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 Vitality Active Rewards drive goal!

DAILY DRIVE POINTS

With Vitality Drive 3.0, you will continue to get rewarded with weekly Vitality Active Rewards in the same way that you currently do but your weekly Drive goal will be updated to reflect the new Drive points structure with the personalised drive goal now ranging from 170 to 340 Drive points a week. At the start of each day, you will be allocated **60 Drive points** if you have the Vitality Drive Sensor or Crowd Search Sensor or 50 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 while driving

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	For each event	Mild	4
Braking		Moderate	8
Cornering		Severe	12
Speeding	For every 10 seconds	10 – 15 km/h	3
		16 – 25 km/h	8
		>25 km/h	15
Cellphone use	For every 10 seconds	–	4

If you have the standalone DQ-Track, 8 points will be deducted for each acceleration, braking and cornering event during each trip. Drive points will be deducted for speeding as per the table above. We cannot measure your cellphone use if you use the standalone DQ-Track and so no Drive points will be deducted for this.

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. For each minute of a trip that is not recorded, we add 1 km to your distance profile for the month. Make sure all the required settings are enabled and all permissions are accepted on your linked smartphone.

LENGTH OF TRIP	DRIVE POINTS DEDUCTED
<10 mins	0
10 – 20 mins	10
20 – 30 mins	20
>30 mins	30

Get rewarded for no-drive days

You receive Drive 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. Points for your no-drive days will also bank towards your Driving Profile.

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

Monthly Vitality Drive points

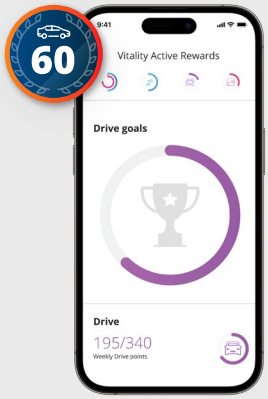
Your daily Drive points balance banks towards your **Driving Profile**, up to 1,800 Vitality Drive points a month. This contributes to your monthly Vitality Drive points of up to 3,000.

60 DRIVE POINTS ALLOCATED PER DAY | DRIVING BEHAVIOUR OVER 30 DAYS | VITALITY DRIVE POINTS

If you have the standalone DQ-Track, your Driving Profile builds up to 1,500 Vitality Drive points over the month (50 Drive points x 30 days = 1,500 Vitality Drive points)

Weekly Vitality Active Rewards drive goal

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



OTHER FACTORS THAT IMPACT YOUR DRIVING BEHAVIOUR VITALITY DRIVE POINTS

You can earn up to 600 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 1,800 and are based on your driving behaviour over the past month.

Distance points – up to 300 Vitality Drive points

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

Distance (kms)	Distance points per Vitality Drive status				
	Blue	Bronze	Silver	Gold	Diamond
0 – 299 km	300	300	300	300	300
300 – 599 km	100	150	200	250	300
600 – 899 km	75	100	150	200	300
900 – 1,199 km	50	75	100	175	300
1,200 – 1,499 km	25	50	75	125	300
1,500 – 1,799 km	10	25	50	100	200
1800+ km	5	10	25	60	100

Night-time driving points – up to 300 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 300 less the sum of Vitality Drive points deducted for night-time driving over the past month. 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	2
00:00 – 01:00	4
01:00 – 02:00	6
02:00 – 03:00	6
03:00 – 04:00	4
04:00 – 04:30	2

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