

Vitality Drive for Business: rewarding businesses for driving well.

Vitality Drive for Business is a driver behaviour programme that uses the latest telematics technology to measure and reward good driving with up to 30% of vehicle premiums back and weekly driver rewards.

You can earn and maximise rewards in 3 easy steps:

Step
01

Provide us with your vehicle, fleet manager and driver information

- Vehicle details including VIN and registration number
- Fleet manager details including email address, cellphone and ID numbers
- Driver details including email address, cellphone and ID numbers.



Step
02

Install a telematics device in each vehicle

Go to **Tiger Wheel & Tyre** to install or collect the smartphone-enabled DQ-Track device.



You can also use an approved third-party device from Ctrack or Netstar* and give us access to your driving information.

Step
03

Drive well and earn rewards

Earn up to **30%** of your monthly vehicle premium back in rewards (payable every year), as well as weekly driver rewards.



*Only the following Ctrack and Netstar devices are compatible with the Vitality Drive for Business programme:

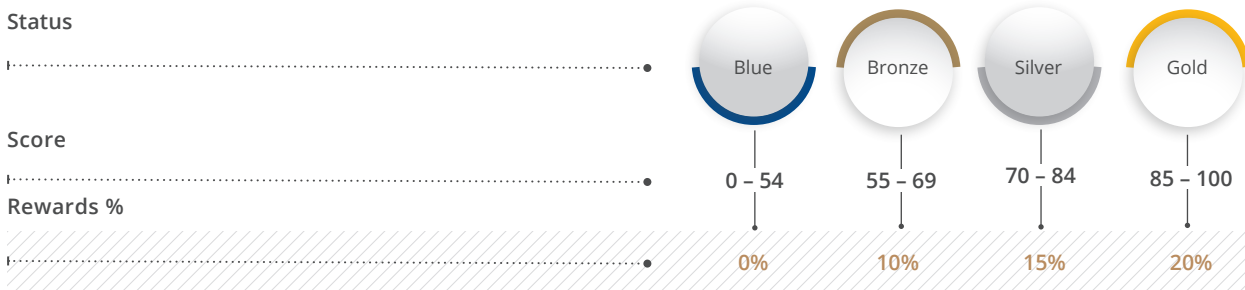
- Ctrack devices: NX12 and NX30 (Other devices might require an upgrade to be compatible. Client to please confirm with Ctrack directly).
- Netstar devices: Netstar Easy Fleet devices (Driver ID solution has to be fitted if not yet installed).

Clients need to make sure that they have the correct, compatible devices installed and working in their vehicles, in order to access the unique benefits offered by Vitality Drive for Business.

Company rewards

You can earn up to 30% of your vehicle premiums back every month for driving well. Company rewards are calculated monthly and payable annually in the month following the end of the plan year.

Every month, businesses will earn a Vitality Drive status based on the average driving behaviour of all the vehicles on the Vitality Drive for Business programme. The Vitality Drive status determines the business's reward percentage applied to the premium of all vehicles on the Vitality Drive for Business programme for that month as follows:



At the end of the plan year, businesses with an overall loss ratio of 30% or lower earn a Diamond status for the months in which they achieved a Gold status over the prior year. Diamond status boosts the Gold status rewards percentage to 30%.

Driver Active Rewards

Every week, drivers who have driven more than 100 kms with a driving score of 70 or more qualify for an airtime or data voucher, a meal, coffee or smoothie from one of our partners below:



Driver Active Rewards will be issued on the Wednesday following each measured week.

Drivers using the smartphone-enabled DQ-Track will be able to see their weekly score on their Discovery Insure app. They can easily claim their Active Reward by selecting it on their phone and then redeeming it at the partner store. These drivers will be able to choose from a meal, coffee or smoothie from one of our partners.

Drivers using third-party devices will be able to choose from an airtime or data voucher, a meal, coffee or smoothie. They will receive their Active Rewards as follows:

- They will receive an SMS with a USSD number to dial and a unique voucher code.
- They can use the voucher code to select an Active Reward.
 - If they select data or airtime, it will be loaded onto their phone number immediately.
 - If they select a Nandos, Mugg & Bean, Vidae, Kauai or Wimpy reward, they will receive another SMS (within a few hours) with a wicode voucher for that partner.

Note:

- The 30% or lower loss ratio requirement for Diamond status includes all motor claims reported in the plan year. Claims not reported at year end will be included in the next plan year.
- The motor loss ratio is calculated as claims divided by premiums where:
 - Claims = all reported motor claims (paid + outstanding estimates) on the plan, less any excess
 - Premiums = all motor premiums (i.e. what the client pays for any cover options including buy-ups). This excludes Vitality Drive premiums.
- Plans that lapse before the end of the plan year will forfeit all rewards earned in that plan year.
- The payment of rewards is not subject to plan renewal, the only requirement is that the plan has to be active for the whole plan year.
- If the vehicle's telematics device stops working we will use the previous month's score for that vehicle for up to three months.
- New vehicles get a default score of 50 for up to three months if there is no telematics data available yet.
- Vehicles that do not get a score for longer than three months have a negative impact on the Vitality Drive score, status and rewards.