

The Vitality Drive

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 Rewards option you get access to an Insure Funder Account. You can double your fuel cash back by having it paid into your Insure Funder Account. With your Insure Funder Account, you can:

1 Fully-funded excess

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.

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.

2 Lower your car insurance premium

You can increase the excess on your vehicle to reduce your premium, because you can fund the resulting increased excess with the funds in your Insure Funder Account.

3 Cash withdrawals

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 The money paid into your Insure Funder Account during the new cycle can only be withdrawn at the end of those three years. The three-year cycle begins when you join Discovery Insure.

4 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. The discount is based on your Vitality Drive status.

5 Fund your vehicle servicing

You can use your Insure Funder Account to fund up to 100% of your vehicle servicing at Bosch at any time. The discount is based on your Vitality Drive status.



Fully-funded excess

Example: If you earn R625 in fuel cash back each month and choose to have your fuel cash back paid into your Insure Funder Account, you will have R1,250 paid into your IFA every month. It will only take you four months to have enough money to cover the basic excess of R5,000 on the Classic and Purple Plans. By driving well, you are making sure that you have no out-of-pocket expenses if you have a valid car or car hire claim. Valid for all claims greater than the basic excess as stated in Excess Annexure.



Lower your car insurance

If you have an Insure Funder Account balance of R7,500, you can increase your vehicle excess to R7,500 to reduce your premium and use your Insure Funder Account to fund this increased excess.



Cash withdrawals

You can withdraw 50% of your IFA balance 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.



Fund new tyres

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 your Vitality Drive status:

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

Vitality Drive status	Tiger Wheel & Tyre discount
Diamond	20%
Gold	15%
Silver	10%
Bronze	5%
Blue	2,5%

Limited to R5,000 spend

Vitality Drive status	Invoice portion that can be funded by the IFA
Diamond	100%
Gold	70%
Silver	35%
Bronze	10%
Blue	5%

For more information on how to get to the Diamond Vitality Drive status, [click here](#)



Fund your vehicle servicing

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 Bosch dealership to get your vehicle services. You will receive an upfront discount on the first R10,000 spend based on your Vitality Drive status. If the vehicle is on the Discovery Insure Vehicle Warranty, you will be eligible for a discount on your first R5,000 based on your Vitality Drive status as below.

03 You can fund an additional portion of your invoice based on your Vitality Drive status, limited to the lower of your Insure Funder Account balance for the first R10,000 spend:

Vitality Drive status	Discovery Insure Vehicle Warranty discount	Bosch Discount
Diamond	100%	20%
Gold	50%	15%
Silver	20%	10%
Bronze	15%	5%
Blue	10%	2,5%

Limited to R5,000 spend

Limited to R10,000 spend

Vitality Drive status	Invoice portion that can be funded by the IFA
Diamond	100%
Gold	70%
Silver	35%
Bronze	10%
Blue	5%

Limited to R10,000 spend