

HOW TO EARN
UP TO

50%



FUEL CASH BACK EACH MONTH

With Discovery Insure, earning **up to 50%** fuel cash back every month is as easy as 1, 2, 3:

1



**Install your
Telematics device**

Install a telematics device to start earning Vitality Drive points. If you have a compatible smartphone, install the Vitality Drive Sensor by visiting your nearest Tiger Wheel & Tyre and downloading the Discovery Insure app to start measuring your driving behaviour. For a list of compatible smartphones, [click here](#). 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

2



**Link your
Vitality Drive card**

Link your Vitality Drive and Gautrain cards on the Discovery app, www.discovery.co.za or SMS 'FUEL', your ID or passport number and the last 10 digits of your Vitality Drive card number to 31347

3



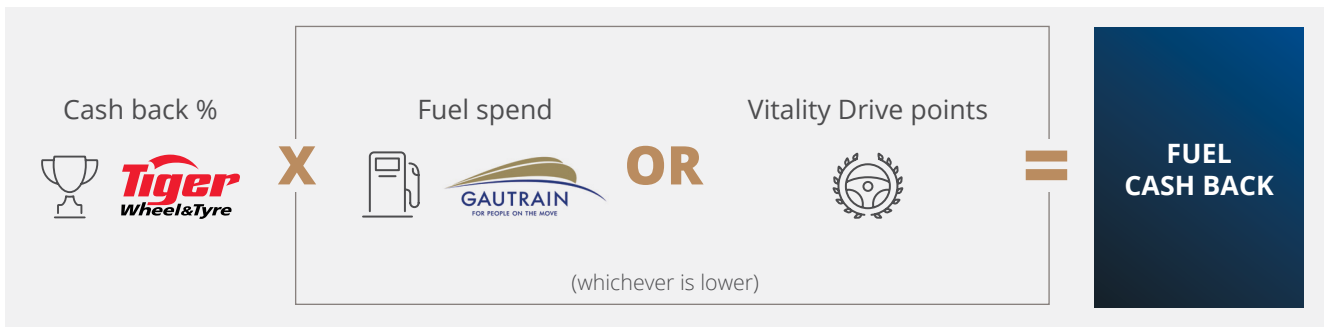
**Swipe your
Vitality Drive card**

Swipe your Vitality Drive card when you fill up at a participating BP or Shell service station. You will also earn cash back on your Gautrain spend.

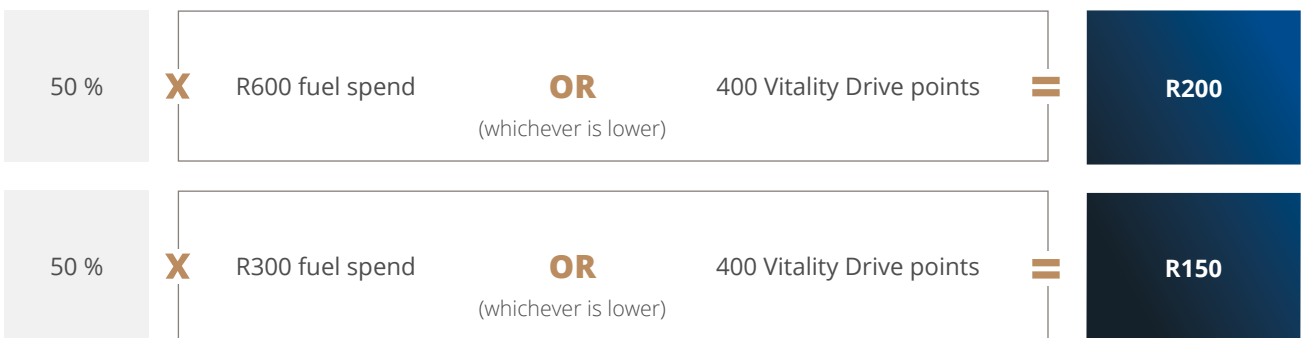




HOW YOUR MONTHLY FUEL CASH BACK IS CALCULATED



For example:



HOW TO MAXIMISE YOUR FUEL CASH BACK

01 | Get to the highest cash back percentage

You can increase your cash back percentage by adding home insurance (household contents, buildings or both) of at least R250 000 to your Plan and completing and passing a Tiger Wheel & Tyre Annual MultiPoint check. The tables below show how you can earn a higher cash back percentage.

Your fuel cash back percentage will be determined as follows:

Classic and Purple Plans		
	Car Insurance	Car and home insurance
Immediate cash back	Up to 10%	Up to 20%
Cash back for passing a Tiger Wheel & Tyre Annual MultiPoint check	Up to 25%	Up to 50%


Essential Plan		
	Car Insurance	Car and home insurance
Immediate cash back	Up to 5%	Up to 10%
Cash back for passing a Tiger Wheel & Tyre Annual MultiPoint check	Up to 12.5%	Up to 25%

02 | Maximise your Vitality Drive points






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. You can earn Vitality Drive points for driving well, improving your driver behaviour, knowledge and awareness, and by making sure your vehicle is safe to drive:

Maximising your driving profile by driving well every day



25 Drive points are allocated to you at the start of each day



Maintain your daily Drive points balance everyday by:

-  Accelerating smoothly
-  Braking smoothly
-  Cornering smoothly
-  Driving within the speed limit
-  Not using your cellphone

Your daily Drive points will bank towards your monthly **Driving Profile**, up to 750 points a month


X

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UP TO

750

Vitality Drive points

25 Drive points allocated per day Driving behaviour over 30 days

Harsh driving events will reduce your daily Drive points balance, based on the type and severity of the driving event.

<p style="text-align: center; font-weight: bold; color: #8b4513;">DRIVING BEHAVIOUR</p> <p style="text-align: center;">Up to 1 100 points</p>		<p>Driving Profile</p> <p>Distance points</p> <p>Night-time driving points</p> <p>Claim-free years</p>	<p style="text-align: right;">Up to 750 points</p> <p style="text-align: right;">Up to 100 points</p> <p style="text-align: right;">Up to 150 points</p> <p style="text-align: right;">Up to 100 points</p>
<p style="text-align: center; font-weight: bold; color: #8b4513;">KNOWLEDGE AND AWARENESS</p> <p style="text-align: center;">Up to 350 points</p>		<p>Online driver assessment</p> <p>Driving courses</p> <p>EyeGym</p>	<p style="text-align: right;">50 points</p> <p style="text-align: right;">150 points</p> <p style="text-align: right;">Up to 150 points</p>
<p style="text-align: center; font-weight: bold; color: #8b4513;">VEHICLE SAFETY</p> <p style="text-align: center;">Up to 150 points</p>		<p>Passing the Tiger Wheel & Tyre Annual MultiPoint check</p> <p>Service history up to date</p>	<p style="text-align: right;">100 points</p> <p style="text-align: right;">50 points</p>