

GET REWARDED FOR GOOD DRIVING BEHAVIOUR

Everything you need to know about how to maximise your monthly Vitality Drive points and achieving your drive goals

Vitality Drive is Discovery Insure's unique driver behaviour programme. Using the latest telematics technology, we can measure the way you drive and reward you for good driving. Our points structure allows us to align your monthly and weekly rewards. Every day is an opportunity to drive well and contribute to maximising your Vitality Drive points to calculate your monthly fuel cash back as well as achieving your weekly Active Rewards drive goal!



DAILY DRIVE POINTS

At the start of each day, you will be allocated **25 Drive points** if you have the Vitality Drive Sensor or 20 Drive points if you have the standalone DQ-Track.

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 event, according to the table below:

BEHAVIOUR	POINT	SEVERITY	DRIVE POINTS DEDUCTED
Acceleration	Per event	Mild	2
Braking		Moderate	3
Cornering		Severe	4
Speeding	Per every 10 sec	10 - 15 km/h	1
		16 - 25 km/h	2
		>25 km/h	4
Cellphone use	Per every 10 sec	-	1

If you have the standalone DQ-Track, 3 points will be deducted for each acceleration, braking and cornering event during each trip. Points will be deducted for speeding as per the table above. We cannot measure your cellphone use if you have the standalone DQ-Track and so no points will be deducted for this.

Points will also be deducted for uncovered trips

An uncovered trip is when the Vitality Drive 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.

LENGTH OF TRIP	DRIVE POINTS DEDUCTED
<10 mins	0
10 - 20 mins	3
20 - 30 mins	7
>30 mins	10

Get rewarded for no-drive days

You receive points for days that you did not drive. If you do not drive for a full day, your Drive points balance for that day will be equivalent to 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.

REMAINING DRIVE POINTS AT THE END OF EACH DAY BANK TOWARDS MONTHLY AND WEEKLY REWARDS

Monthly Vitality Drive points

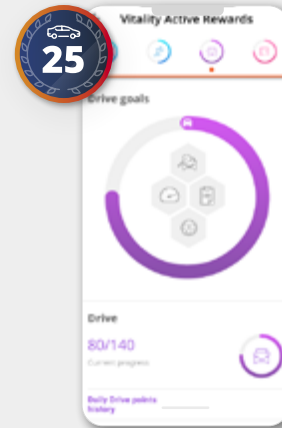
Your daily Drive points balance banks towards your **Driving Profile**, up to 750 Vitality Drive points a month. This contributes to your monthly Vitality Drive points of up to 1 600.

25 DRIVE POINTS ALLOCATED PER 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)

Weekly Active Rewards drive goal

At the end of each day, your remaining Drive points will bank towards your **Active Rewards drive ring** until you achieve your weekly drive goal.



OTHER FACTORS THAT IMPACT YOUR DRIVING BEHAVIOUR VITALITY DRIVE POINTS

You can earn up to 250 Vitality Drive points by reducing your night-time driving and the distances you drive. These points contribute to your monthly total Vitality Drive points of up to 1 600 and are based on your driving behaviour over the past 30 days.

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 driving 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.

Your points are calculated as the total night-time driving points of 150 less the sum of the 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 as follows:

TIME	DRIVE POINTS DEDUCTED
23:00 – 00:00	1
00:00 – 01:00	2
01:00 – 02:00	3
02:00 – 03:00	3
03:00 – 04:00	2
04:00 – 04:30	1