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What is **Vitality Drive**

Vitality Drive is Discovery Insure's unique driver behaviour 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, speed, 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 **R85** a month on the Purple and Classic Plans and **R68** a month on the Essential Plan. 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 reward options

Vitality Drive has two reward options to choose from. You can join the Vitality Drive fuel cash back option and earn up to R800 fuel cash back each month and have access to other fuel-related benefits. Alternatively, you can join Vitality Drive through Drive your Discount and get an upfront and ongoing premium discount of up to 20%, based on how well you drive.

Therefore, whether you receive your rewards for driving well as a fuel cash back or as a premium discount, both our reward options act as a premium refund. This enables you to control the premium you pay by driving well.

Therefore, plans cannot have a combination of the Drive your Discount reward and the fuel cash back reward options. One of the reward options would need to be chosen for all primary drivers of the plan. Both of the Vitality Drive reward options are available on all of our plans, the Essential, Classic or Purple plan, as shown below.

For more information about fuel cash back and fuel-related benefits, see section 4. For more information about Drive your Discount, see section 5.

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 1 600 Vitality Drive points a month. You earn Vitality Drive points by driving well, improving your driving behaviour, knowledge and awareness, 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**

<table>
<thead>
<tr>
<th>Vitality Drive status</th>
<th>Vitality Drive points needed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue</td>
<td>0 to 299</td>
</tr>
<tr>
<td>Bronze</td>
<td>300 to 599</td>
</tr>
<tr>
<td>Silver</td>
<td>600 to 999</td>
</tr>
<tr>
<td>Gold</td>
<td>1 000 to 1 600</td>
</tr>
<tr>
<td>Diamond</td>
<td>Earn a monthly average of 1 000 or more Vitality Drive points and remain claim free for 12 consecutive months.</td>
</tr>
</tbody>
</table>
2.1 | Diamond Vitality Drive status

You can achieve Diamond Vitality Drive status by earning a monthly average of 1,000 or more Vitality Drive points and remaining claim-free for 12 months. Each primary driver can achieve and maintain this status monthly.

**NOTE**

- In the first year of your plan, you can achieve Diamond status after your ninth month of cover, provided you are claim-free since starting your plan, have an average monthly score of at least 1,000 Vitality Drive points, and at least seven months of driving behaviour data.
- If you are a Diamond status driver and you claim, your status will change to Gold status in the following month. For the next 12 months, the highest status you can achieve is Gold. As soon as you are claim-free for 12 months, you can qualify for Diamond status again, provided your 12-month rolling average Vitality Drive points is at least 1,000.
- If you are a Diamond status driver and remain claim-free but you get less than a total of 12,000 Vitality Drive points for the 12-month period before the fuel cash back calculation date, your status will be changed to Gold or below, depending on your actual month-end Vitality Drive points. As soon as you get a total of 12,000 or more Vitality Drive points for the 12-month period before the fuel cash back calculation date, you will move to Diamond status again.
- The definition of ‘claims free’ follows the Vitality Drive points definition with regards to what is and what is not considered a claim. Therefore, vehicle glass and SOS claims do not affect your claim-free years.
Drive well and earn up to 1 600 Vitality Drive points every month

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

**KNOWLEDGE AND AWARENESS**
- Online driver assessment: 50 points
- Driving courses: 150 points
- EyeGym: Up to 150 points

**VEHICLE SAFETY**
- Passing the Tiger Wheel & Tyre Annual MultiPoint check: 100 points
- Service history is up to date: 50 points

**DRIVING BEHAVIOUR**
- Driving Profile: Up to 750 points
- Distance points: Up to 100 points
- Night-time driving points: Up to 150 points
- Claim-free years: Up to 100 points
3.1 | Earn up to 1 100 Vitality Drive points for improving your driving behaviour

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 a smartphone app (on Android or iOS phones). The smartphone must be compatible to the Vitality Drive Sensor to allow 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 950 Vitality Drive points, as opposed to the total 1 100 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 for your driving behaviour. For more information about Vitality Drive telematics devices, see appendix A3.
DRIVING PROFILE – UP TO 750 VITALITY DRIVE POINTS

01 | At the start of each day, you will be allocated 25 Drive points if you have the Vitality Drive Sensor or Crowd Search Sensor. If you have the standalone DQ-Track, you will be allocated 20 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:

<table>
<thead>
<tr>
<th>Behaviour</th>
<th>Point basis</th>
<th>Severity</th>
<th>Drive points deducted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acceleration</td>
<td>For each event</td>
<td>Mild</td>
<td>2</td>
</tr>
<tr>
<td>Braking</td>
<td></td>
<td>Moderate</td>
<td>3</td>
</tr>
<tr>
<td>Cornering</td>
<td></td>
<td>Severe</td>
<td>4</td>
</tr>
<tr>
<td>Speeding</td>
<td>For every 10 seconds</td>
<td>10 to 15 km/h</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>16 to 25 km/h</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>More than 25 km/h</td>
<td>4</td>
</tr>
<tr>
<td>Cellphone use</td>
<td>For every 10 seconds</td>
<td></td>
<td>1</td>
</tr>
</tbody>
</table>

If you have the standalone DQ-Track, three 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.

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 750 Vitality Drive points, as below:

25 Drive points allocated a day
Driving behaviour over 30 days

UP TO 750 Vitality Drive points

If you have the standalone DQ-Track, your Driving Profile builds up to 600 Vitality Drive points over the month (20 Drive points x 30 days = 600 Vitality Drive points).
**NOTE**

- If you have the standalone DQ-Track, the maximum Vitality Drive points you can earn each month is 1,450. This is because your Driving Profile builds up to a maximum of 600 Vitality Drive points. All other Vitality Drive point-earning activities are the same as the Vitality Drive Sensor.

- Your minimum daily Drive points balance is zero. You cannot have a negative Drive points balance, even if more than 25 (or 20 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 750 Vitality Drive points if you have the Vitality Drive Sensor or 600 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 in the beginning of the month, your Driving Profile will be pro-rated based on the remaining days. For example, if you get your Vitality Drive Sensor in the middle of the month, you will be able to earn a maximum of 375 Vitality Drive points (25 Drive points x 15 days) towards your Driving Profile.

- 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.

- Trips which 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 cellphone use.

- If you are the listed primary driver of more than one vehicle then the following rules will apply:
  - You will receive a maximum of 25 Drive points each day if you have the Vitality Drive Sensor and 20 Drive points if you have the standalone DQ-Track.
  - 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 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.
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**

- Only the number of days in the past 30 days where driving was recorded will count when calculating your 30-day average for no-drive days.
- If you have less than seven days of driving data, we will score you 10 Drive points for no-drive days.
- 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.
  - For the standalone DQ-Track: your device is working.
- For no-drive days to 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. For example, to get points for no-drive days for January’s cash back, 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 within a six-month rolling period. If you have more than the maximum 30 days, you will not receive any Drive points for those days.
- If you did drive on a day 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 have allocated to you for your no-drive day.
- If you are the primary driver of more than one vehicle, to qualify for a no-drive day, none of your vehicles must have been driven on that day.

### 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. For more information about the required settings, see appendix A3.

<table>
<thead>
<tr>
<th>Length of trip</th>
<th>Drive points deducted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 10 mins</td>
<td>0</td>
</tr>
<tr>
<td>10 to 20 mins</td>
<td>3</td>
</tr>
<tr>
<td>20 to 30 mins</td>
<td>7</td>
</tr>
<tr>
<td>More than 30 mins</td>
<td>10</td>
</tr>
</tbody>
</table>
**MONTHLY POINTS – UP TO 250 VITALITY DRIVE POINTS**

**DISTANCE POINTS – UP TO 100 VITALITY DRIVE POINTS**

We look at the total number of kilometres you drove over the past 30 days. The more time spent on the road, the higher the risk of being involved in an accident. The less time you spend driving, the higher your distance points.

**NIGHT-TIME DRIVING POINTS – UP TO 150 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 25% off Uber, Road Trip or Scooter Angels to get home safely.

Your points are calculated as the total night-time driving points of 150 less the sum of Vitality Drive points deducted for night-time driving over the past 30 days. Points are deducted for every minute driven between 23:00 and 04:30, based on the time, in line with the table.

<table>
<thead>
<tr>
<th>Time</th>
<th>Vitality Drive points deducted</th>
</tr>
</thead>
<tbody>
<tr>
<td>23:00 to 00:00</td>
<td>1</td>
</tr>
<tr>
<td>00:00 to 01:00</td>
<td>2</td>
</tr>
<tr>
<td>01:00 to 02:00</td>
<td>3</td>
</tr>
<tr>
<td>02:00 to 03:00</td>
<td>3</td>
</tr>
<tr>
<td>03:00 to 04:00</td>
<td>2</td>
</tr>
<tr>
<td>04:00 to 04:30</td>
<td>1</td>
</tr>
</tbody>
</table>

**CLAIM-FREE YEARS – UP TO 100 VITALITY DRIVE POINTS**

You can earn up to 100 Vitality Drive points a month by not claiming:

- Earn 50 Vitality Drive points for two claim-free years.
- Earn 100 Vitality Drive points for three claim-free years.

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

**NOTE**

- Your distance points and night-time driving points make up your Monthly points. If you have at least seven days of driving data but no driving data has been received in the last 30 days, because your Vitality Drive Sensor and Discovery Insure app have not been synced, you will receive the default Monthly points of 165 Vitality Drive points.
- If you are new to Vitality Drive and have less than seven days of driving data, you will receive the default Monthly points of 165 Vitality Drive points.
- You will be able to view your actual Monthly Points in the app as soon as you have at least seven days of driving data.

**NOTE**

- The maximum Vitality Drive points you can earn in your first two years is 1 500 (or 1 350 if you have the standalone DQ-track) Vitality Drive points, since no Vitality Drive points for claim-free years are available during the first two years.
- In your third year, the maximum Vitality Drive points you can earn is 1 550 (or 1 400 if you have the standalone DQ-Track) Vitality Drive points since 50 Vitality Drive points are available for two claim-free years.
3.2 | Earn up to 350 Vitality Drive points a month for improving your knowledge and awareness

**ONLINE DRIVER ASSESSMENT – 50 VITALITY DRIVE POINTS**

Improve your driving knowledge and awareness with our Online driver assessment to earn 50 Vitality Drive points each month for 12 months.

**DRIVING COURSES – UP TO 150 VITALITY DRIVE POINTS**

Earn up to 150 Vitality Drive points for completing one of our Discovery Insure driving courses:

- Complete the Online driver training from the comfort of your home to earn 150 Vitality Drive points a month for 12 months.
- Complete an advanced driving course at one of our partners to earn 150 Vitality Drive points a month for 24 months.

**EYEGYM – UP TO 150 VITALITY DRIVE POINTS**

You can earn up to 150 Vitality Drive points for 12 months by completing both the Primary and Advanced EyeGym courses.

- Earn up to 50 Vitality Drive points a month for 12 months by completing the Primary EyeGym course.
- Earn up to 100 Vitality Drive points a month for 12 months by completing the Advanced EyeGym course.

For more information on how to complete knowledge and awareness activities, see appendix A1.

3.3 | Earn up to 150 Vitality Drive points a month for making sure your vehicles are safe to drive

**TIGER WHEEL & TYRE ANNUAL MultiPoint CHECK – 100 VITALITY DRIVE POINTS**

Pass the Tiger Wheel & Tyre Annual MultiPoint check to earn 100 Vitality Drive points each month for 12 months.

**UP-TO-DATE SERVICE HISTORY – 50 VITALITY DRIVE POINTS**

When you take your car to Tiger Wheel & Tyre to complete the Annual MultiPoint check, they will also check that your service history is up to date.

If you have an up-to-date service history, you will earn 50 Vitality Drive points each month for 12 months. You can also submit your service history directly to us to earn the 50 Vitality Drive points. You can email a copy of your stamped service book to us at insuremaintenance@discovery.co.za.

For more information about how to complete vehicle safety activities, see appendix A2.
With the Vitality Drive fuel cash back option, 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. Every Vitality Drive point you earn enables you to get cash back on R1 of fuel spend at BP and Shell as well as your monthly Gautrain spend (for the money you load onto your Gautrain Swift Card). You can earn up to 1 600 Vitality Drive points every month and, with up to 50% back on your fuel spend, you can get a maximum of R800 back in monthly fuel cash back.

This cash back is paid into your bank account the month after the month you earn it in. For example, your cash back earned on fuel spend in January will be paid in February. We’ll send you an SMS each month to tell you how much you have earned. You will also be able to view a detailed breakdown and history of your fuel cash back on the Discovery app. The fuel cash back due to you will be paid directly into the bank account from which you pay your premium or you can select to have the cash back notionally allocated into your Insure Funder Account (see section 4.2).
THREE SIMPLE STEPS TO START EARNING FUEL CASH BACK

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 by visiting your nearest Tiger Wheel & Tyre branch 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 or Crowd Search Sensor. You must link your Vitality Drive and Gautrain cards to your plan on the app or on www.discovery.co.za. Alternatively, you can SMS ‘FUEL’, your ID or passport number and the last 10 digits of your Vitality Drive card to 31347.

03 | Swipe your Vitality Drive card

Swipe your Vitality Drive card when you fill up at a participating BP or Shell service station. You can also earn fuel cash back on your Gautrain spend when you use your linked Gautrain card.
HOW TO MAXIMISE YOUR FUEL CASH BACK EVERY MONTH

Your cash back is calculated as follows:

\[
\text{Cash back \%} \times \frac{\text{Vitality Drive points}}{\text{Fuel spend}} = \text{Fuel cash back}
\]

(whichever is lower)

For example

\[
50\% \times \frac{600 \text{ Vitality Drive points}}{\text{R800 fuel spend}} = \text{R300}
\]

(whichever is lower)

\[
50\% \times \frac{600 \text{ Vitality Drive points}}{\text{R500 fuel spend}} = \text{R250}
\]

(whichever is lower)
NOTE

- If you are the planholder and have more than one primary driver on your plan, you will be paid the total of all the primary drivers’ fuel cash back.

- Fuel cash back is paid into the premium-paying bank account or doubled and paid into your Insure Funder Account (for more information, please see section 4.2).

- However, planholders can select the bank accounts the fuel cash back is paid to. Each primary driver on the plan can have their fuel cash back paid into their own bank account, as specified by the planholder.

- Your fuel cash back acts as a premium refund to make your motor insurance cheaper based on how well you drive.

- 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 1 600, so the maximum fuel cash back you can earn in a month, given that you are claim free for at least three years, is R800. The maximum monthly fuel cash back that you can earn in your first two years is R750, based on 1 500 Vitality Drive points, since no Vitality Drive points for claim-free years are available during the first two years. In your third year, the maximum monthly fuel cash back that you can earn is R775, based on 1 550 Vitality Drive points.

- If you have the standalone DQ-Track, the maximum Vitality Drive points you can earn is 1 450. This is because you do not earn points for cellphone use and your Driving Profile builds up to a maximum of 600 Vitality Drive points a month. The maximum fuel cash back you can earn in a month, given that you are claim free for at least three years, is R725.

- You will only be able to earn a cash back 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 earn fuel cash back.

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### Purple and Classic Plans

<table>
<thead>
<tr>
<th></th>
<th>Car insurance</th>
<th>Car and home insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Immediate cash back</td>
<td>Up to 10%</td>
<td>Up to 20%</td>
</tr>
<tr>
<td>Cash back for passing a Tiger Wheel &amp; Tyre Annual MultiPoint check</td>
<td>Up to 25%</td>
<td>Up to 50%</td>
</tr>
</tbody>
</table>

### Essential Plan

<table>
<thead>
<tr>
<th></th>
<th>Car insurance</th>
<th>Car and home insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Immediate cash back</td>
<td>Up to 5%</td>
<td>Up to 10%</td>
</tr>
<tr>
<td>Cash back for passing a Tiger Wheel &amp; Tyre Annual MultiPoint check</td>
<td>Up to 12.5%</td>
<td>Up to 25%</td>
</tr>
</tbody>
</table>
4.2 | 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 are on the Vitality Drive fuel cash back option 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 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, whether you choose this or we automatically apply it.

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 your excess on your vehicle to reduce your premium and fund the resulting increased excess with the funds in your Insure Funder Account. For example, if you have an Insure Funder Account balance of R5 000, you can increase your vehicle excess to R5 000 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 up to the end of every three-year cycle. 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
You can use your Insure Funder Account to fund up to 100% of your new tyres purchased at Tiger Wheel & Tyre at any time, based on your Vitality Drive status.
HOW TO ACTIVATE THE INSURE FUNDER ACCOUNT

You can activate the Insure Funder Account during the application process or any time after your plan has been activated by activating it in the Discovery app, calling us on 0860 751 751 or emailing insuremaintenance@discovery.co.za.

NOTE

- The fuel cash back is notionally allocated into your Insure Funder Account. Because this amount does not actually change hands, it is referred to as a notional allocation, although 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 every primary driver on your plan will be paid to this account. If you select cash, all fuel cash back earned on the plan will be paid into the planholder’s premium-paying bank account (or the bank accounts selected by the planholder).
- The Insure Funder Account carries over month to month and does not accumulate interest.
- If your Discovery Insure Plan or Vitality Drive benefit is cancelled at any time by you or us, you will receive 50% of your available balance as at the end of the last 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 always limited by the benefit details and the IFA fund balance, whichever is lower.
- Using 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 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 the table below:

<table>
<thead>
<tr>
<th>Vitality Drive status</th>
<th>Tiger Wheel &amp; Tyre discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diamond</td>
<td>20%</td>
</tr>
<tr>
<td>Gold</td>
<td>15%</td>
</tr>
<tr>
<td>Silver</td>
<td>10%</td>
</tr>
<tr>
<td>Bronze</td>
<td>5%</td>
</tr>
<tr>
<td>Blue</td>
<td>2.5%</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Vitality Drive status</th>
<th>Invoice portion that can be funded by the IFA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diamond</td>
<td>100%</td>
</tr>
<tr>
<td>Gold</td>
<td>70%</td>
</tr>
<tr>
<td>Silver</td>
<td>35%</td>
</tr>
<tr>
<td>Bronze</td>
<td>10%</td>
</tr>
<tr>
<td>Blue</td>
<td>5%</td>
</tr>
</tbody>
</table>

NOTE

- The discount percentage used to fund tyres is determined by the vehicle’s primary driver’s Vitality Drive status at the time of purchase.
- This benefit can only be used for tyre purchases for insured vehicles on an active plan with Vitality Drive.
- The Insure Funder Account discount 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 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.
4.3 | Perfect driving days

Every day, we give away up to a tank of fuel to one of our best drivers. If you have a Perfect driving day on the day you fill up at BP or Shell, you’ll be entered into a lucky draw and stand the chance to win back the amount you spent filling up.

NOTE

A day is considered to be a Perfect driving day if no Drive points are deducted during the day and there have been no harsh driving events (for example, acceleration, braking, cornering, speeding and cellphone use) as determined by Discovery Insure.

You are only eligible to win once in any three-month period. Winners will be contacted within 48 hours after their Perfect driving day by SMS or email. The cash back will reflect in the planholder’s premium-paying bank account at the same time as the next monthly fuel cash back is paid. Winners will also be announced on www.discovery.co.za.
4.4 | 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:

<table>
<thead>
<tr>
<th>Vitality Drive status</th>
<th>Classic and Purple Plans</th>
<th>Essential Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue</td>
<td>-R200</td>
<td>-R100</td>
</tr>
<tr>
<td>Bronze</td>
<td>R0</td>
<td>R0</td>
</tr>
<tr>
<td>Silver</td>
<td>R50</td>
<td>R25</td>
</tr>
<tr>
<td>Gold</td>
<td>R200</td>
<td>R100</td>
</tr>
<tr>
<td>Diamond</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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 you 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.


<table>
<thead>
<tr>
<th>Monthly average night-time kilometres</th>
<th>Premium increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to 50 km</td>
<td>0%</td>
</tr>
<tr>
<td>50 to 100 km</td>
<td>10%</td>
</tr>
<tr>
<td>100 to 150 km</td>
<td>15%</td>
</tr>
<tr>
<td>150 to 200 km</td>
<td>20%</td>
</tr>
<tr>
<td>200 and more km</td>
<td>25%</td>
</tr>
</tbody>
</table>

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 plan anniversary in the year that you turn 26.
- The Young Adult Benefit is only available on the fuel cash back reward option. It is not available on Drive your Discount.
**STEP 01**
25% of the young adult’s car insurance premiums go to a Rewards Fund every six months.

**STEP 02**
Regular driver feedback helps young adults to improve their driving behaviour.

**STEP 03**
Young adults can boost their Rewards Fund every month by driving well and improving their Vitality Drive status.

<table>
<thead>
<tr>
<th>Vitality Drive status</th>
<th>Classic and Purple Plans</th>
<th>Essential Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue</td>
<td>-R200</td>
<td>-R100</td>
</tr>
<tr>
<td>Bronze</td>
<td>RO</td>
<td>RO</td>
</tr>
<tr>
<td>Silver</td>
<td>R50</td>
<td>R25</td>
</tr>
<tr>
<td>Gold and Diamond</td>
<td>R200</td>
<td>R100</td>
</tr>
</tbody>
</table>

**STEP 04**
Remember With Vitality Drive, young adults also get up to 50% of their fuel spend back.

**STEP 05**
Every six months, young adults get to spend the money in their Rewards Fund on whatever they want.

R10 is subtracted from their Rewards Fund for every kilometre of night-time driving they do.

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.
Drive your Discount reward option

Drive your Discount is a digitally enabled way to join Vitality Drive and earn an upfront and ongoing premium discount of up to 20% based on your driving behaviour. You will also get access to all Vitality Drive status-related benefits, Vitality Active Rewards and Uber benefits.

JOINING DISCOVERY INSURE WITH DRIVE YOUR DISCOUNT:

You can join Discovery Insure with Drive your Discount by following these easy steps:

01 | Download the Discovery app and register for Drive your Discount.
02 | Drive well to earn an upfront discount of up to 20%. Every seven days (up to 28 days) you can check the app to see how your discount may have changed based on how you drive. You need to drive well for a minimum of seven days and 100 kilometers to be presented your first discounted quote.
03 | You can join Discovery Insure at any time during the 28-day trial period by accepting the Discovery Insure plan quote and discount offered to you through the app.
04 | Once you have accepted the quote and joined Discovery Insure, your driving behaviour will continue to be measured through the Discovery app. Through this, you can earn up to 1 600 Vitality Drive points by driving well, completing knowledge and awareness activities, and making sure your vehicle is safe to drive. You will earn a Vitality Drive status based on your Vitality Drive points. (For more details about how to maximise your Vitality Drive points, see section 3).
05 | At plan anniversary, we will recalculate your Drive your Discount discount to give you an up to 20% discount based on how well you drive during the year. You must continue driving well to maintain and improve your premium discount.
06 | To get access to state-of-the-art safety features, you can visit Tiger Wheel & Tyre to collect and install a Vitality Drive Sensor and download the Discovery Insure app. In addition, you will also get immediate trip feedback on the app and more accurate measurement of your driving behaviour.
NOTE

- The Dynamic Plan is no longer available.
- Vitality Drive is compulsory with this benefit.
- You will pay the monthly Vitality Drive premium based on the plan selected.
- During the 28-day period, you will be scored using a drive ranking. Your drive rank is a measure of how well you drive. You will get a drive rank out of 10, where, 0 to 3 are poor drivers, 4 to 7 are average drivers and 8 to 10 are excellent drivers. This drive ranking, together with the length of time you have been on the trial will be used to calculate your discount.
- Once you activate your plan, your initial Drive your Discount discount will be guaranteed for one year and will not be reviewed in the year. Your Drive your Discount discount determined at policy anniversary is also guaranteed for a year after being earned.
- At policy anniversary, you must have a driving history of a minimum of seven days and at least 100 kilometres of driving in the last six months to qualify for a Drive your Discount discount at policy anniversary.
- Poor driving behaviour will have a negative impact on your Drive your Discount discount and you can get a reduced or 0% discount on your premiums at anniversary.
- You will be able to see your renewal premium discount percentage on your anniversary letter and discount amount on your Plan Schedule. You will also be able to see your Drive your Discount percentage on the Discovery app as well as on the website.
- At renewal, we will update your previous Drive your Discount discount with your new Drive your Discount discount that is re-calculated at your anniversary.
- You will never get a Drive your Discount loading applied at anniversary.
- Drive your Discount clients do not qualify for fuel cash back or any fuel-related benefits (including the Insure Funder Account, Insure Funder Account tyre purchase benefit, Perfect driving days and the Young Adult benefit) as detailed in section 4.
- You qualify for all Vitality Drive status-related benefits, Vitality Active Rewards and Uber benefits as detailed in section 6.

- Plans cannot have a combination of the Drive your Discount reward option and the fuel cash back reward option. One of the reward mechanisms will need to be chosen.
- You can add more than one vehicle or driver to each plan. New vehicles and drivers can be added after activation through a servicing change.
  - If you add another vehicle that you are the primary driver for, then your new vehicle’s premium will also receive your Drive your Discount discount.
  - If you and another primary driver both join Vitality Drive through the Drive your Discount trial, you will be able to make a servicing change to join onto one plan and your discounts will be based on the qualifying driving data of having a driving history of a minimum of seven days and at least 100 kilometres of driving in the last six months.
  - If you add another vehicle to your plan with another primary driver (who has never been on Vitality Drive or that has not joined through the Drive your Discount trial), the other primary driver will need to install a Vitality Drive Sensor to measure their driving behaviour. Their Drive your Discount discount will only reflect at plan anniversary. Alternatively the other driver should go through the Drive your Discount trial to get a premium discount upfront.

  - Note that once the 28-day trial period has ended, if you have not activated a policy, you will no longer be able to access the driving measurement through the Discovery app.

  - Once you activate your quote and join Discovery Insure, you can continue monitoring your driving on the Discovery app. You will not have access to safety features and need to install a Vitality Drive Sensor for access.

  - If you need the Crowd Search Sensor as a risk management requirement, you need to visit Tiger Wheel & Tyre and install the device within five days of plan activation to have stolen-vehicle recovery. You will be advised of this requirement during the Drive your Discount trial and at plan activation. You will need to pay the stolen vehicle recovery premium of R90 a month with Crowd Search. To find out more about the Crowd Search Sensor, see section 7.

  - If you are on Drive your Discount and change to the fuel cash back option, you can no longer monitor your driving on the Discovery app and will have to collect and install a Vitality Drive Sensor and download the Discovery Insure app (unless you have already installed a Vitality Drive or Crowd Search Sensor).
TRANSITIONING BETWEEN DRIVE YOUR DISCOUNT AND FUEL CASH BACK

- If you would like to switch from the fuel cash back option to Drive your Discount, you need to call into the call centre on 0860 751 751 or contact your financial adviser.
- Your discount will be based on your existing driving data provided that you have a minimum of seven days and at least a 100 kilometres of driving in the last six months.
- If you choose to switch from fuel cash back to Drive your Discount, you will no longer earn fuel cash back or any fuel-related benefits.
- If you have an Insure Funder Account (IFA), the funds will remain in your IFA and this will operate according to the normal IFA rules.
Rewards and benefits available on both rewards options (fuel cash back and Drive your Discount)

6.1 | Vitality Active Rewards

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

**DOWNLOAD THE DISCOVERY APP AND ACTIVATE VITALITY ACTIVE REWARDS**

- Download the Discovery app from the Apple App Store or the Google Play Store.
- You can access Vitality Active Rewards through the Discovery app.
- You need to activate Vitality Active Rewards on the Discovery 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, based on your previous week’s driving behaviour.

**02 |** At the start of each day you will be allocated 25 Drive points (or 20 Drive points if you have the standalone DQ-Track). These are the same points 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

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.
EARN DISCOVERY MILES

You’ll earn 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.

NOTE

- The minimum drive goal for a week is 70 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 15 Drive points. Your goal will continue to increase every time that you achieve it. The maximum goal you can receive is 140 Drive points if you have the Vitality Drive Sensor and Crowd Search Sensor and 120 Drive points in you have the standalone DQ-Track, since we cannot measure cellphone use.
- Clients on Drive your Discount who do not have a Vitality Drive Sensor or Crowd Search Sensor installed in their vehicle will receive a drive goal of 70 to 140 Drive points and will need to drive at least 100km in the week to achieve their drive goal.
- 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 have allocated to you for your no-drive day.
- For no-drive days to count towards filling your drive ring for a particular week, you must upload your trip data by the end of the Monday following that week. If you upload your data later than this, your no-drive day points will not count towards your drive goal but will still count towards your monthly Driving Profile provided that you upload your data be the third day of the next month.
- 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 will 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 earn one Active Reward for driving well in a week.
- A play on the gameboard must be used within one week of being earned otherwise they 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 earn between 150 and 750 Discovery Miles a week by achieving your drive goal.
- Log in to the Discovery app to play the gameboard and earn 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 their Discovery Miles (even those not earned by completing their exercise, drive or money Vitality Active Rewards goals) on the Vitality Active Rewards partners.
ADDITIONAL, MONTHLY DRIVE GOALS

At the start of each month, you will be allocated an additional monthly goal, which is personalised based on your previous month’s driving behaviour. If you achieve the goal within the stated timeframe, you will earn Discovery Miles.

Monthly drive goals include:

DRIVING PROFILE GOAL
If you are allocated this goal, you will need to increase your Driving Profile by an additional 100 Drive points over the month. You will be rewarded with 60 Discovery Miles for achieving this goal.

DRIVING BEHAVIOUR GOAL
We will allocate one of the driving behaviours from accelerating, braking, cornering or cellphone use to you. You will need to improve this allocated behaviour over the next month by having six additional days with no driving events for that specified behaviour. You will be rewarded with 60 Discovery Miles for achieving this goal.

For example, if you are allocated the cellphone use goal you will need to increase the number of days with no cellphone use while driving by six days. So, if last month you had 10 days where you had no cellphone use events the whole day, you will need to increase the number of days with no cellphone use events by six to a total of 16 days of no cellphone use while driving.

This goal will be allocated to the driving behaviour that you need to improve the most, unless the same goal has been allocated for the previous two months. If this is the case, the next driving behaviour that needs to be improved on will be allocated to you.

ACHIEVE A GOAL STREAK
If you are allocated this goal, will need to achieve three Vitality Active Rewards goals in a row during a month. You will be rewarded with 60 Discovery Miles for achieving this goal.

THE TIGER WHEEL & TYRE ANNUAL MULTIPoint CHECK GOAL
Complete and pass your Tiger Wheel & Tyre Annual MultiPoint check. You will be allocated this goal in addition to one of the other three goals, if your Annual MultiPoint check has expired or if you have never completed the check. You will earn 40 Discovery Miles in the month that you complete this goal.
6.2 | Vitality Drive status-based rewards

GUARANTEED 0% RENEWAL INCREASE FOR DIAMOND VITALITY DRIVE STATUS DRIVERS

If you have earned the Diamond Vitality Drive status, you get a guaranteed 0% renewal increase on your comprehensive vehicle premium.

NOTE

- Your Vitality Drive status three months before an anniversary date will be used to determine your eligibility for a zero percent renewal increase. In other words, you need to be on Diamond Vitality Drive status at the time of your renewal calculation.
  For example: Your anniversary date is on 1 April 2021. The renewal calculation will be done on 1 February 2021 and you will need to be on Diamond Vitality Drive status by the end of December 2020. We will therefore consider your driving and claims behaviour for the period 1 January 2020 to 31 December 2020.
- The 0% renewal increase will apply to the comprehensive vehicle premium for one year.
- The guaranteed 0% renewal increase applies to each primary driver and is applicable to the Diamond Vitality Drive status primary driver’s motor insurance premium.

TIGER WHEEL & TYRE DISCOUNTS

You get up to 20% discount off 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 to receive the discount.

<table>
<thead>
<tr>
<th>Vitality Drive status</th>
<th>Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diamond</td>
<td>20%</td>
</tr>
<tr>
<td>Gold</td>
<td>15%</td>
</tr>
<tr>
<td>Silver</td>
<td>10%</td>
</tr>
<tr>
<td>Bronze</td>
<td>5%</td>
</tr>
<tr>
<td>Blue</td>
<td>2.5%</td>
</tr>
</tbody>
</table>

NOTE

- The Tiger Wheel & Tyre discount will apply to all nationwide promotions. However, the discount will not apply to any in-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.
- The discount does not apply to the R95 cost of the Tiger Wheel & Tyre 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.
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.

<table>
<thead>
<tr>
<th>Vitality Drive status</th>
<th>Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diamond</td>
<td>50%</td>
</tr>
<tr>
<td>Gold</td>
<td>25%</td>
</tr>
<tr>
<td>Silver</td>
<td>10%</td>
</tr>
<tr>
<td>Bronze</td>
<td>7.5%</td>
</tr>
<tr>
<td>Blue</td>
<td>5%</td>
</tr>
</tbody>
</table>

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 R5 000 spend.

<table>
<thead>
<tr>
<th>Vitality Drive status</th>
<th>Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diamond</td>
<td>100%</td>
</tr>
<tr>
<td>Gold</td>
<td>50%</td>
</tr>
<tr>
<td>Silver</td>
<td>20%</td>
</tr>
<tr>
<td>Bronze</td>
<td>15%</td>
</tr>
<tr>
<td>Blue</td>
<td>10%</td>
</tr>
</tbody>
</table>

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.

NOTE
- You must have the Vehicle Warranty optional benefit on your Discovery Insure plan to qualify for this servicing and maintenance discount.
- We will use your Vitality Drive status at the time of servicing or maintenance.
- The discount may be used on vehicles that qualify for 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 discount will be applied automatically to your invoice if you go to a Motus Network or Bosch dealership.

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 Blue 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.
DISCOUNTED CAR SEAT BENEFIT

You can get up to 25% 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:

<table>
<thead>
<tr>
<th>Vitality Drive status</th>
<th>Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diamond</td>
<td>25%</td>
</tr>
<tr>
<td>Gold</td>
<td>17.5%</td>
</tr>
<tr>
<td>Silver</td>
<td>15%</td>
</tr>
<tr>
<td>Bronze</td>
<td>12.5%</td>
</tr>
<tr>
<td>Blue</td>
<td>10%</td>
</tr>
</tbody>
</table>

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 Discovery Insure tab.

03 | Select the discounted child 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 baby 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 will be available on the Discovery website.
6.3 | Drive Me benefits

With Discovery Insure Drive Me partners, you get up to 25% off 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.

UBER

- All Purple and Classic Plan clients receive 25% off all Uber trips. This discount is limited to 15 trips a month and a maximum discount of R50 a trip, giving you a maximum discount of R750 a month.
- Clients on the Essential Plan receive 10% off all Uber trips. This discount is limited to 15 trips a month and a maximum discount of R30 a trip, giving you a maximum discount of R450 a month.
- Uber services are available in Johannesburg, Pretoria, Durban, Cape Town and Port Elizabeth.
- 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.
- Coming soon: 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.

ROAD TRIP AND SCOOTER ANGELS

- Pay no monthly fee for a membership with Road Trip and Scooter Angels. In addition, you get a 25% discount on all trips, up to a maximum spend (before discount) of R1 000 a month.
- If you use Road Trip, you will be charged at a rate of R11.50 a kilometre. 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 R13.20 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.

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 additional terms and conditions.
- 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.
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.

You will also get access to all the other rich Vitality Drive rewards such as up to 50% of your BP and Shell fuel and Gautrain spend back, Vitality Active Rewards and other Vitality Drive status-based rewards.
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 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 be able to complete the Virtual Vitality Health Check-in at no cost until the Vitality Health Check for 65+ becomes available. Once the Vitality Health Check for 65+ is available, clients who are not Vitality or Discovery Health Medical Schemes members will only be able to complete the Vitality Health Check for 65+ (and not the virtual check) and will have to pay the fee of R280.
- The first premium payback will be 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.
- You can achieve Diamond Vitality Drive status by earning a monthly average of 1 000 or more Vitality Drive points and remaining claim-free for 12 months. This status is earned monthly and if you are on Diamond status at renewal premium calculation date, you will receive 50% of the premium back.
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. These include:

**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.

- When your telematics device detects a severe gravitational 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. For the Vitality Drive Sensor and Crowd Search Sensor, you need to make sure your app is linked to your sensor, you have enough battery, 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 make use of this panic button when you are in your car and your phone is connected to the sensor.

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 red 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.
CROWD SEARCH: INTELLIGENT TECHNOLOGY TO KEEP YOU SAFE

Crowd Search is our state-of-the-art wireless tracking device that has 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, including safety features, rewards and immediate feedback through the Discovery Insure app. In addition, you will have additional safety through the Crowd Search stolen-vehicle recovery. In the event of theft, you will need to call our call centre to initiate the recovery services. After that, the device in your vehicle will connect to our wireless network to alert Discovery Insure of the vehicle’s location, facilitating its recovery.

The stolen-vehicle recovery premium for the Crowd Search Sensor is R90 per month a vehicle. If you already have an approved third-party stolen-vehicle recovery unit in your vehicle, you will not have to pay the stolen-vehicle recovery fee for your Crowd Search 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 R90 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 A3. If any continuous 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, allowing 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](http://www.discovery.co.za).

**DRIVE COACH**

Drive Coach allows you to get real-time feedback on your driving. If you select this benefit, you will receive an SMS at no cost to you every time you have a harsh acceleration, braking or cornering event for a once-off 30-day period. Drive Coach is optional and at no additional cost. You can select Drive Coach on [www.discovery.co.za](http://www.discovery.co.za) and, once selected, can opt out at any time.

**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 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

Improve your knowledge and awareness

You can earn up to 350 Vitality Drive points a month by completing driver knowledge and awareness activities. These points contribute towards your total of up to 1 600 Vitality Drive points a month.

Improve your driving knowledge and awareness with our Online driver assessment to earn 50 Vitality Drive points each month for 12 months.

The Online driver assessment consists of a series of multiple-choice questions that test your knowledge of the rules of the road and your general road safety and awareness. You can access the assessment in the app or by logging in to www.discovery.co.za.
Earn up to 150 Vitality Drive points a month for completing either an advanced driving course or the Online driver training

The advanced driving courses
These courses are only offered in Gauteng

**VOLKSWAGEN DRIVING ACADEMY**

The Discovery Insure Safety course is a full-day course which includes the following sections in the course: Skidpan session, Defensive Driving and Hijack Prevention.

**SKIDPAN SESSION**

In depth theory session on Safe Driving including different types of skids, weight transfer and safety systems in the vehicles, collision avoidance and slalom. You will also learn about ABS emergency lane changes, ESC emergency lane change and braking without ABS.

**DEFENSIVE DRIVING**

An in-depth lecture on defensive driving, recognising of hazards, following and stopping distances and general road rules. You will get an understanding of how to conduct an exterior vehicle inspection, interior vehicle inspection, correct seating position and a driving evaluation (you will receive an evaluation sheet after completing the driving evaluation).

**HIJACK PREVENTION**

An informative theory session that will cover hijack prevention tips, hijacking statistics, types of hijacking and prevention techniques. You will see a hijack prevention demonstration and learn how to safely remove yourself and other passengers (including babies and children) from the vehicle in a hijack situation. The course will also provide detailed information on vehicle jamming, tracking device and what to do if you are hijacked.

The Safety Driving course is a full-day course. You will earn 150 Vitality Drive points for completing this course.

**BMW DRIVING EXPERIENCE**

The Discovery Control package covers a combination of the Defensive Driving and the Collision Avoidance and Skid Control courses. This course is offered at the Zwartkops Raceway in Centurion.

**MODULE 1: DEFENSIVE DRIVING**

The Defensive Driving course teaches you to constantly evaluate the change in road conditions and to choose a course of action that allows you to minimise your risk. This course will give you a greater awareness of the external factors that can influence situations on the road and teach you how to handle traffic problems safely.

You can attend the morning or afternoon course.

You will be tested during the course and if the instructors feel that you need to return, you will be notified when the course is complete.

Although there is no additional cost involved to complete the test, you will have to set aside the time to do it.

**MODULE 2: COLLISION AVOIDANCE AND SKID CONTROL**

This course is designed to improve your skid-control and collision-avoidance skills. We simulate several different types of skids on the wet skidpan and with practice you will begin to master the skills to deal with many emergency situations. On a steady gradient and under controlled conditions your growing confidence in handling the motor car will allow you to explore the limits of vehicle control. You will also learn hijack-prevention techniques and steps to follow in the event of the unexpected.

You can attend a morning or afternoon course.
The advanced driving courses continued

**JAGUAR LAND ROVER EXPERIENCE**

Jaguar Land Rover Experience teaches you how to anticipate emergency situations on the road and negotiate them safely. You can also learn how to control your vehicle when you venture off-road. This course is offered at the Zwartkops Raceway in Centurion.

**THE DEFENSIVE DRIVER TRAINING COURSE**

An advanced driver is a person who drives to avoid accidents in spite of the actions of others or the presence of adverse conditions and who can take corrective measures to avoid an accident simply by searching, identifying, predicting, deciding, and executing their decisions before an incident occurs.

This course includes practical on-road driving, with an instructor carefully watching every maneuver. The defensive driving training course will not only increase your ability to anticipate emergency situations, it will teach you to handle these situations safely.

Defensive driving principles include: vehicle orientation, potential hazards and threats, road hazards and vehicle positioning, road signs and legal actions, correct driving procedures and general on-road safety.

**THE OFF-ROAD INTRODUCTORY COURSE**

This course is designed to introduce you to the world of 4x4 driving, covering basic four-wheel drive systems and the latest electronic aids fitted to four-wheel drive vehicles. A 45-minute theory session will also cover basic vehicle setup as well as handling vehicles when venturing into off-road conditions.

The following driving elements will be covered in theory and during a three-hour practical drive: Hill ascents and descents, traversing a side slope, driving through ditches and rutted tracks, and deep water wading. All major road surfaces will be discussed with general driving techniques.

**BMW RIDER ACADEMY**

The better equipped you are to ride your motorcycle, the safer and more enjoyable your rides will be. BMW has developed special rider training courses which offer motorcyclists just what they need to improve their skills. This course is offered at the Zwartkops Raceway in Centurion.

**THE REFRESHER COURSE**

This course is perfect to equip riders who plan to purchase, or recently purchased a motorcycle with the correct riding skills and techniques to improve their safety. Riders who need to improve their confidence on the open road will also benefit from this course.

The course consists of theory which covers safety aspects, defensive riding tips on various scenarios encountered on our roads and practical lessons. All training takes place in a controlled environment.

**THE NOVICE COURSE: INTRODUCTION TO MOTORCYCLING**

This course is designed to help you learn the essential elements every rider must know to #MakeLifeARide. First in theory then in practice, in a controlled environment, under the watchful eye of a coach.

This course is suitable for new riders with limited or no riding experience. This intensive course provides theoretical and practical training, covering all the essential elements of riding that prepare new riders for the road. A G 310 R training motorcycle, helmet and gloves can be provided. All practical training takes place in a controlled environment.

No licence required and all attendees must be able to ride a bicycle before enrolling for the novice course.
EARN UP TO 150 VITALITY DRIVE POINTS FOR 12 MONTHS FOR COMPLETING 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. However, Vitality Drive points will be capped at 150 points, which you'll receive every month for 12 months. You need to complete and pass all six assessments to qualify for your Vitality Drive points.

The Online driver training

When you register for your EyeGym training on www.discovery.co.za, you'll have immediate access to the Primary EyeGym course at no extra cost to you. You also get the Advanced EyeGym course at a discounted, once-off fee of R200. You can earn 150 Vitality Drive points by completing both the Primary course and the Advanced EyeGym course. You can even complete both courses at the same time if you want to.

When you log in to the course for the first time, you'll be prompted to do a series of short drills. This will assess your level of visual fitness. The time you spend on these assessment drills does not form part of your daily EyeGym training time.

The Primary EyeGym course consists of four different drills, spread across five grades. Across the five grades, there are 10 levels. Pass the necessary levels for each drill to move to a higher grade.

- You will have access to the Primary EyeGym course for six months every year.
- For every 10 minutes of training that you complete, you will earn 10 Vitality Drive points. You can earn a maximum of 50 points for your Primary EyeGym course. The maximum training time you can do in a day is 10 minutes.
- If you complete the five grades in the Primary course within less than 50 minutes, you'll receive your 50 Vitality Drive points even sooner.
- If you don't earn the maximum Vitality Drive points (50 points) within the six months free-access period, you can request to restart the course again for a fee of R85. When you restart the course, you then have another chance to earn the balance of your points to a maximum of 50 Vitality Drive points in a year.

The Advanced EyeGym course has four new drills, each made up of five grades. Across the five grades, there are 15 levels in total. You can only progress to a higher grade when you've passed the necessary levels for each drill within that grade.

- You can access the Advanced course for a fee of R200 any time of year. This fee will give you access to the course for 12 weeks.
- For every 10 minutes of training you complete in the Advanced course, you will earn 10 Vitality Drive points. You can earn up to a maximum of 100 Vitality Drive points.
- The maximum training time you can do in a day is 10 minutes.
- If you don't earn the maximum points within the 12-week access period, you can request to reactivate the course again for a fee of R200. When you reactivate the course, you can earn the balance of your points to a maximum of 100 Vitality Drive points in a year.

You can choose to do both the Online driver training as well as an advanced driving course. However, your points will be capped at 150 Vitality Drive points a month for the next 24 months.

Earn up to 150 Vitality Drive points for 12 months by completing EyeGym
APPENDIX A2

Make sure your vehicle is safe to drive

You can earn up to 150 Vitality Drive points a month by making sure your vehicles are safe to drive. These points contribute towards your total of up to 1 600 Vitality Drive points a month. Below is more detail on how you can check your vehicle safety.

Pass the Tiger Wheel & Tyre Annual MultiPoint check and have an up-to-date vehicle service history to earn 150 Vitality Drive points each month for 12 months

The Tiger Wheel & Tyre Annual MultiPoint check is a set of tests done to assess the roadworthiness of your vehicle’s various safety functions and to check its service history. Safety functions checked:

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

You need to pay R95 for each check. If your vehicle fails the check and you need to complete the check again, you need to show the results of your previous check to Tiger Wheel & Tyre. If the previous check was done within the last 30 days, then no additional fee will be charged, otherwise another R95 will be payable.

When you take your car to Tiger Wheel & Tyre to complete the Annual MultiPoint check, they will also check that your service history is up to date. If you have an up-to-date service history, you will earn 50 Vitality Drive points each month for 12 months. You can also submit your service history directly to us to earn the 50 Vitality Drive points. You can email a copy of your stamped service book to us at insuremaintenance@discovery.co.za
HOW TO COMPLETE THE ANNUAL MULTIPOINT CHECK

Take your vehicle to any Tiger Wheel & Tyre branch in South Africa and ask a consultant for a Discovery Insure Tiger Wheel & Tyre Annual MultiPoint check. To find your nearest 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 Tiger Wheel & Tyre 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 and increased fuel cash back. 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 will perform the checks and indicate whether the vehicle has passed or failed. They will also check that your vehicle's service history is up to date. When the check is completed, you'll receive a copy of the form. You need to keep this in a safe place should you have any queries at a later stage. If you pass the Tiger Wheel & Tyre Annual MultiPoint check, you will earn 100 Vitality Drive points each month for 12 months. Having an up-to-date service history will earn you 50 Vitality Drive points each month for 12 months.

If your vehicle fails any of the checks then you won't be awarded the maximum available points. It’s your responsibility to correct the areas that your vehicle didn’t pass and complete the Tiger Wheel & Tyre Annual MultiPoint check again.

BOSCH VEHICLE FUNCTIONALITY 110-POINT CHECK

If you have the Discovery Insure Vehicle Warranty optional benefit and do the 110-point check at Bosch, you can use this check to replace the Tiger Wheel & Tyre Annual MultiPoint check. You will receive 100 Vitality Drive points for completing the Bosch 110-point check and your fuel cash back percentage will be boosted. Bosch will also check your service history.

The Bosch vehicle functionality check will only count as a replacement for the Annual MultiPoint check for the year it is completed. You will need to either complete the Tiger Wheel & Tyre Annual MultiPoint check or another Bosch vehicle functionality check in the next year.
To get the most from Vitality Drive, you need to install one of our leading telematics devices that measures how you drive and provides our vehicle safety features. A once-off activation fee of R150 will apply 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.

### 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 have the Crowd Search Sensor installed in your vehicle. This device is the same as the standard Vitality Drive Sensor and it also consists of the Discovery Insure app for Android and iOS as well as a Crowd Search Sensor that is installed in your vehicle and linked to the app. However, it also includes enhanced SVR technology for an additional monthly fee. You can also choose to have the Crowd Search Sensor installed even if you do not require SVR. However, you will still need to pay the monthly SVR fee. For more information on the Crowd Search Sensor, see section 7.

#### 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

**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**
- Do you have a working SVR unit in your vehicle?
  - **YES**
    - You have met the requirement
  - **NO**
    - Visit your nearest Tiger Wheel & Tyre and install the Vitality Drive Sensor to start earning great rewards

**NO**
- You can install Crowd Search Sensor in your vehicle. 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.

**OR**
- You can use a working third-party device that needs to be installed within five days of your plan’s date of commencement.

Stolen-vehicle tracking and recovery (SVR) is automatically included at an additional cost each month.
How the Vitality Drive Sensor, Crowd Search Sensor and the standalone DQ-Track compare:

<table>
<thead>
<tr>
<th></th>
<th>Vitality Drive and Crowd Search Sensor</th>
<th>Standalone DQ-Track</th>
</tr>
</thead>
<tbody>
<tr>
<td>More Vitality Drive points</td>
<td>✓</td>
<td>x</td>
</tr>
<tr>
<td>Easier to improve (real-time feedback and the ability to compete with friends)</td>
<td>✓</td>
<td>x</td>
</tr>
<tr>
<td>Easy and quick installation</td>
<td>✓</td>
<td>x</td>
</tr>
<tr>
<td>Impact Alert</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Weather warnings</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Vehicle panic button</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Find my vehicles</td>
<td>✓</td>
<td>x</td>
</tr>
<tr>
<td>Logbook</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>SVR technology</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

* 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 R150 which is debited with your first premium. This R150 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 install both the Vitality Drive Sensor and the standalone DQ-Track in one vehicle. In such cases, the once-off fee is R300 (again, regardless of how many telematics devices are installed on your plan).
- If you choose to switch from one telematics device to another, you will be charged another R150 at the time of the switch (limited to a total fee of R300 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.

On 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 to collect your Vitality Drive Sensor. You install the Vitality Drive Sensor in your car by attaching to the inside of your windscreen, behind the rearview mirror.

For the Crowd Search Sensor, a Tiger Wheel & Tyre 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 your 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
- Bluetooth
- Mobile data
- Background app refresh must be switched on for the Discovery Insure app.
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.

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 vehicles 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.
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. Note that your Driving Profile will be pro-rated based on the remaining days of the month. You will also receive the default Monthly points for distance and nighttime driving of 165 Vitality Drive points where you have less than seven days of driving data or you are waiting for your standalone DQ-Track installation appointment.

CANCELLING COVER OR SWITCHING VEHICLES

When you cancel your cover with us or change your insured vehicles, you need to make sure that we are able to remove the standalone DQ-Track from your vehicle, otherwise you will be responsible for additional costs.

The standalone DQ-Track remains the property of Discovery Insure. You will be required to pay a R1 180 penalty if the device is not de-installed if any of the following occurs:

- The insured vehicle is sold to a third party and no arrangements are made with us to remove the device or if arrangements to remove the DQ-Track are made but we are not able to retrieve the device for reasons beyond our control.
- You fail on any of the following:
  - A payment due to Discovery Insure
  - Other commitments you need to fulfil as a Vitality Drive member or Discovery Insure planholder.
- You misuse, abuse or tamper with the device in any way.
- You or a third party prevents us from removing the device.
- You choose to end your Vitality Drive membership.

If the device is not de-installed, we will recover the R1 180 penalty in one of these ways:

- If you remain a Discovery Insure client (for example, if you change your vehicle) we will recover the penalty in one of these ways:
  - Any fuel cash back due to you
  - Your Insure Funder Account
  - Your premium-paying bank account.
- If you cancel your plan, we will recover the penalty from:
  - Your premium-paying bank account
  - Any money due to you from Discovery Insure

To have your standalone DQ-Track de-installed, please make an appointment by calling 0860 751 751 or make an appointment online.

NOTE

If we do not receive payment 30 days after you cancel your plan, we will follow a credit-control process, which may lead to you being blacklisted.
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
- Create a new SMS on your cellphone.
- Type in the letter T or P.
- Using the international +27 number format, send the SMS to the DQ-Track cell tracking number given to you during installation.
- DQ-Track will send you an SMS confirming your car’s location within minutes.
- 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
- Log in to www.discovery.co.za.
- Navigate to the Car and Home Insurance tab and click on DQ Mapper.
- Click on Access DQ Mapper.
- A new window will appear showing a map and a list of cars on your plan that have a DQ-Track installed.
- Click on any of these vehicles to see their location.
CTRACK TERMS AND CONDITION

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.

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.

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.
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 or whether the only vehicle you insure on the Discovery Insure plan is your motorcycle.

IF YOUR MOTORCYCLE IS INSURED 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 only have the option to install the Vitality Drive 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 cash back. So you must install the Vitality Drive Sensor in your motorcycle.

Once you select Vitality Drive for your motorcycle, the following will apply:

- 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 25 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 and pass the Annual MultiPoint check to boost your cash back percentage and earn Vitality Drive points. This vehicle must be your car.
  - You can earn Vitality Drive points for the Discovery Insure driving courses by completing any of the available courses including the Online driver training and earn 150 Vitality Drive points for 12 months or a BMW Rider Academy course. You can either select a half-day Refresher course or a Proficient Safety Skills course for 150 points a month for 24 months. All other activities that earn you Vitality Drive points remain the same.

Motorcycles can be added to a policy with the Vitality Drive Drive your Discount reward option after the activation of a policy. If you are the primary driver of the motor vehicle and the motorcycle, the motorcycle’s premium will receive the same discount. Motorcycles need to be supported by the comprehensively insured motor vehicle on Drive your Discount at all times to benefit from Vitality Drive.
IF YOUR MOTORCYCLE IS THE ONLY VEHICLE INSURED

You can join the Vitality Drive fuel cash back option for R68 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 R250 000.

You cannot join Vitality Drive through Drive your Discount if your only vehicle insured is a motorcycle.

You only have the option to install the Vitality Drive 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 points.

Once you select Vitality Drive for your motorcycle, the following will apply:

- You need to take your motorcycle to Tiger Wheel & Tyre and pass the Annual MultiPoint check to boost your cash back percentage and earn additional Vitality Drive points.
- You can earn additional Vitality Drive points for the Discovery Insure driving courses by completing either the Online driver training and earn 150 Vitality Drive points for 12 months or completing a BMW Rider Academy course. You can either select a half-day Refresher course or a Proficient Safety Skills course for 150 points a month for 24 months. All other Vitality Drive points earning activities are the same.

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.

Impact Alert, Crowd Search and safety alerts are not available with the Vitality Drive programme for motorcycles.

The following cash back percentage will apply for the Classic, Purple and Essential Plans on the Vitality Drive fuel cash back option.

<table>
<thead>
<tr>
<th>Monthly fuel cash back</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Immediate cash back</td>
<td>Up to 10%</td>
</tr>
<tr>
<td>Cash back for passing a Tiger Wheel &amp; Tyre Annual MultiPoint check</td>
<td>Up to 25%</td>
</tr>
</tbody>
</table>
When your Vitality Drive points will reflect

Vitality Drive points take different lengths of time to reflect on your dashboard depending on where we get the information from.

**WITHIN 48 HOURS**
- Completing the Online driver assessment
- Completing the Online driver training.

**WITHIN SEVEN DAYS**
- Passing the Tiger Wheel & Tyre Annual MultiPoint check
- Having an up-to-date service history.

**WITHIN 14 DAYS**
- Completing an advanced driving course
- Completing an EyeGym course.

**AFTER THE END OF EACH MONTH**
- Your Driving Profile and Monthly points
- Receiving Vitality Drive points for claim-free years.

**NOTE**
If you have completed an activity and your Vitality Drive points have not been awarded within these timeframes, please email us at vitalitydriveinfo@discovery.co.za
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