



Get **up to 50% of your premiums back** every year for healthy living and good driving

If you are aged 65 to 80, you can qualify for Vitality Drive 65+ and get up to 50% of your premium back every year, based on your Vitality Drive status. If you proactively manage your health by doing the Vitality Health Check for 65+, drive well and drive less than 10,000 km in a year, you qualify for this premium payback.

GET UP TO 50% PREMIUM PAYBACK EVERY YEAR

Vitality Drive status	Annual Payback
Diamond	50%
Gold	35%
Silver	20%
Bronze	15%
Blue	10%

GET ACCESS TO ALL THE OTHER RICH VITALITY DRIVE REWARDS LIKE:

UP TO 50% FUEL AND GAUTRAIN CASH BACK

VITALITY ACTIVE REWARDS

VITALITY DRIVE STATUS-BASED REWARDS

- 0% car insurance renewal increase for Diamond status drivers
- Up to 20% car maintenance discounts with Tiger Wheel & Tyre and Bosch
- Up to 25% off Uber, Road-Trip and Scooter Angels

NOTE:

To qualify for this benefit, you must:

- Be any age from 65 to 80 years old.
- Complete the Vitality Health Check for 65+ within the 12 months prior to your annual payback calculation.
- Have Vitality Drive activated on your plan for at least six months.
- Drive less than 10,000 km in a year.
- Once you complete the Vitality Health Check for 65+, you will receive notification that you qualify for the Vitality Drive 65+ benefit.
- You will receive your annual payback at plan anniversary, at the same time that your renewal premium is debited. The full payback amount will be paid into your account.
- Your annual payback is calculated as your annual payback percentage multiplied by your annual vehicle premium. We will also use the number of months for which driving behaviour data is available.
- If you do not have 12 full months of driving data, you will receive a pro-rated premium payback. This means that your annual payback will depend on the number of months in the year where you had a working telematics device.
- In the year that you turn 65, your annual payback will be pro-rated for the number of months when you are 65 years old.
- In the year that you turn 80, you will receive your full annual premium payback.
- The Vitality Health Check for 65+ can be done by any client, regardless if you are a Vitality or Discovery Health Medical Scheme member.
 - If you are a Vitality or Discovery Health Medical Scheme member, you will have the fee of the check waived.
 - If you are not a Vitality or Discovery Health Medical Scheme member, you will have to pay a fee of R280 for the check.
- You need to complete the Vitality Health Check for 65+ at any stage during the year, provided that you do so before your renewal calculation (60 days before your plan anniversary).
- If you are a Vitality or Discovery Health Medical Scheme member and you complete the Vitality Health Check for 65+ before becoming a Discovery Insure client, you will still be eligible for the Vitality Drive 65+ benefit as long as the check was completed within the two months prior to joining Discovery Insure.
- To qualify for the Vitality Drive 65+ benefit, clients will also be able to complete the Virtual Vitality Health Check-in at no cost.
- The first premium payback will be payable 12 months after the benefit is live. If you are an existing client and your plan anniversary is within the first 12 months of the benefit going live, you will need to wait until your next policy anniversary to receive your first premium payback.
- Your overall Vitality Drive status for the year will be used to determine your annual payback percentage and hence your premium payback. Your overall Vitality Drive status for the year is calculated as your average Vitality Drive points over the 12-month period.
- 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. All uncovered trips as well as partly uncovered trips will count towards your total distance travelled for the year. In this case, each minute of uncovered driving will count as 1 km towards your total distance travelled.
- Your renewal premium is calculated 60 days before plan anniversary.
- For your first plan anniversary, we will only have 10 months of driving data. We will use a 10-month average of your Vitality Drive points and distance driven as estimates for the 11th and 12th months and your motor vehicle premium in the 10th month will be used for the 11th and 12th months.
- For plan anniversaries after the first, we will use a 12-month average of your Vitality Drive points and 12 months of driving data to determine the total distance driven, up to the renewal premium calculation date. We will use your motor vehicle premium as at the renewal premium calculation date for the remaining two months of your plan year.
- The Vitality Drive 65+ benefit is available to clients on both the Fuel Rewards and Drive your Discount options.