined with the telematics device's location data, we can send you warnings of imminent bad weather. For example, we can warn you of a large approaching hail storm in your area, when it would be safer for your vehicles to be parked under a roof and not driving on the roads.

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

01

Crowd Search: Intelligent Technology to keep you safe

Crowd Search is our state-of-the-art wireless tracking device that has market-leading stolen-vehicle recovery (SVR) technology, enabling Discovery Insure to locate and recover stolen vehicles.

The Crowd Search Sensor includes all the Vitality Drive Sensor technology, such as safety features, rewards and immediate feedback through the Discovery Insure app. In addition, you will have access to innovative safety features such as Motion Alert and Crowd Search stolen-vehicle recovery.

02

Motion Alert

Motion Alert is an early-warning safety feature that identifies when your phone is not in the vehicle at the time the vehicle is moving, alerting you to possible theft of your vehicle. If your safety or that of your vehicle has been compromised, you can respond to the app notification or SMS that we send you to confirm that you require assistance and an emergency call centre agent will contact you.

Motion Alert is automatically activated on your Crowd Search Sensor. You can disable or enable Motion Alerts by logging in to your Discovery Insure app, tapping the menu button, selecting settings and navigating to 'Notify me about Motion Alerts'.

03

Stolen-vehicle recovery

In the event of theft, contact our emergency call centre on **0860 999 911** and we will initiate the recovery services.

To access these benefits, you can add the Crowd Search Sensor to your plan for R135 per month per vehicle. You will also be charged a once-off installation fee per sensor.



STANDALONE DQ-TRACK SAFETY FEATURES

The following safety features are provided automatically with the standalone DQ-Track.

Nationwide vehicle tracking

Nationwide stolen-vehicle tracking and recovery that helps protect your vehicle against theft. **Stolen-vehicle recovery comes at a fee of R135 a month for each vehicle.** You must make sure that your DQ-Track is always in working condition to benefit from safety features. Check every six months that your device is working. For details about how to check your device is working, see [appendix A1](#). If any continual problems or defects are identified you need to contact us to arrange a convenient time and place for you to have your standalone DQ-Track checked, fixed or reinstalled as quickly as possible.

Geo Zones (preferred area)

You can select certain safe areas for the vehicles on your plan. As soon as the vehicle exits the safe area, you will get an SMS, enabling you to contact the driver of the vehicle to provide help if needed. You can access this functionality by logging in to www.discovery.co.za.

Unique driver profiles (Driver DNA)

Each driver has a unique driving profile. The standalone DQ-Track allows us to identify in real time when your car is being driven in a significantly different manner than normal.

When this happens, it is probable that your car has been hijacked or stolen, since the unique driver profile of a person driving a stolen vehicle is very different to normal driving behaviour. In such instances, we will immediately call you to provide the necessary assistance.

●●● NOTE ABOUT ALL SAFETY FEATURES

- Safety features will work provided your telematics device is in working order and in an area with cellular network coverage.
- Vitality Drive Sensor and Crowd Search Sensor: To make sure we can assist you in an emergency, your smartphone should have at least 15% battery power (it should not be in low battery / power saver mode) and the following settings should always be active: GPS, Bluetooth, mobile data (even if you have selected to upload your trips by Wi-Fi only), and background app refresh.
- A severe impact on a vehicle could damage the telematics device, preventing Impact Alert from working. So, in the event of an accident, you should always call Discovery 911 on 0860 999 911. By calling immediately, you are assured of receiving correct care and assistance in the quickest manner possible.
- If your policy is in Gap in cover, you will still have access to our safety features and emergency assistance, but at your own expense.



APPENDIX A1

Vitality Drive telematics devices

To get the most from Vitality Drive, you need to install one of our leading telematics devices that measure how you drive and provide access to our vehicle safety features. A once-off activation fee of R195 will apply per plan which will be debited with your first premium.

How we use your Vitality drive telematics device information

The main purpose of recording your driving activity is to measure your driving behaviour and to reward you for improving your driving behaviour and driving well.

- We do not use your Vitality Drive telematics device information in the event of a claim, other than to confirm the time and place of an incident. You may ask us to use the information to help prove that an insured third party was at fault.
- We use telematics devices to help you insure your assets correctly and receive the best cover possible. For example, if we notice that two vehicles with the same primary driver listed for both are routinely driven at the same time, we will contact you to confirm who the primary driver is for each vehicle.
- We may use your monthly driving behaviour points as one of the factors considered in plan renewal every year.
- You can use your telematics device information to get a report showing all your business trips that you can use when submitting your income tax returns to SARS.



APPENDIX A1

Vitality Drive **telematics devices** (continued)

TELEMATICS DEVICE OPTIONS

Vitality Drive offers the following telematics devices:

Vitality Drive Sensor

This option consists of the Discovery Insure app for Android and iOS as well as a Vitality Drive Sensor which is installed on your vehicle windscreen and linked to the app. The Vitality Drive Sensor can only be used with certain compatible smartphones. This device uses the latest telematics technology and makes it really easy for you to improve your driving behaviour. With this device you receive driver behaviour feedback after each trip. You can compete with friends and earn additional Vitality Drive points for staying safe by not using your cellphone use while driving. For a list of compatible smartphones, click [here](#).

Crowd Search Sensor

If you require stolen-vehicle recovery (SVR) as an underwriting requirement, you will need to have the Crowd Search Sensor or a third-party tracker installed in your vehicle. The Crowd Search device is the same as the standard Vitality Drive Sensor in that it also links to the Discovery Insure app for Android and iOS; however it is installed by being hidden within your vehicle and linked to the app. This device also includes enhanced SVR technology and the Motion Alert feature. You can also choose to have the Crowd Search Sensor installed even if you do not require SVR. However, you will need to pay the monthly SVR fee. For more information on the Crowd Search Sensor, see [section 8](#).

Standalone DQ-Track

If you do not have a compatible smartphone to have the Vitality Drive Sensor or Crowd Search Sensor, you can get the standalone DQ-Track installed in your vehicle. This device is deep-installed into your vehicle and automatically includes stolen-vehicle recovery for a monthly fee. You receive driver behaviour feedback by email every month and get access to other benefits such as Geo Zones and Unique driver profiles.

Use the tree diagram below to help you choose the right telematics device for you:

DO YOU HAVE A COMPATIBLE ANDROID OR APPLE SMARTPHONE?

YES

You can install the Vitality Drive Sensor in your vehicle or Crowd Search sensor

NO

You can install the standalone DQ-Track in your vehicle. While you will not be able to compete with friends or earn Vitality Drive points for safe cellphone use, you will still get monthly driver behaviour feedback. A technician will need to install the device, which will take two to three hours.

ARE YOU REQUIRED, BY DISCOVERY INSURE, TO HAVE STOLEN-VEHICLE TRACKING AND RECOVERY (SVR) FOR RISK MANAGEMENT PURPOSES?

YES

You can install a Crowd Search Sensor in your vehicle by visiting your nearest Tiger Wheel & Tyre or the Discovery Drive Centre. This device is the same as the standard Vitality Drive Sensor but it also includes enhanced SVR technology for an additional monthly fee. You need to install the Crowd Search Sensor within five days of your plan's date of commencement.

NO

Visit your nearest Tiger Wheel & Tyre or Discovery Drive Centre and install the Vitality Drive Sensor to start earning great rewards.

Stolen-vehicle tracking and recovery (SVR) is automatically included at an additional cost each month.

NOTE

You will also meet the underwriting requirement if you already have a working third-party SVR device in your vehicle, or if you have one installed within five days of your plan's date of commencement. However, you can have a Crowd Search Sensor installed as well to get access to enhanced SVR technology and enable us to monitor your driving behaviour to reward you for good driving.

How the Vitality Drive Sensor, Crowd Search Sensor and the standalone DQ-Track compare:

	Vitality Drive and Crowd Search Sensor	Standalone DQ-Track
More Vitality Drive points	✓	✗
Easier to improve (real-time feedback and the ability to compete with friends)	✓	✗
Easy and quick installation	✓	✗
Impact Alert	✓	✓
Weather warnings <small>*Weather information is provided by South African Weather Services.</small>	✓	✓
Vehicle panic button	✓	✗
Find my vehicles	✓	✓
Logbook	✓	✓
SVR technology	✓*	✓
Motion Alert	✓*	✗

* If you choose the Crowd Search Sensor

Activation fee

When you select Vitality Drive, you will pay a once-off activation fee for your telematics device of R195 which is debited with your first premium. This R195 activation fee is once-off on each plan, regardless of how many telematics device installations are done on the plan.

Exceptions to the once-off activation fee:

If you choose to switch from one telematics device to another, you will be charged another R195 at the time of the switch (limited to a total fee of R390 on a single plan).

Installation process

If you do not have a telematics device installed, you will not be able to earn monthly driving behaviour points or receive rewards based on your driving behaviour. Your Vitality Drive membership may be cancelled as a result. You need to make sure that your device is working by checking it every six months.

Vitality Drive and Crowd Search Sensors

The sensors do not require an appointment for installation.

Upon activation of the Vitality Drive programme, you will need to download the Discovery Insure app on your smartphone. You will then need to go to your nearest Tiger Wheel & Tyre or Discovery Drive Centre to collect your Vitality Drive Sensor. You install the Vitality Drive Sensor in your car by attaching it to the inside of your windscreen, behind the rearview mirror.

For the Crowd Search Sensor, a Tiger Wheel & Tyre or Discovery Drive Centre technician will need to install it by hiding it in your vehicle. The Crowd Search Sensor does not need wiring into the vehicle system. As a result, the installation is quicker than for the standalone DQ-Track and it does not use power from the car battery.

If you require SVR technology as a risk management requirement, as part of the Discovery Insure agreement, you are required to have a working tracking device in your vehicle within five days of your cover starting. You therefore need to install your Crowd Search Sensor within this timeframe. If you do not do the installation within the five days, your vehicle may not be covered in the event of a claim.

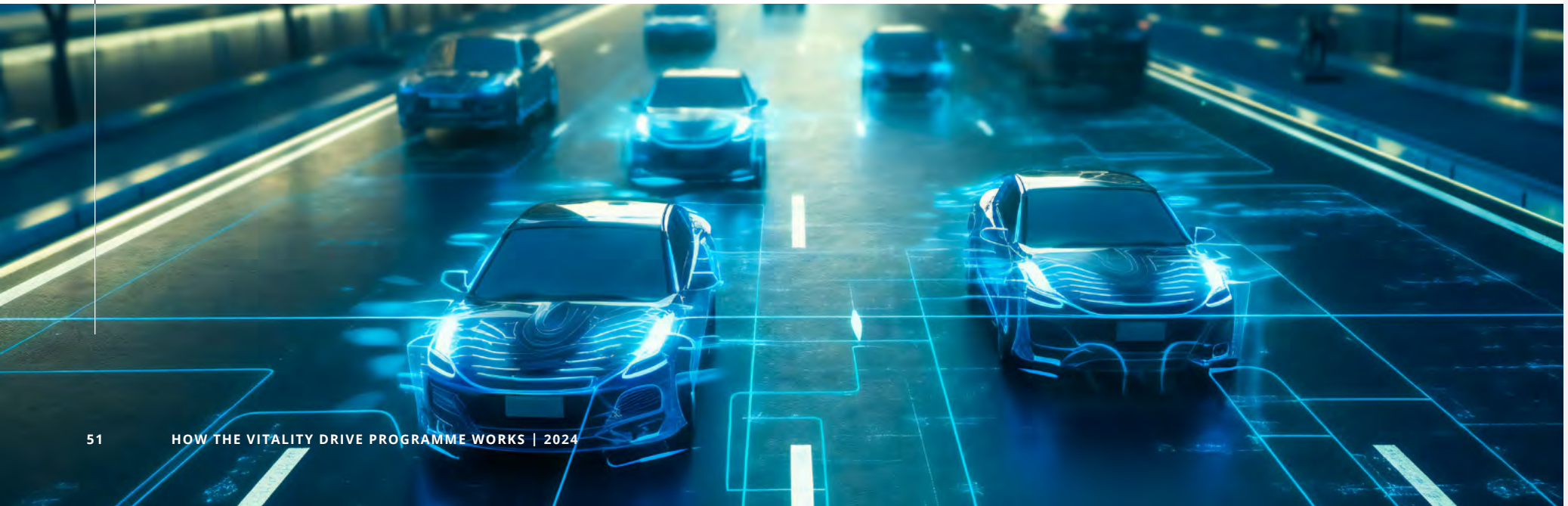
You then need to link your Vitality Drive Sensor or Crowd Search Sensor to the app. The following settings should always be enabled on your smartphone for the app to function correctly:

Android

- Accept all permissions
- GPS and location services (make sure your Android device is in high-accuracy mode)
- Mobile and cellular data
- Bluetooth
- The following settings must be deactivated:
 - Mock location services
 - Battery saver mode.

iOS

- Accept all permissions
- Location services need to be set to 'always' to ensure trips are always recorded in the background (clients on iOS 13 need to allow for this in background and will need to accept on each pop up)
- Bluetooth
- Mobile data
- Background app refresh must be switched on for the Discovery Insure app.



Secondary Driver

If you have another person who regularly drives your vehicle, you can avoid coverage penalties and allow them to access the Impact Alert and Panic Button safety features.

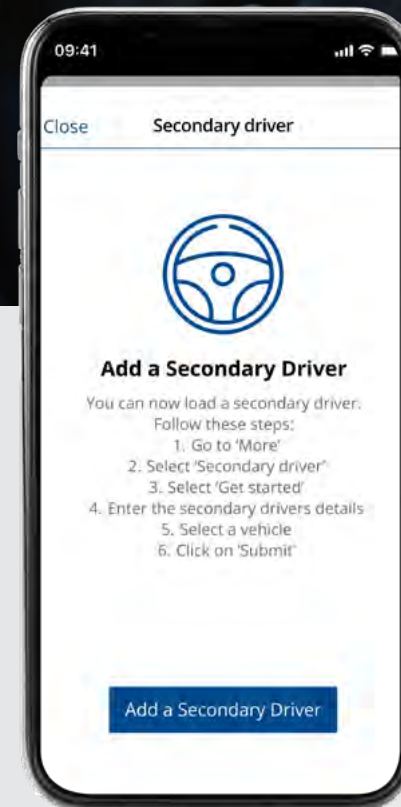
Secondary driver

Your clients are now able to load a secondary driver to their vehicle. This means that trips taken by the secondary driver will be covered, which will help clients avoid losing points for uncovered trips. The driving behaviour of the secondary driver will count towards the primary driver's daily Drive points balance.

This feature is available on all smartphone-enabled devices (Vitality Drive Sensor or Crowd Search Sensor). The secondary driver does not need to be a primary driver on any vehicle.

To register a secondary driver:

- 01 | The Primary driver of the vehicle will follow the steps in the Discovery Insure app (shown on the right)
- 02 | A link will be sent to the secondary driver allowing them to register on the Discovery Insure app.



Once registered, the secondary driver will be able to drive the vehicle without receiving uncovered trip penalties and will have access to safety features such as Impact Alert or Panic Button.

Standalone DQ-Track

When you activate Vitality Drive with the standalone DQ-track, you will get an email with a link to schedule your DQ-Track installation. You can schedule a standalone DQ-Track installation by following the link provided in the email and then logging in with your Discovery website (www.discovery.co.za) username and password or by calling 0860 751 751.

If you require SVR technology as a risk management requirement, as part of the Discovery Insure agreement, you must have a working tracking device in your vehicle within five days of your cover starting. This can be a Discovery Insure standalone DQ-Track or another approved tracking device. If you do not do the installation within the five days, your vehicle may not be covered in the event of a claim. If you cancel your appointment with less than 24 hours' notice or you are unable to fulfil your appointment on the day, you will need to pay a cancellation fee of R150.

If you have a Purple or Classic Plan and live in a main metropolitan area, you can choose to have your standalone DQ-Track installed at your preferred location. Where this service is not available, we will let you know of the nearest installation branch where you can take your car to have the device fitted. If you are on the Essential Plan, you will need to have your device installed at your nearest fitment centre.

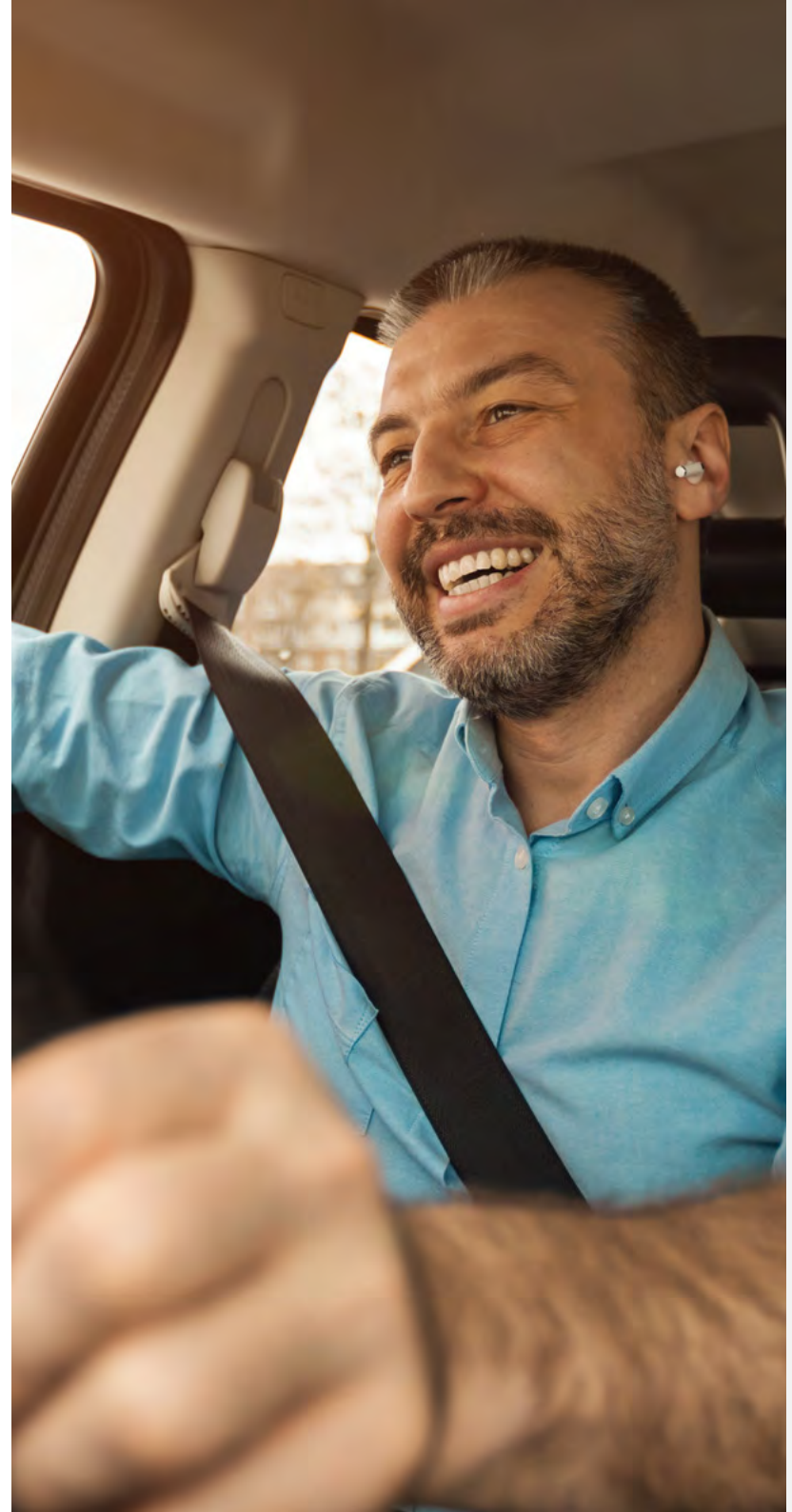
The standalone DQ-track is installed by a skilled technician who hides the device inside your vehicle. The installation will take approximately two to three hours.

Tracking device installation requirements

If you need to have a tracking device installed in your vehicle as a cover requirement, you need to have a functioning early-warning tracking device installed within five days of your Discovery Insure start date, otherwise your vehicle may not be covered in the event of a claim.

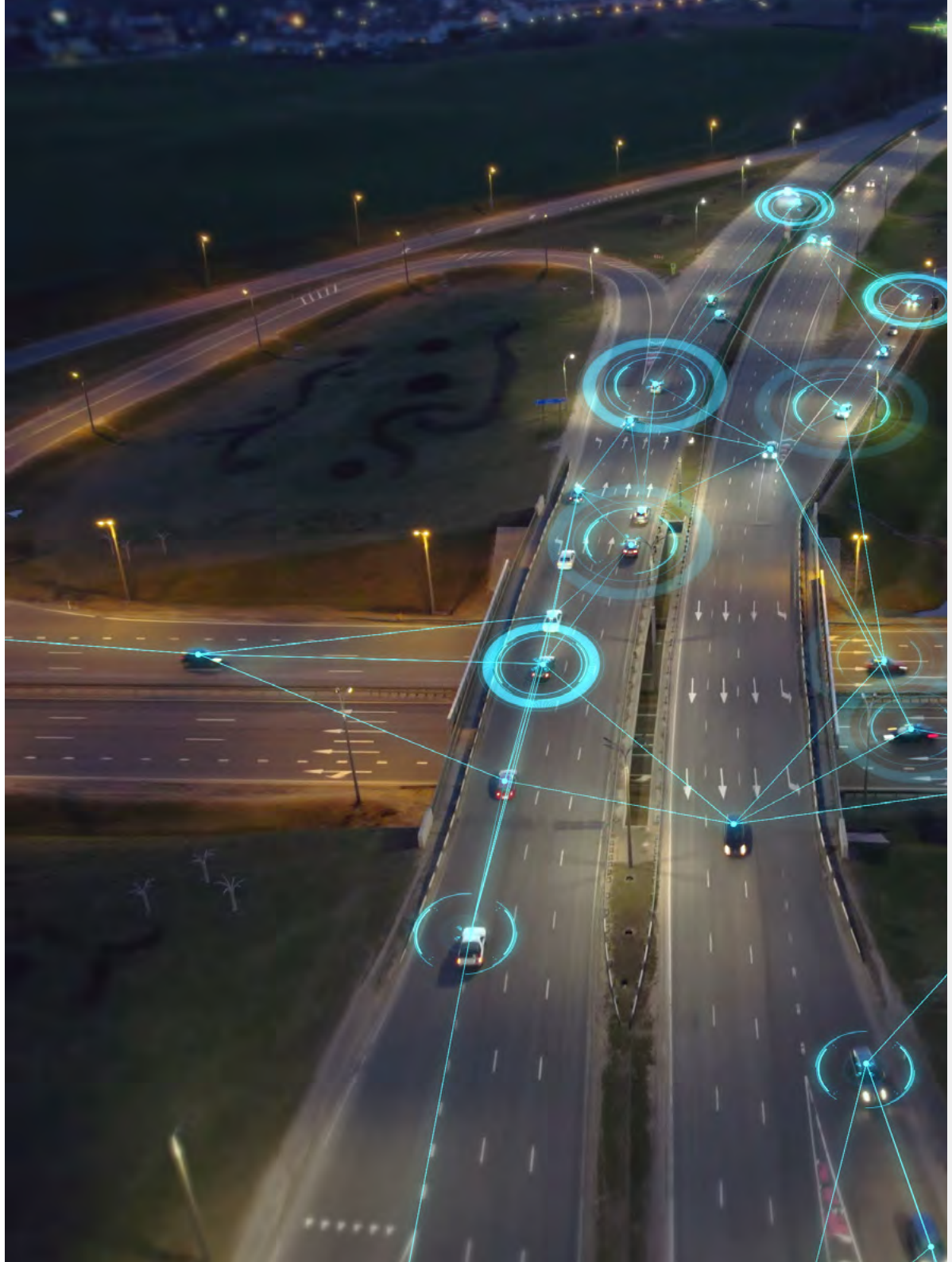
If you install standalone DQ-Track you will have the pre-inspection done at the same time as the installation. A vehicle pre-inspection needs to be done within five days of starting a Discovery Insure Plan and if you fail to meet the vehicle pre-inspection requirements within the stated timeframes, you may not be covered in the event of a claim.

If you need to have a Crowd Search device installed in your vehicle as a cover requirement, you will also need to have a functioning Crowd Search device installed within five days of your Discovery Insure start date, otherwise your vehicle may not be covered in the event of a claim.



When driving data will reflect

Depending on your distance travelled and telematics device option, it can take up to three weeks to determine an accurate score. The standalone DQ-Track will take between one and three weeks to determine your driving behaviour points, while the Vitality Drive Sensor and Crowd Search Sensor will take a few days to determine it. As a new client, you will receive a default of 25 Drive points each day towards your Driving Profile and a default of 400 Vitality Drive points for distance and night-time driving until you have installed a working telematics device, or for a maximum of 30 days. Note that there may be a delay in your points being reflected at the end of the month in a case where you have not yet synced your driving data. Your status and points will then show as pending up until the cut-off day for syncing your data which is the 3rd day of the following month.



TESTING YOUR TELEMATICS DEVICE

You should test your telematics device regularly to make sure it is working. Any defects should be reported to Discovery Insure immediately.



Testing your vitality drive or crowd search sensor

You can check if your Vitality Drive Sensor is connected in one of two ways.

Method 1

- You can see if the Vitality Drive Sensor is connected while driving by seeing the blue bar in the Discovery Insure app (on the dashboard) that says **Sensor Connected**. This will only appear while you are driving.

Method 2

- In the Discovery Insure app, select menu and then select **Vehicle Sensors**.
- On the top right, tap on the three dots then tap **Sensor Diagnostics**. This will show the date and time your phone was last connected to your sensor.
- Check that the sensor serial number shown is the one that is linked to the your vehicle.
- If your sensor serial number is not shown, you need to contact the DQ-Track team by sending an email to insuremaintenance@discovery.co.za or calling 0860 751 751.



Testing your standalone DQ-Track

You can check if your standalone DQ-Track is connected in one of two ways.

Method 1: SMS

- 01 | Create a new SMS on your cellphone.
- 02 | Type in the letter T or P.
- 03 | Using the international +27 number format, send the SMS to the DQ-Track cell tracking number given to you during installation.
- 04 | DQ-Track will send you an SMS confirming your car's location within minutes.
- 05 | You may not receive the SMS immediately if your car is out of network cover (for example, a remote area where signal cover is poor, like a parking basement).

Method 2: DQ Mapper

- 01 | Log in to www.discovery.co.za.
- 02 | Navigate to the **Car and Home Insurance** tab and click on **DQ Mapper**.
- 03 | Click on **Access DQ Mapper**.
- 04 | A new window will appear showing a map and a list of cars on your plan that have a DQ-Track installed.
- 05 | Click on any of these vehicles to see their location.



Ctrack terms and conditions

Because Ctrack installs and administers the standalone DQ-Track, it is important that you make sure you have read and familiarised yourself with Ctrack's service terms and conditions. You agree that Discovery Insure and Vitality Drive will not be held legally responsible for any damages, claims, losses or expenses resulting either directly or indirectly from, or in connection with any of their terms and conditions. You also agree that if you break any of these terms and conditions, you will not hold Discovery Insure and Vitality Drive responsible.

DISCLAIMER

Unless prohibited by law, you agree not to hold Discovery Insure and Vitality Drive responsible for any loss or damage caused to you or any third party arising from the service provided by Discovery Insure and Vitality Drive, our service providers, agents and employees. You also agree not to hold Discovery Insure and Vitality Drive responsible if we are not able to perform the service for any reason, including any type of negligence.

Responsibility restrictions

Discovery Insure and Vitality Drive does not warrant or take responsibility for any loss, damage, loss of profits, business or revenue you might experience because of:

- Any type of delay, fault or other failure that is caused by service, as well as hardware installation or operation. This also counts for radio communication or GSM network in the area that functions with the hardware or other aspects of your driving device, such as Unique driver profiles, vehicle panic button or Impact Alert.
- Any negligence on the part of Discovery Insure, Vitality Drive and our employees.

APPENDIX A2

Additional ways to improve your driving through knowledge and awareness

Improve your driving through knowledge and awareness with our Online driver TRAINING and the Discovery Driving Academy.

The Online driver training

You can log in to www.discovery.co.za and watch a series of six short video clips. You can also access the course through the Discovery app. Each clip is followed by an assessment with a pass mark of 80%. You can watch each video and complete the assessments as many times as you like. You need to complete and pass all six assessments to finish the course.

Discovery Driving Academy

Driving simulators place you in an artificial environment which is made to mimic an actual driving experience. The simulator itself mimics a real car and includes an accelerator, brake, clutch, gearbox, indicators and windscreen wipers. The simulators will teach new drivers the basics of driving in a safe environment and will refresh the skills of experienced drivers.

As a Discovery client, you get 25% off simulator course fees and a 50% discount if you are a Discovery Insure client. Book your Driving Academy course [here](#).

The Refresher course for experienced drivers

This course is for those with a driver's license who wish to update their skills and learn defensive driving techniques. The course consists of a two-hour session that you can complete in one day.

What the course covers:

- Allows you to raise any concerns you may have in terms of your driving skills.
- Defensive driving techniques and applications to everyday driving scenarios, including observation skills, ensuring the correct following and stopping distances as well as speed control.
- Driving on different types of road and traffic and weather conditions to apply skills learned.

APPENDIX A3

Vitality Drive **for motorcycles**

If you insure your motorcycle with Discovery Insure, you have the option to select the Vitality Drive programme and get rewarded for your motorcycle riding behaviour.

The Vitality Drive programme for motorcycles differs from the standard Vitality Drive programme, depending on whether you have a comprehensively insured car on your Discovery Insure plan as well or if the only vehicle you insure on the Discovery Insure plan is your motorcycle.



If your motorcycle is insured along with other vehicles

You can select the Vitality Drive programme for motorcycles if you have activated Vitality Drive on your Discovery Insure plan. Vitality Drive for motorcycles is optional, even if Vitality Drive is activated on the Discovery Insure plan.

You have the option to install either the Vitality Drive Sensor or the Crowd Search Sensor. All vehicles (including motorcycles) that a primary driver has been listed for need to have a working device installed in them for that primary driver to earn Fuel Rewards, so you must install a sensor in your motorcycle. Once you select Vitality Drive for your motorcycle, the following will apply:

●●● NOTE

Impact Alert and safety features are not available on Vitality Drive for motorcycles.

- You won't pay an additional Vitality Drive premium
- Your motorcycle will be considered as another vehicle for Vitality Drive purposes, which means:
 - You will receive a maximum of 60 Drive points each day. Driving events from both your motor vehicle and motorcycle will be deducted from your daily Drive points allocation. This means that if you drive both your motor vehicle and motorcycle on the same day, Drive points will be deducted based on your driving behaviour from both vehicles.
 - You only need to take one vehicle to Tiger Wheel & Tyre or a Discovery Drive Centre and pass the Annual MultiPoint check to earn Vitality Drive points. This vehicle must be your car.



IF YOUR MOTORCYCLE IS THE ONLY VEHICLE INSURED

You can join Vitality Drive Fuel Rewards for R75.50 a month for each primary driver if your only vehicle is a motorcycle and you have insured your household contents or buildings for at least R300,000.

You have the option to either install the Vitality Drive Sensor or the Crowd Search Sensor. However, if you do not select to install the device or if you do not have a compatible smartphone, you will not earn any Vitality Drive points for your monthly driving behaviour.

You will need to take your motorcycle to Tiger Wheel & Tyre or a Discovery Drive Centre and pass the Annual MultiPoint check to earn the 300 Vitality Drive points.

●●● NOTE

Impact Alert and safety features are not available on Vitality Drive for motorcycles.

Vitality Drive programme rewards and safety features for motorcycles

All the Vitality Drive programme's rewards will apply to riders of motorcycles who belong to the Vitality Drive programme, including the Young Adult benefit. Where the client's only insured vehicle is a motorbike, the Essential Plan rules for the Young Adult benefits will apply.

The following Vitality Drive status percentage will apply where the motorcycle is the only vehicle insured for the Classic, Purple and Essential Plans on the Vitality Drive Fuel Rewards option.

CLASSIC, PURPLE AND ESSENTIAL PLANS

VITALITY DRIVE STATUS	VITALITY DRIVE STATUS %
Blue	2.5%
Bronze	5%
Silver	10%
Gold	17.5%
Diamond	25%

Vitality Drive for the **Core Plan**

If you have the Core plan, then you have the option to select the Vitality Drive programme and get rewarded for your driving behaviour.

Vitality Drive for Core

The Vitality Drive programme has been specifically tailored to the Core Plan. You will need to have comprehensive motor vehicle insurance to take up Vitality Drive. Your driving behaviour will be measured through the Discovery Insure app only. However, you may still be required to install the Crowd Search sensor to meet the vehicle tracking requirement as in [appendix A1](#).

Once you have selected Vitality Drive on the Core plan, the following will apply:

- You will pay a Vitality Drive premium of R25 per primary driver
- You'll earn a play on the Vitality Active Rewards gameboard every week when you meet your drive goal. For more information about gameboard plays, see [section 7.1](#).
- You will be eligible to earn the guaranteed 0% renewal increase for consistent Diamond Vitality Drive status drivers. This is subject to the terms in [section 7.2](#).
- All the Vitality Drive programme rules and terms and conditions apply. However, the following applies if you have the Core Plan:
 - Driving behaviour will be measured using the Discovery Insure app only, no Vitality Drive Sensor will be required.
 - No vehicle safety features are available on Vitality Drive for the Core Plan.
 - Vehicles that require a Crowd Search device as part of the plan conditions can install the device. However, the Crowd Search device will not be used to measure driving behaviour.

- The scoring rules are the same, except that coverage penalties will not apply.
- You cannot be on Vitality Drive for the Core Plan and on the normal Vitality Drive programme at the same time. You must select one programme type.
- Trips that are recorded and logged as passenger trips will not be scored. Note that we will apply a limit to the number of times you select trips as passenger trips and if done excessively, trips above the limit will be scored.

If you have the Discovery Insure Vehicle Warranty added to your plan, then you will be eligible to earn the status-based servicing discounts available. For more information on these discounts, see [section 7.2](#).

●●● NOTE

Vitality Drive clients who have the Core Plan will only get rewarded through Vitality Active Rewards and the guaranteed 0% renewal premium increase for drivers who consistently earn Diamond status. No fuel rewards or other status-based rewards will apply.

Clients who only have a motorcycle insured on the Core Plan will not be eligible to get Vitality Drive.

Discovery Insure Ltd is a licenced non-life insurer and an authorised financial services provider. Registration number 2009/011882/06. Product rules, terms and conditions apply. Full product details including limitations can be found on our website, www.discovery.co.za or you can call 0860 751 751. The statistics found in this research show results for past and current driving trends only. All results found in this research do not represent future trends. Your personal information is shared with us by our contracted third parties for the purposes of providing you with the benefits and rewards you are entitled to. Neither Discovery Insure nor any entity in the Discovery Group of Companies is responsible for the personal information processed or any loss thereof.