






## Your guide to Vitality Drive for Business – Helping you earn great rewards for good driving

*Vitality Drive for Business is a driver behaviour programme designed for businesses 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 JOIN AND EARN REWARDS WITH VITALITY DRIVE FOR BUSINESS IN THREE EASY STEPS:

<p><b>Step 01</b> Provide us with your vehicle and driver information</p>	<p><b>Step 02</b> Install a telematics device in each vehicle</p>	<p><b>Step 03</b> Drive well and earn rewards</p>
<p>Vehicle details (including VIN number), driver cellphone and ID numbers.</p> 	<p>Go to <b>Tiger Wheel &amp; Tyre</b> to install or collect the smartphone-enabled DQ-Track device.</p>  <p>You can also use an <b>approved third-party device</b> from Ctrack or Netstar* and give us access to your driving information.</p>	<p>Earn up to <b>30%</b> of your monthly vehicle premium back in rewards, as well as weekly driver rewards.</p> 

To maximise your Vitality Drive rewards, you need to know how we calculate your Vitality Drive score, status and rewards.

The next sections explain your:

- Trip scores
- Driver scores and rewards
- Vehicle scores and statuses
- Vitality Drive score, status and rewards.

\* Only the following Ctrack and Netstar devices are compatible with the Discovery 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 Vitality Drive's unique benefits.

## TRIP SCORES

After successfully installing a telematics device in each vehicle, every trip will get a score out of 100. The maximum points available per driving behaviour are shown below.

Driving behaviour	Maximum driving points available
Acceleration	15
Braking	15
Cornering	10
Speeding	30
Phone motion	30
<b>Total</b>	<b>100</b>

The maximum points available per driver behaviour differ for devices without the ability to measure cellphone use.

The trip score is adjusted for any night-time driving (i.e. trips between 23:00 and 04:30). Depending on the duration of the trip, up to 15 points will be deducted for night-time driving.

*Each trip will get a star rating based on the trip score.*

Star rating	☆☆☆☆☆	☆☆☆☆☆	☆☆☆☆☆	☆☆☆☆☆	☆☆☆☆☆	☆☆☆☆☆	☆☆☆☆☆	☆☆☆☆☆	☆☆☆☆☆
Trip score	0-11	12-23	24-35	36-47	48-59	60-69	70-85	86-95	96+

## Driver scores and rewards

Driver scores are calculated as the average score (weighted by time on the road) of all the trips taken by the driver in any given week. A week runs from Saturday 00:00 to Friday 23:59. The score gets reset at the start of each week.

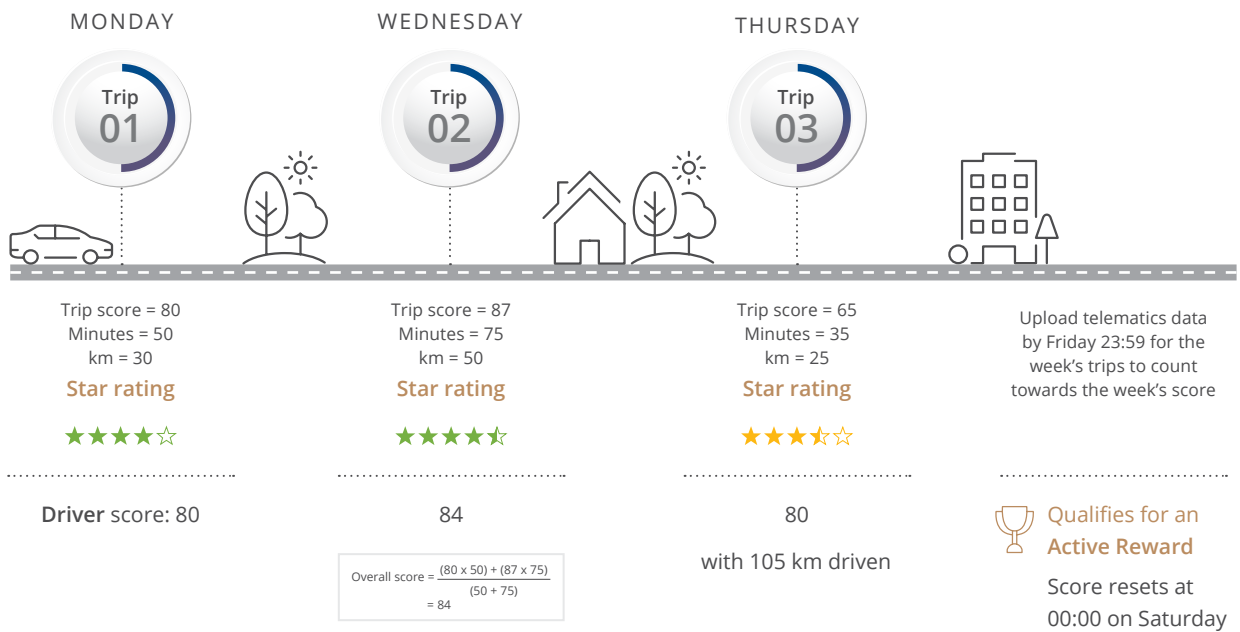
Every week, drivers who have driven more than 100km with a driving score of 70 or more at the end of the week qualify for an Active Reward from one of our partners:



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 get a meal, coffee or smoothie from one of our partners.

Drivers using third-party devices will be able to get an airtime or data voucher, which will be sent to their cellphone number.

## Driver Active Rewards in action



## Vehicle score and status

The vehicle score is calculated similarly to the driver score, in that it is the average of all the trips taken by that vehicle in the last 30 days weighted by time on the road. The score on the last day of each calendar month determines the vehicle status for the month as follows.



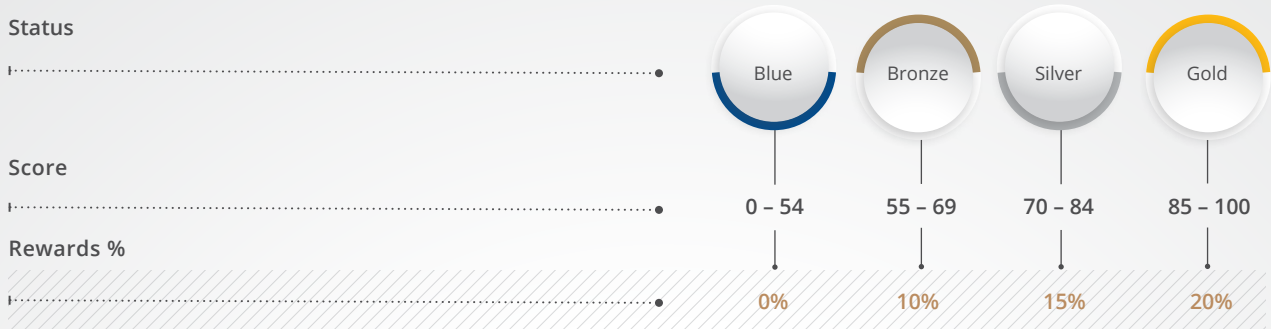
### Note:

- Driver scores and vehicle scores differ as:
  - The driver score is based on a 7 day average and resets at the start of the week, while the vehicle score is based on a 30 day average with no reset.
  - Different algorithms are applied to telematics data to allow for increased driver behaviour volatility over a 7 day period compared to over a 30 day period.
  - Vehicle scores may be negatively impacted where trip information is not obtained and/or where there is consecutive use of passenger mode under trip settings of the app.

## VITALITY DRIVE SCORE, STATUS AND REWARDS

Your Vitality Drive score is the average score of all your vehicles on the Vitality Drive for Business programme, weighted by time on the road. The score on the last day of each calendar month determines the business status for the month.

The Vitality Drive status determines the business's reward percentage applied to the total monthly premium of all your vehicles on the Vitality Drive for Business programme for that month. Rewards are earned monthly and paid in the month after the end of each Plan year.



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

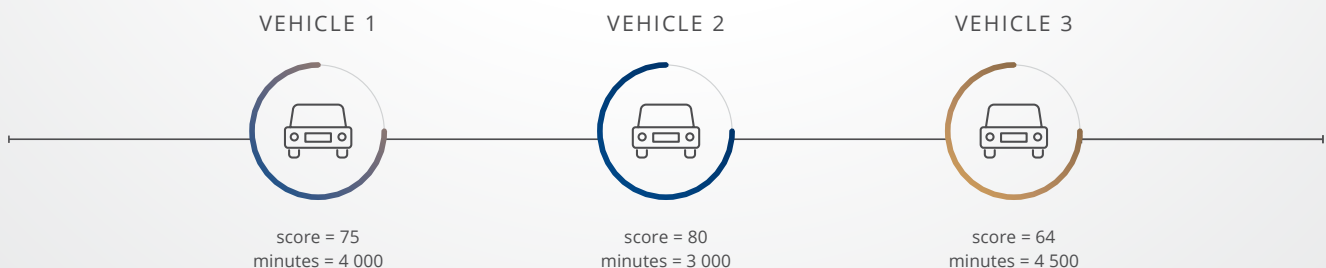
### Note:

- 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.

## Vitality Drive rewards in action

Company A has three vehicles participating in the Vitality Drive for Business programme, with a total monthly vehicle premium of R4 000.

**MONTH 1:** All vehicles have working telematics devices. The vehicle driving behaviour is as follows:



The Vitality Drive score is:

$$\text{Score} = \frac{(75 \times 4\,000) + (80 \times 3\,000) + (64 \times 4\,500)}{4\,000 + 3\,000 + 4\,500} = 72$$

Status = Silver

The business reward for month 1 will be:  
R4 000 x 15% = R600

**Note:**

- 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, as shown below.
- Vehicles that do not get a score for longer than three months have a negative impact on the Vitality Drive score, status and rewards as shown below.

## THE IMPACT ON REWARDS OF NOT HAVING A WORKING TELEMATICS DEVICE AND NOT GETTING A DRIVING SCORE

### MONTH 2: A new vehicle without a working telematics device is added

The company adds another vehicle to the Vitality Drive for Business programme with a premium of R1 000 and has not yet installed a working telematics device. The driving behaviour of the original three vehicles remains unchanged.

The Vitality Drive score is:

$$\text{Score} = \frac{(72 \times 3) + (50 \times 1)}{4} = 66.5$$

Status = Bronze

The business reward for month 2 will be:

$$R5\,000 \times 10\% = R500$$

### MONTH 5: The new vehicle in month 2 still doesn't have a working telematics device

The Vitality Drive score is:

$$\text{Score} = \frac{(72 \times 3) + 0}{4} = 54$$

Status = Blue

The business reward for month 5 will be:

$$R5\,000 \times 0\% = R0$$



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