

DISCOVERER



2026 OCTOBER
LAUNCH

Discovery Insure product update

Discovery Insure has created an exceptional platform for insurance and safety since its inception. We are now extending our product offering to new markets, while improving clients' experience across our product range.

Enter →





01

Shaping the future of insurance

Discovery Insure is taking shared-value insurance further to deliver more value at every stage of the insurance journey.



02

Vitality Drive 4.0

Bringing insurance, banking and rewards together in a single connected ecosystem.



03

Extending the vehicle ecosystem

Enhancing client experience to more vehicle-related services.



04

Discovery Insure Shariah-compliant cover

Disrupting a new market with our unique value proposition.



05

Plan updates

Ensuring our insurance cover remains a market-leading product.



06

Further updates to the Vitality Drive programme

Creating a simpler rewards experience to deliver more value and consistency.



07

Sales support

Giving you the tools and resources that make selling our products easier.



An insurance offer, like no other

Created on the principles of shared value, Discovery Insure has transformed insurance into more than just protection. By encouraging safer driving behaviours and rewarding positive choices, we've created an experience that generates value for clients, communities and society in ways traditional insurance never could.

But innovation never stands still. Our next chapter begins with a simple question: where else can insurance create meaningful value in people's everyday lives?



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An incredible platform of insurance

Built on the belief that insurance should do more than provide comprehensive cover and pay claims, Discovery Insure has redefined what insurance can do.

Discovery Insure's Shared-value Insurance model aligns the interests of clients, the insurer and society. By rewarding safer behaviour and helping clients reduce risk, we create better driving outcomes, lower claims and more sustainable insurance for everyone.

Insurance Like No Other reflects Discovery Insure's belief that insurance should do more than pay claims. Through innovations that reward safer behaviour, prevent accidents, and respond instantly in emergencies, we actively help clients avoid loss before it occurs.

Discovery Insure provides market leading insurance cover with wide limits and unique value-added products to tailor insurance cover to our client's needs.

This combination of market-leading cover, the strength of the Discovery ecosystem and the power of the Shared-value Insurance model allows us to deliver protection, support and value that goes far beyond traditional insurance.



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Building the next generation of insurance

The success of Discovery Insure's Shared-value Insurance model has demonstrated that insurance can be more than protection against loss. It can be an active force for good, helping clients stay safer, reducing risk and creating meaningful value every day. Building on this foundation, we are evolving our proposition to make mobility simpler, rewards more immediate, and the benefits of our Shared-value Insurance model accessible to more South Africans.



Making the Vitality Drive programme more connected, instant and rewarding

Bringing behaviour, engagement and value together in a more immediate client experience.



Extending the vehicle ecosystem

Connecting insurance with the broader services clients need across vehicle ownership and mobility.



Extending to new markets

Broadening access to relevant protection.



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The next evolution of
Vitality Drive

One intelligent platform. Rewards that know you.

Unlocking a more connected ecosystem, making it easier for clients to earn across an integrated rewards platform.



ONE CARD

A simpler digital experience for earning rewards.



INSTANT REWARDS

Rewards that are paid instantly and frequently reinforces positive behaviour change.



SINGLE SPEND CAP

Aligning spend limits across Discovery Insure and Discovery Bank to simplify the client experience.

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Vitality Drive 4.0

Vitality Drive 4.0 introduces a simpler, more rewarding and more connected experience that aligns Discovery Insure, Discovery Bank and Discovery Miles into a single rewards ecosystem.



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Enhanced fuel rewards

UP TO 65% BACK ON FUEL



Integrated experience

Bringing Vitality Drive onto Discovery Bank's rewards platform.



Paid immediately

Rewards are paid directly to clients after purchase.



Simple and seamless

Drive safely. Use your card. Earn rewards. It's that simple.

Enabled through Discovery Bank



01

Drive safely

Maintain and improve your Vitality Drive status.

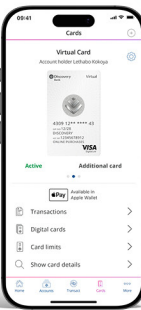


02



Use your Discovery Bank card

Tap with your virtual Discovery Bank card when purchasing fuel or spending at the Gautrain.



03

Up to 65% back

Fuel rewards paid immediately into your Discovery Miles account or within 24 hours to your Insure Funder Account.



INSURE FUNDER
ACCOUNT

Good driving unlocks value

Pay with ease

Immediate rewards paid to you

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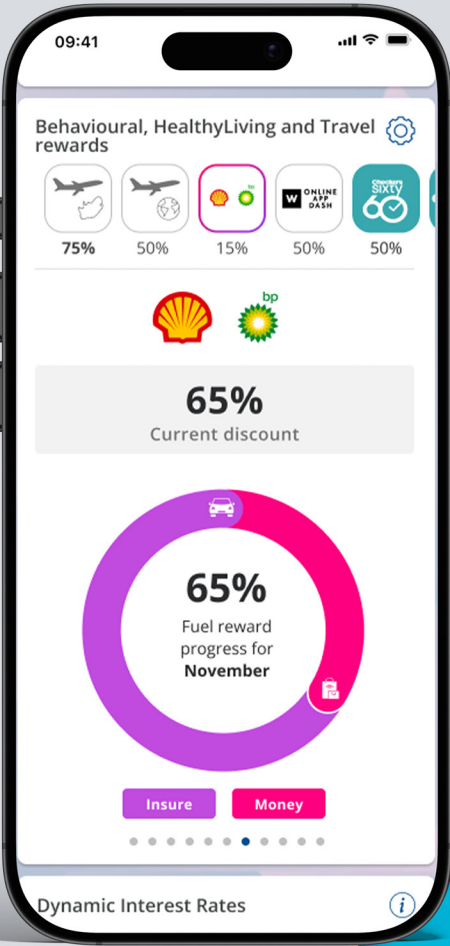
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Up to 65% back on fuel

A new unified, holistic,
rewards experience through
Discovery Bank



One fuel rewards ecosystem

Vitality Drive 4.0 aligns fuel rewards with Discovery Bank to create a single connected fuel rewards proposition.

Up to 65% in fuel rewards

=

Up to 50% on Vitality Drive

+

Up to 15% on Vitality Money

Rewards options changes

Vitality Drive 4.0 will provide instant fuel reward payment through Discovery Bank. As part of this transition, **we are removing cash as a rewards option for Vitality Drive, and clients will either be paid in Discovery Miles or have their fuel rewards doubled.** Discovery Miles are instantly redeemable as cash at a 10:1 ratio, so clients can still convert their fuel rewards to cash if needed. Discovery Bank have changed their spend caps on Vitality Money fuel rewards to align to the Vitality Drive spend caps to ensure a unified experience.

Vitality Drive home insurance boost

Clients with R300,000 and more in buildings or household contents insurance are considered supported plans on Vitality Drive. On Vitality Drive 4.0, your clients' supported status will impact their spend cap on their fuel rewards. This will also change the maximum fuel spend available on Vitality Money.

A new, improved fuel reward framework

The Vitality Drive calculation for fuel rewards is changing, clients will earn their fuel reward percentage multiplied by their qualifying spend on their Discovery Bank virtual card subject to the below spend caps. **Clients will no longer be capped by their Vitality Drive points.**

	Fuel reward percentage	
	ESSENTIAL	CLASSIC AND PURPLE
Blue	0%	0%
Bronze	2.5%	5%
Silver	7.5%	15%
Gold	15%	30%
Diamond	25%	50%

* Clients who spend using a physical Discovery Bank card and who are Bronze, Silver, Gold or Diamond status will have their fuel rewards percentage capped at the applicable Bronze percentages. Client needs to pay with a virtual Discovery Bank card to qualify for full fuel rewards.

Fuel reward spend cap

	Supported cover type		
	NONE	BUILDING OR CONTENTS	BUILDING AND CONTENTS
Blue	-	-	-
Bronze	R1,500	R1,500	R2,000
Silver		R1,750	R2,250
Gold		R2,000	R2,500
Diamond		R2,500	R3,000



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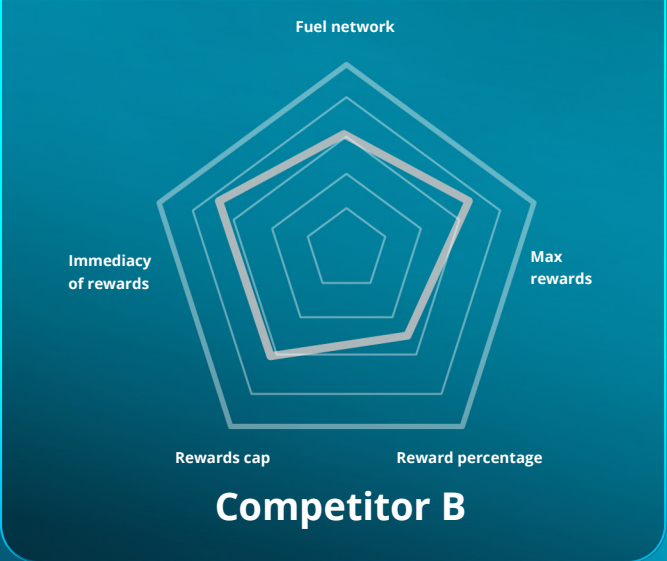
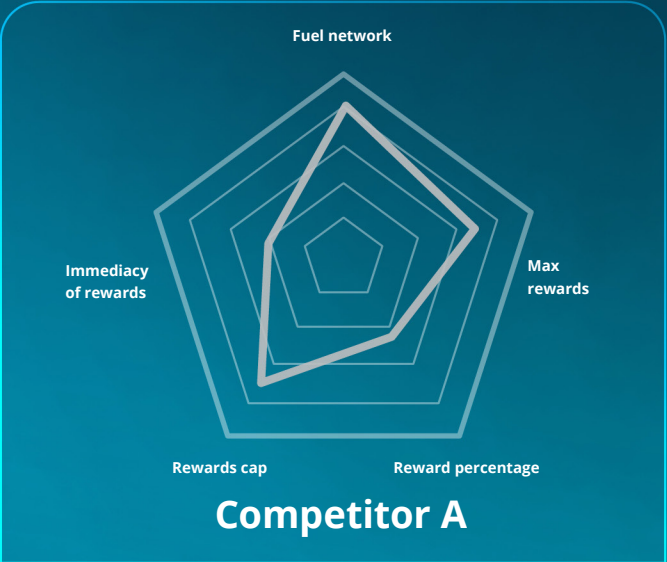
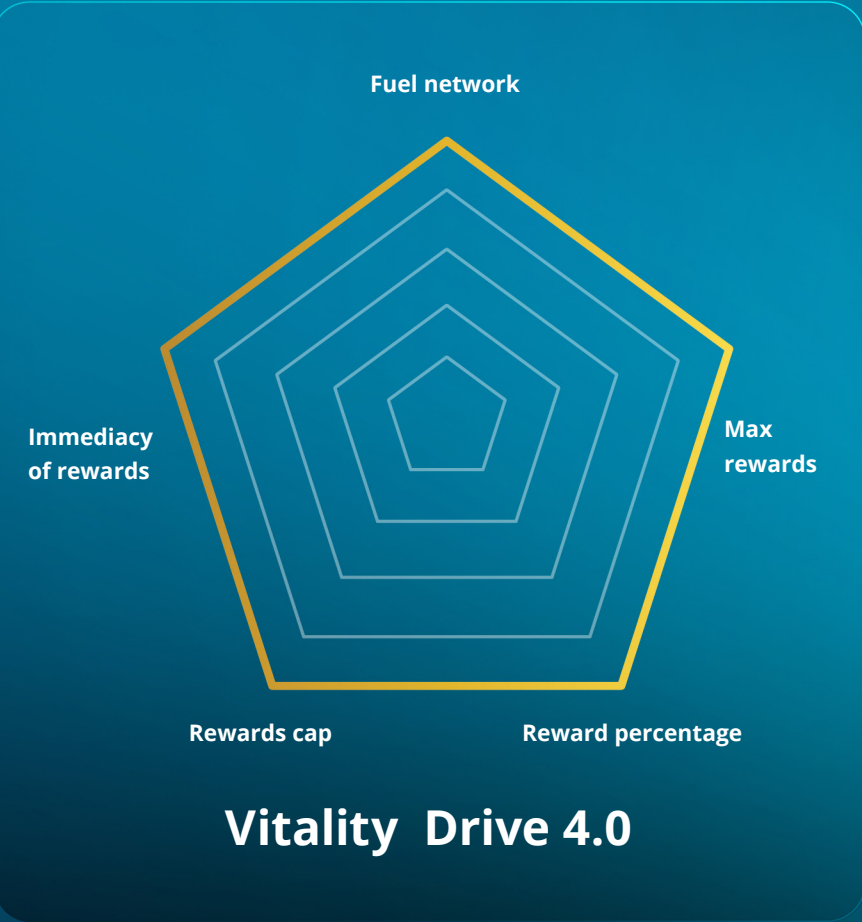
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The new benchmark for fuel rewards

The South African fuel rewards landscape has become increasingly competitive as new entrants and alternative loyalty programmes emerge. Despite these changes, Vitality Drive 4.0 continues to set the benchmark, delivering greater value to members than any other fuel rewards programme in the market.

The comparison below highlights how Vitality Drive's fuel benefit remains the leading proposition for South African motorists.



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Changes to the Vitality Drive fuel rewards

Vitality Drive 4.0 gives clients a more rewarding, immediate and seamless experience with earning fuel rewards. Here are some programme changes:



Vitality 3.0



You needed a virtual or physical Vitality Drive card when paying at bp or Shell to earn fuel rewards



Fuel rewards are paid at the end of every month



Clients require a supported plan (R300,000 in home insurance) to earn up to 50% in fuel rewards



Vitality 4.0



Use your virtual Discovery Bank transactional or credit card. The Vitality Drive card is no longer needed



Clients will receive their fuel rewards immediately after the transaction if paid in Discovery Miles. IFA payments are made within 24 hours



Clients with only motor insurance can earn up to 50% in fuel rewards

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Meet Sarah

Age: 40 years

Sarah is a Gold Vitality Drive driver on the Classic Plan who consistently drives well and spends approximately R1,400 per month on fuel. She banks with Discovery Bank and has been enjoying the benefits available on both Discovery Insure and Discovery Bank.

Before: Vitality Drive 3.0

Since Sarah had no home insurance cover, she earned 17.5% in fuel rewards as a Gold status Classic Plan driver on the Vitality Drive 3.0 programme.



Monthly fuel spend:
R1,400



Fuel reward percentage:
17.5%



Monthly reward earned:
R245

After: Vitality Drive 4.0

With Vitality Drive 4.0, Sarah simply pays for fuel using her Discovery Bank virtual card. As a Gold Vitality Drive driver on the Classic Plan, she earns 30% back through Vitality Drive.



Monthly fuel spend:
R1,400



Fuel reward percentage:
30%



Instant reward earned:
R420

In addition, Sarah qualifies for up to 15% or R210 in fuel rewards through Vitality Money.

More than just bigger rewards

Vitality Drive 3.0 experience

- 01 | Fill up today
- 02 | Wait until next month
- 03 | Receive R245

Vitality Drive 4.0 experience

- 01 | Fill up today
- 02 | Pay with Discovery Bank virtual card
- 03 | Receive R420 instantly

Sarah sees value at the moment she spends. The reward becomes immediate, visible and tangible, helping reinforce the value of driving well every day.

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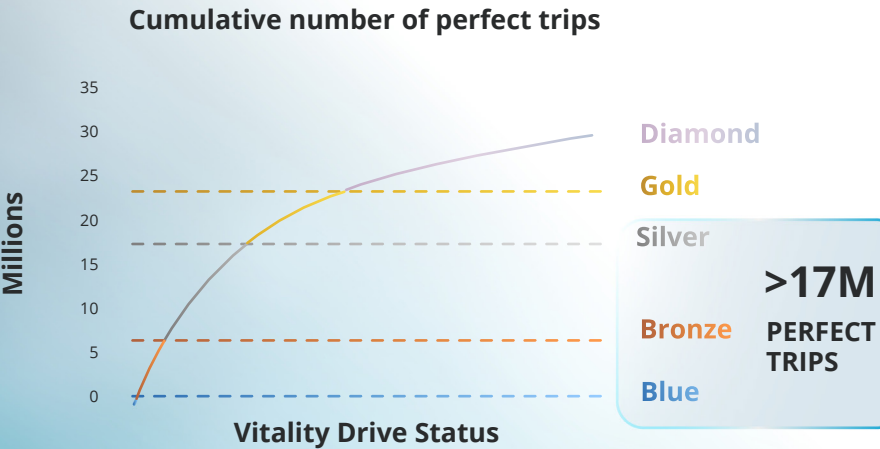
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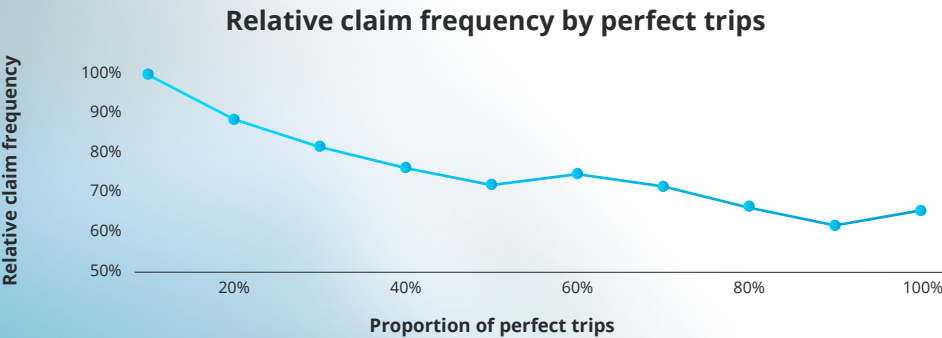
Millions of perfect trips, even at lower statuses.



Across every Vitality Drive status, clients are consistently achieving perfect trips and reducing their risk. Over 17 million perfect trips are taken annually by our Silver, Bronze and Blue status drivers showing that they are actively working to improve.



More perfect trips, substantially lower accident frequency.



Within every status band, clients with more perfect trips experience lower accident frequency than their peers. Every perfect trip is a measurable reduction in risk that is worth rewarding.

Every DRIVE counts

Every perfect trip is a reduction in risk that deserves to be rewarded.

Clients on lower Vitality Drive statuses are already engaging in the behaviours that lead to safer driving and lower insurance risk. By rewarding every perfect trip, we can make this progress immediately visible, creating a more engaging pathway to better driving and greater value.



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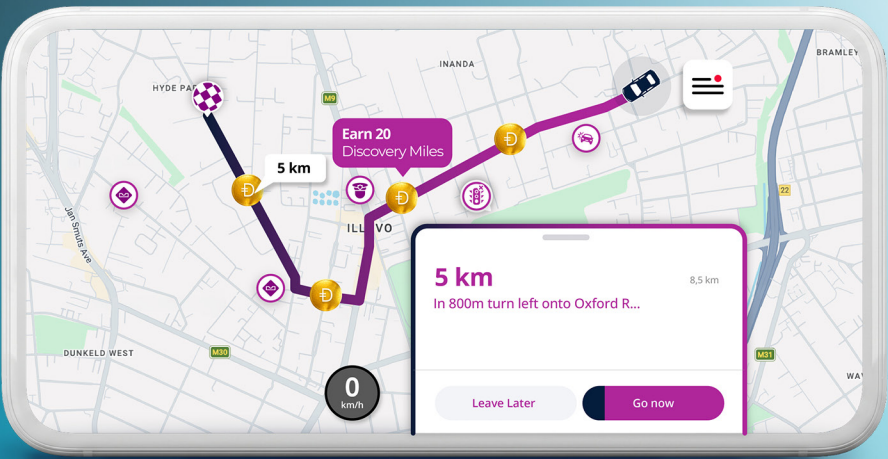
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Drive well and earn more with PerfectDrive

Turn every kilometer of great driving into Discovery Miles. PerfectDrive rewards safe driving more often and provides an additional nudge to encourage safe driving.

Every trip is an opportunity to earn. Keep driving safely and earn a minimum of €20 for qualifying drives.



Morning commute



€20

Midday coffee run



€20

Evening commute



€20

Recognised more often. Earn rewards every day.

Rewards are paid immediately after qualifying trips (longer than 5 km) with zero events.

These rewards are in addition to the other Vitality Drive rewards.



UP TO
100

Discovery Miles a day

Safe driving is rewarded for every trip! Not just monthly or weekly.



Everyday recognition

We recognise your efforts every day



Instant rewards

Get rewarded right after qualifying trips



More opportunities

Short trips. Long trips. More ways to earn.



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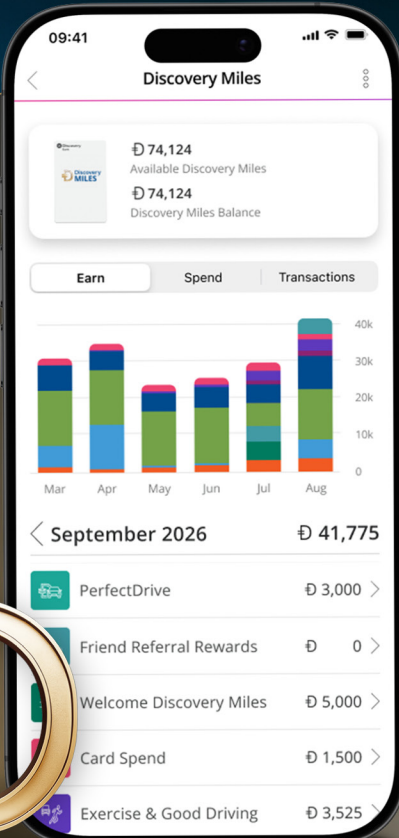
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BRAND NEW

DAILY

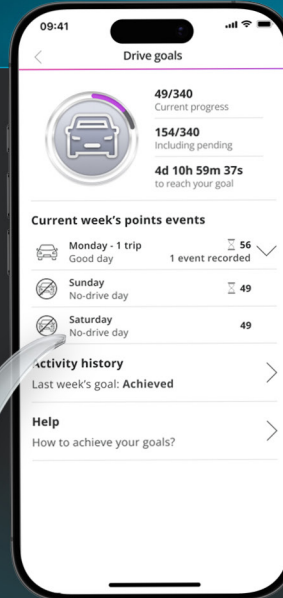
Instant rewards
from PerfectDrive

Get rewarded for every perfect trip!

Earn Discovery Miles instantly after every perfect trip longer than 5 km.

Rewarding you more often – every day, every week, every month

02



ENHANCED

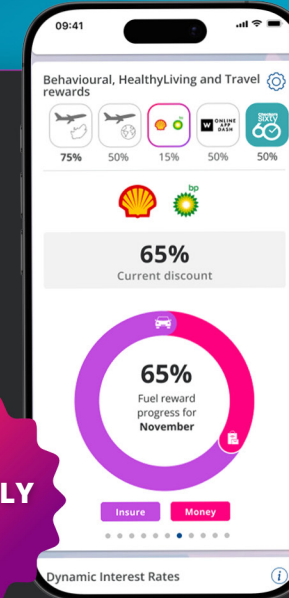
WEEKLY

Vitality Active Rewards

Goals that are easier to reach,
and keep you coming back.

A smarter, improved goal algorithm that keeps goals within reach and drives maximum weekly engagement.

03



INSTANTLY PAID

SIGNIFICANTLY ENHANCED

MONTHLY

Fuel rewards

Bigger fuel rewards, paid the moment you earn them.

Now paid instantly through the Discovery Bank app, with an even higher headline reward.

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Meet
Thabo

Age: 40 years

Under Vitality Drive 3.0, most of Thabo's value came from monthly fuel rewards. The reward was meaningful, but it often felt disconnected from his day-to-day experience. He would drive safely throughout the month and only see the outcome weeks later.

Earning rewards at every frequency

With Vitality Drive 4.0, his experience is far more seamless.

Today, Thabo:

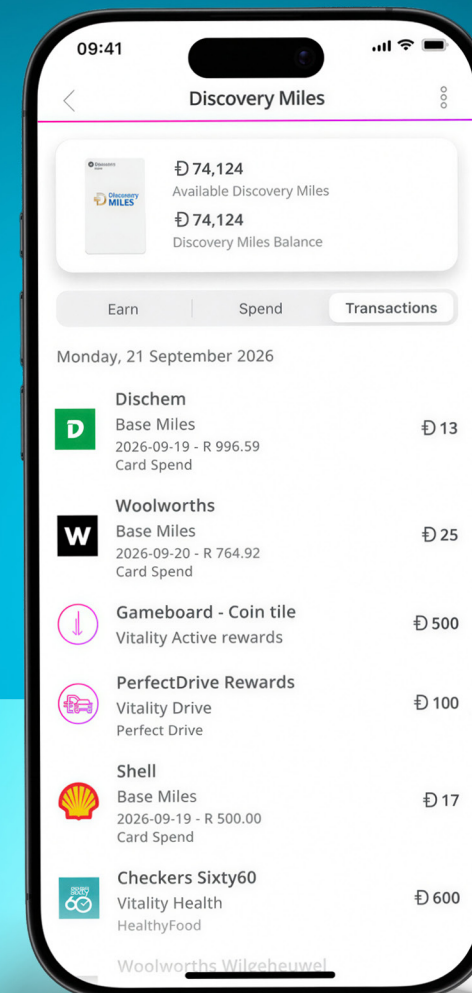
-  Receives Discovery Miles from qualifying PerfectDrive daily journeys
-  Pays for fuel using his virtual Discovery Bank card and earns his Discovery Miles instantly
-  Continues to achieve his Vitality Active Rewards goals, with enhanced rewards on the Discovery Bank app.

The difference

Previously, Thabo mainly experienced value once a month. With Vitality Drive 4.0, rewards have become part of the everyday experience. These rewards have encouraged Thabo to become more engaged with Vitality Drive.

Thabo was a Silver status driver receiving 500 to 1,000 Discovery Miles every month. Due to the way his rewards changed and because he could see clearer value from his PerfectDrives, Thabo started trying to drive better on his way to work. This led to him earning more Vitality Drive points and increasing his Vitality Drive status to Gold.

Now, Thabo receives 3,000 to 4,000 Discovery Miles monthly from his fuel spend and an additional 1,000 Discovery Miles as rewards for his PerfectDrives every morning.



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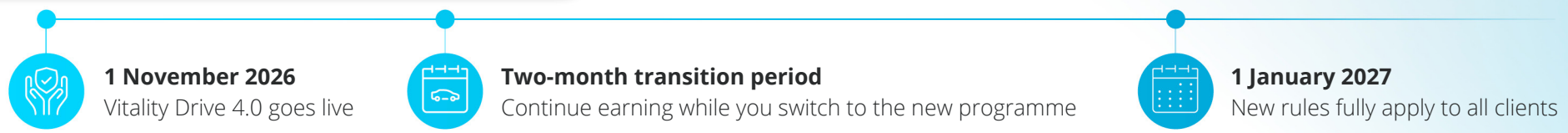
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Fuel reward benefit transition periods

We are giving clients a transition period to enable them to join Discovery Bank and understand the new product rules. All clients will earn rewards according to the new spend and rewards percentage tables under Vitality Drive 4.0. Clients will still be able to use their Vitality Drive card until the end of the transition period.



Clients without a Discovery Bank account

Clients who wish to continue earning fuel rewards from 1 January 2027 will need to open a Discovery Bank account and pay for fuel and Gautrain spend using a Discovery Bank card. Clients can choose the free Discovery Account, which carries no monthly account fees.



During the transition period, clients who pay for fuel using their Vitality Drive Card and a non-Discovery Bank payment card will continue to receive their fuel rewards at the end of the month. After the transition period, these clients will no longer earn fuel rewards even if they swipe their Vitality Drive card and will need to have a Discovery Bank card to qualify for fuel rewards.

Clients using a physical Discovery Bank card

In order to qualify for their full fuel rewards, clients need to use a virtual Discovery Bank card. If clients pay with a physical Discovery Bank card, their fuel rewards will be paid immediately but capped at Bronze, if they are on Bronze, Silver, Gold or Diamond Vitality Drive status.



To support a smooth transition, we'll top up their fuel rewards at the end of each month, so they still get the full amount based on their Vitality Drive status. After the transition period, top ups will no longer be paid.

Clients swiping a virtual Discovery Bank card

These clients will earn their full fuel rewards immediately.



These clients will earn rewards according to Vitality Drive 4.0 rules with their full reward paid instantly and no transition top-ups required.

New clients joining Discovery Insure and Vitality Drive

New clients joining from 1 November 2026 onwards will be subject to the Vitality Drive 4.0 rules with no transition period. This is to allow them to experience the new Vitality Drive 4.0 journey without having short-term fixes applied to them.

No transition period applies

Why the transition period?

- Time to open a Discovery Bank account
- Time to activate and use the virtual Discovery Bank card
- Continue earning through the transition

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SPECIAL OFFER

A new special offer for new clients who join Discovery Insure and existing clients who spend with Discovery Bank.

Spend R500 or more
at Shell or bp and earn

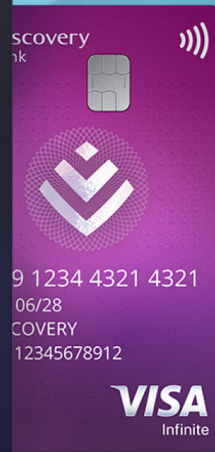
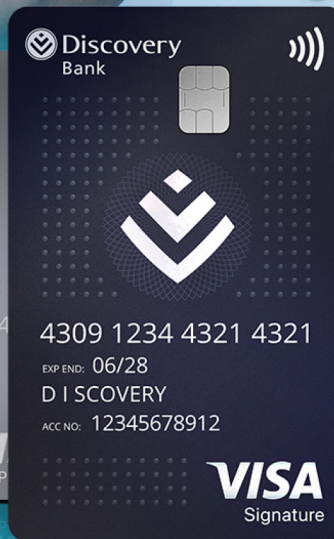
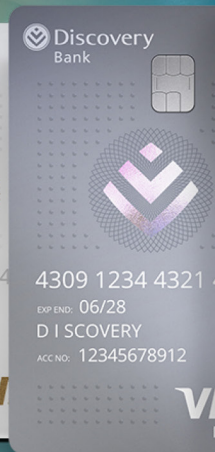
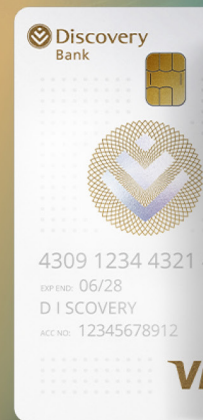
R5,000
ON YOUR FIRST TAP

with a Discovery Bank card*



[View technical details](#)

* Not available to existing Discovery Insure clients who have purchased fuel using Discovery Bank in the past 12 months



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Extending the vehicle ecosystem

Ensuring our clients remain protected in the moments they need help and building new partnerships to make licence renewals easier.



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One Ecosystem. Every aspect of vehicle ownership.

We have built an incredible vehicle ecosystem over the past 15 years of Vitality Drive. This ensures our clients have frictionless and rewarding experiences with all elements of driving and mobility.

eNatis licence renewal

 Renew your licence quickly and easily

Bosch vehicle servicing

 **BOSCH** Exclusive servicing discounts for our clients

Tiger Wheel and Tyre

 Discounts on new tyres for our clients

NEW

Vehicle administration

We are now extending the simplicity and convenience of our ecosystem to driving licence renewals available with booking services through Discovery Insure



VEHICLE ECOSYSTEM

Connected benefits and protection that drive real value

Impact Alert

Automatic crash detection and response

Crowd Search stolen-vehicle recovery

Leading stolen-vehicle recovery technology

Motion Alert

Instant notifications if suspicious movement is detected

Vehicle panic button

Get help fast in case of an emergency

Roadside assistance

Peace of mind if something goes wrong

NEW

Proactive assistance

We are leveraging our telematics information to further extend the moments at which we can provide peace of mind to our clients, with proactive roadside assistance to clients

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INTRODUCING THE

SMART DRIVER LICENCE TESTING CENTRE

We are opening a new **Smart Driver Licence Testing Centre** at **1 Discovery Place**, enhancing access to services and providing additional benefits to our clients.

Renew your driving licence in **10 MINUTES** at 1 Discovery Place.

01

Book

Make an appointment in advance by sending an email to DI_DLTCbookings@discovery.co.za



02

Renew

Complete your eye test and renewal at the cashless kiosk.



03

Collect

Return to collect your licence when it's ready.



DISCOVERY INSURE CLIENTS GET

PRIORITY BOOKINGS

at 1 Discovery Place and can use their

INSURE FUNDER

ACCOUNT

to fund their vehicle registration disc renewal or driving licence renewal at any **Driver Licence Testing Centre** nationwide.



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Roadside Emergency Detection

ASSISTANCE *BEFORE* YOU ASK.

 View technical details

Telemetry-powered roadside assistance that detects potential emergencies and proactively connects clients to support.

01

Detect

Real-time telemetry spots potential issues.

Vehicle telemetry changes in your driving patterns, such as pulling over on a highway for an extended period of time.



02

Analyse

Discovery Insure monitors incoming data to know when something goes wrong.



03

Alert

You're notified proactively with the right help at the right time.



04

Respond

We connect you to help and get assistance to you fast.



REAL-TIME Telemetry

Monitoring what matters.



INTELLIGENT Detection

Algorithm-powered insights detect issues.



PEACE OF Mind

Confidence that help is always within reach.



TRUSTED Partners

Quality providers managed by Discovery.



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Shariah-compliant cover

As part of our commitment to disrupting markets, Discovery Insure is expanding into a new market with limited insurance options with innovative offerings designed to meet the diverse need of South Africans.



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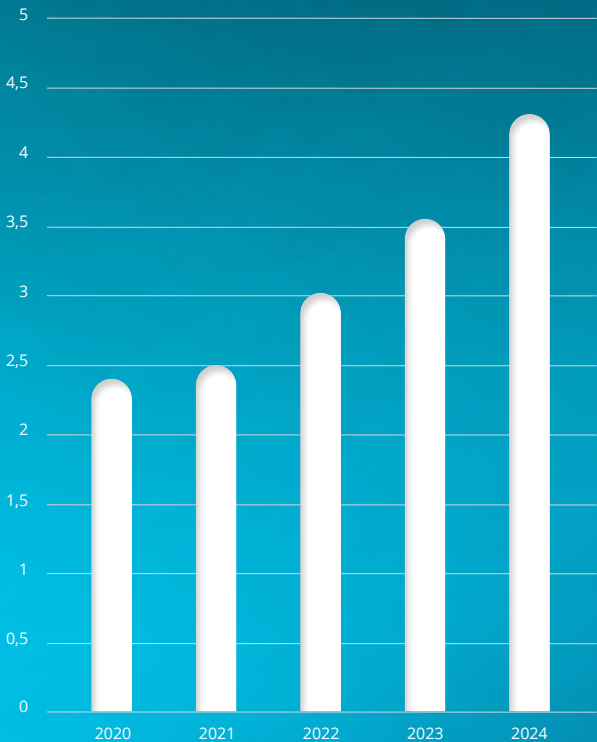
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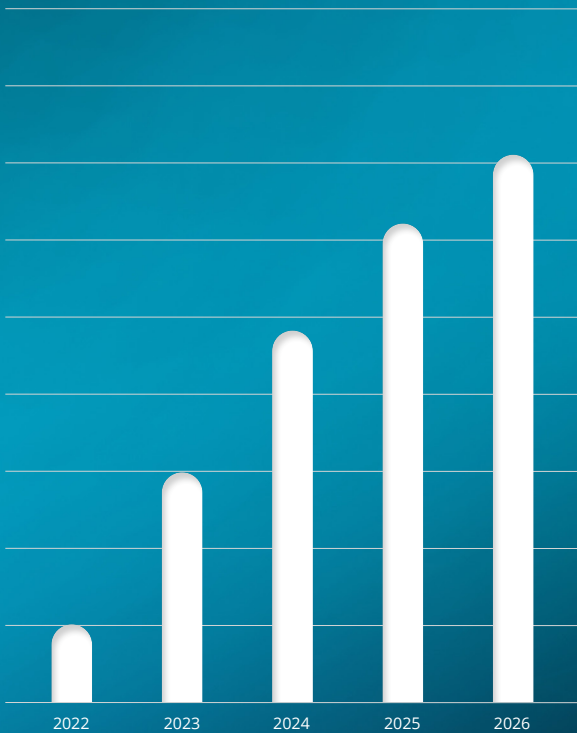
Exploring new markets and extending shared-value protection

Demand for Shariah-compliant financial solutions continues to accelerate globally and locally. While South African consumers today have greater access to Shariah-compliant banking, investments and healthcare products than ever before, comprehensive short-term insurance options within the personal lines sector remain limited. This creates a meaningful opportunity to extend our shared-value protection to clients seeking solutions that align with their values and principles.

Growth of Islamic assets globally (\$ trillions)



Growth in DHMS clients seeking a Shariah-compliant medical aid solution



What this means for advisers



Gain access to a new and largely underserved client base



Better meet individual client needs and preferences



Build deeper trust through greater choice



Strengthen and retain existing client relationships

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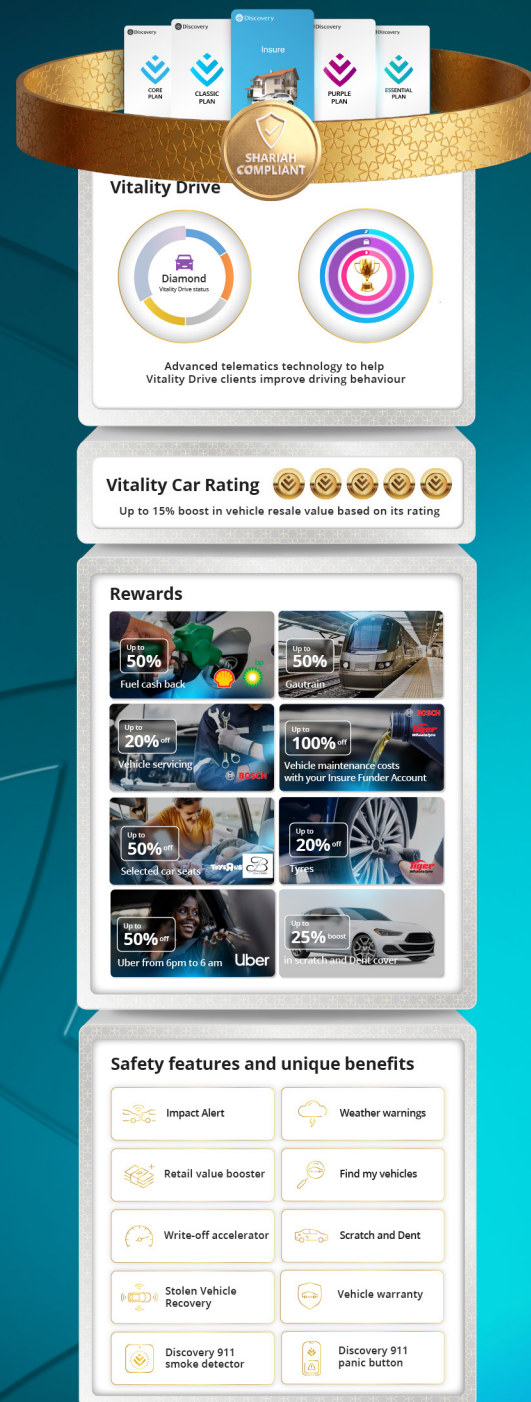


Introducing Shariah- compliant cover

Discovery Insure's comprehensive protection is now available within a Shariah-compliant framework.

Clients seeking this option can choose any Discovery Insure plan while continuing to enjoy full access to Vitality Drive, all of our advanced safety features and market-leading rewards.

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The infographic displays the Discovery Insure product suite. At the top, a gold ring holds five plan cards: Core Plan, Classic Plan, Insure, Purple Plan, and Essential Plan. Below this, a 'SHARIAH COMPLIANT' seal is shown. The main body is divided into four sections: 'Vitality Drive' with two circular progress indicators and text about telematics; 'Vitality Car Rating' with five gold medals and text about resale value; 'Rewards' with a grid of eight cards showing discounts on fuel, train, servicing, maintenance, car rental, tires, Uber, and scratch/dent; and 'Safety features and unique benefits' with a grid of ten cards including Impact Alert, Weather warnings, Retail value booster, Find my vehicles, Write-off accelerator, Scratch and Dent, Stolen Vehicle Recovery, Vehicle warranty, Discovery 911 smoke detector, and Discovery 911 panic button.

Discovery Insure Plans: CORE PLAN, CLASSIC PLAN, Insure, PURPLE PLAN, ESSENTIAL PLAN

SHARIAH COMPLIANT

Vitality Drive

Diamond
Vitality Drive member

Advanced telematics technology to help Vitality Drive clients improve driving behaviour

Vitality Car Rating

Up to 15% boost in vehicle resale value based on its rating

Rewards

- Up to 50% Fuel cash back
- Up to 50% Gautrain
- Up to 20% off Vehicle servicing
- Up to 100% off Vehicle maintenance costs with your Insure Funder Account
- Up to 50% off Selected car rental
- Up to 20% off 1 Year's
- Up to 50% off Uber from 6pm to 6am
- Up to 25% boost in scratch and dent cover

Safety features and unique benefits

- Impact Alert
- Weather warnings
- Retail value booster
- Find my vehicles
- Write-off accelerator
- Scratch and Dent
- Stolen Vehicle Recovery
- Vehicle warranty
- Discovery 911 smoke detector
- Discovery 911 panic button



A new global benchmark for Shariah-compliant protection

Shariah-compliant cover has traditionally focused on meeting an essential need, with little differentiation beyond the core cover. We believe it can do far more.

Discovery Insure's Shariah-compliant cover combines comprehensive protection across the full range of plans and benefits that sets a new market benchmark. Clients have access to our advanced safety and response capabilities, including Impact Alert, Emergency Roadside Detection and Crowd Search stolen-vehicle recovery, as well as the complete Vitality Drive programme with fuel rewards, partner discounts and other valuable benefits.

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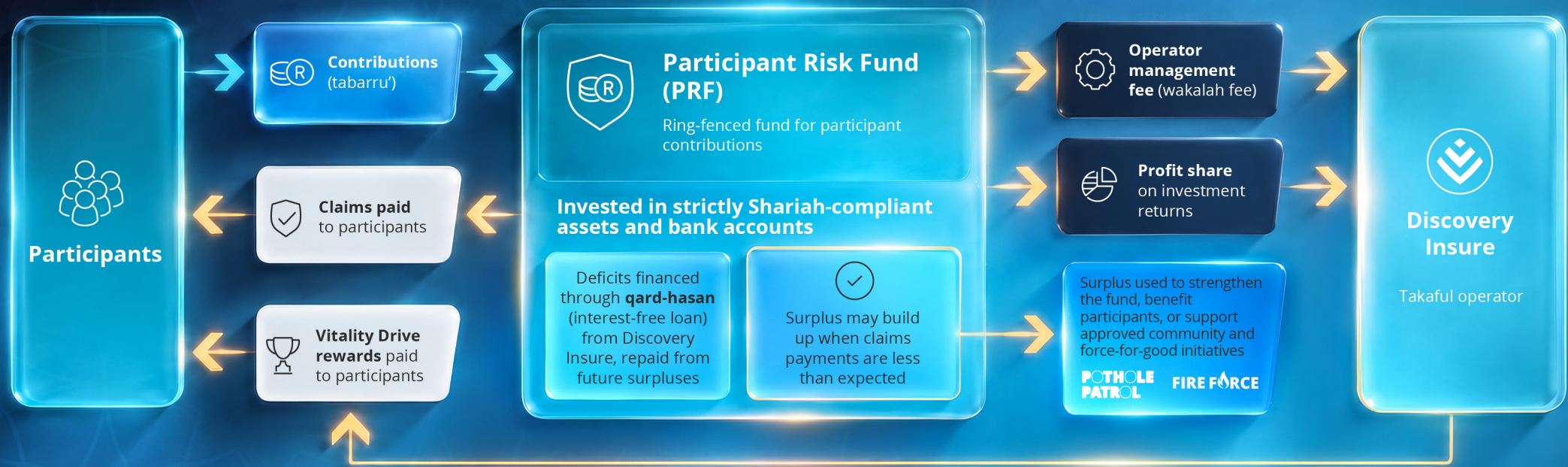


What is Shariah-compliant cover and how does it work?

Protection designed around the principles of mutual assistance and Shariah compliance.

Shariah-compliant cover is built on the concept of shared protection, where participants contribute towards a common risk pool. Discovery Insure acts as the operator, facilitating the collection of contributions and the payment of claims in exchange for a fixed management fee. The contributions remain in the participant risk fund, where it is used to pay qualifying claims in accordance with the appropriate principles.

The diagram below illustrates how funds flow within the Shariah-compliant cover offering. Client contributions are paid into the Participant Risk Fund as donations for mutual support. A fixed portion of each contribution is then paid to Discovery Insure as a management fee, with the balance remaining in the fund. Valid claims are paid from the fund in accordance with the Plan Guide, and all funds are managed and invested in Shariah-compliant assets. Vitality Drive is a subscription-based rewards programme administered by Discovery Insure. Rewards are paid directly to participants who opt in.



The principles of Shariah-compliant cover

- Mutual protection**
Participants contribute to a shared protection pool designed to support participants when they experience an insured loss.
- Separate participant funds**
Participant contributions are held separately in a ring-fenced arrangement. This ensures that all participants' money is protected and managed transparently.
- Non-interest-based financing**
Funds are managed through Shariah-compliant banking and investment arrangements that avoid interest-based returns.
- Shared benefit**
If claims are lower than expected and a surplus remains in the fund, that value remains within the Takaful structure and can be used to strengthen the fund, benefit participants, or support approved force-for-good community initiatives.

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Governance frameworks and trust

Independent Shariah oversight



An independent Shariah Advisory Committee (SAC) provides oversight of the proposition and its underlying structure.

Reviews are conducted periodically and whenever material changes to the model are proposed.

Governance and control activities



A dedicated governance framework has been established including financial reconciliations, operational reviews, compliance monitoring, management reporting and audit procedures. This ensures adherence to the approved Takaful model and applicable Shariah principles.

 [View technical details](#)



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Plan updates

We continually monitor our product offering to make sure we provide clients with cover that is relevant and competitive. In line with this, we have enhanced our cover to align with clients' needs.



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Benefit limit changes

To ensure that cover remains aligned with inflation and rising replacement costs, we have increased the maximum limit for general clothing and personal effects under the Purple Plan and increased the rats and pests benefit limit for all plans.

PURPLE PLAN | General clothing and personal effects

Current limit	25% of the sum insured with a maximum of R150,000 per item, pair or set
Increase	R150,000 increase in maximum per item, pair or set
Updated limit	25% of the sum insured with a maximum of R300,000 per item, pair or set

Rats and pests limit

Plan	Core Plan	Essential Plan	Classic Plan	Purple Plan
Current limit	Limited to one event in any 12-month period, up to R5,000	Limited to one event in any 12-month period, up to R10,000	Limited to one event in any 12-month period, up to R20,000	Limited to one event in any 12-month period, up to R20,000
Change	Increase in maximum claim amount to sum insured			
New limit	Limited to one event in any 12-month period			

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Excess changes

To ensure our cover remains competitive in the market, we regularly review our basic excess structure to ensure we are providing our clients with market-leading cover.

Motor basic excess

PLAN	CORE PLAN	ESSENTIAL PLAN	CLASSIC PLAN	PURPLE PLAN
Current excess	R7,500 – minimum R6,000	R6,000	R5,500	R5,500
Increase	R500 to buy-down limit	R500	-	-
New excess	R7,500 – minimum R6,500	R6,500	R5,500	R5,500

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Further updates to the Vitality Drive programme



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Changes to the Vitality Drive programme

The Vitality Drive rewards model has evolved significantly over time, with a broader range of personalised rewards and engagement opportunities now available to all clients. Consolidating benefits into a single rewards ecosystem allows us to deliver a simpler, more consistent experience, while investing in features and rewards that can create value for a larger proportion of clients.

Young Adult benefit is ending

The Young Adult benefit is being phased out. Existing participants will enter their final six-month benefit cycle on or before 1 November 2026. After this date, no new clients can join the Young Adult benefit whilst existing clients will be completing their final benefit cycle. The last payment for eligible existing clients will be in March 2027.

Drive your Discount is ending as a reward option

From 1 November 2026, all remaining Drive your Discount clients will transition to the standard Vitality Drive fuel rewards programme. Clients who have already qualified for a premium discount will continue to maintain that discount on their plan.

Telematics device upgrade for existing standalone DQ-Track clients

Clients using telematics devices that are not smartphone-enabled will need to upgrade to a smartphone-enabled solution from 1 October 2026 to 1 November 2026. To continue using your device and earning Vitality Drive rewards, please ensure this is completed before the deadline.

Why are we making this change?

Smartphone-enabled technology provides richer driving data, more accurate trip tracking and access to a broader range of digital capabilities. This upgrade ensures clients can benefit from future enhancements to the programme, enabling more personalised feedback, improved driving insights and a more rewarding overall Vitality Drive experience.

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Fee and premium changes



VITALITY DRIVE PREMIUM CHANGES

PLAN TYPE	CORE PLAN	ESSENTIAL PLAN	CLASSIC AND PURPLE PLANS
Current fee	R25	R95	R115
Increase	R0	R4	R4
Updated fee	R25	R99	R119

VITALITY DRIVE PREMIUM CHANGES

FEE TYPE	STOLEN VEHICLE RECOVERY	ANNUAL MULTIPOINT CHECK FEE
Current fee	R145	R110
Increase	R4	R5
Updated fee	R149	R115

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Marketing material and go-live dates



You can find all of our marketing material and sales support on Adviser 360. This includes our new digital sales brochures, Plan Guide, Vitality Drive terms and conditions and one-pagers to help make selling easier.

Go-live dates

October

PerfectDrive – 1 October 2026
Emergency Roadside Detection – 1 October 2026

November

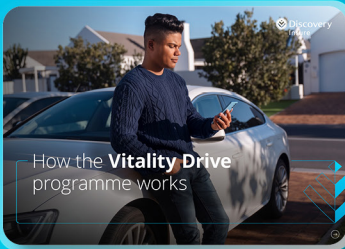
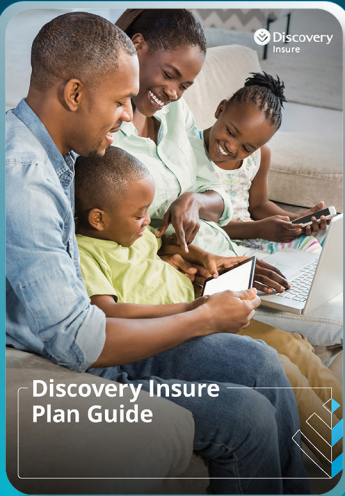
Annual Multipoint Check fee - 1 November 2026
Vitality Drive 4.0 - 1 November 2026
Smart DLTC – November 2026

December

Benefit limit and excess changes – 1 December 2026
Other fee increases - 1 December 2026

January

Shariah-compliant cover – January 2027



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