



Vitality Drive telematics devices

Frequently asked questions

Introduction

Discovery Insure wants you to be a better driver. We use the latest telematics technology to measure and encourage good driving, improve your driving knowledge and awareness and promote greater motor vehicle safety.

We do this with our telematics devices, which measures your driving behaviour and provides you with unique safety features and services. It's optional, and provided through the Vitality Drive programme, which is available at an additional monthly premium of R85 for Classic and Purple Plan clients and at R68 per month for Essential Plan clients.

VITALITY DRIVE OFFERS THREE TELEMATICS DEVICES

VITALITY DRIVE SENSOR

This option consists of the Discovery Insure app for Android and iOS as well as a Vitality Drive Sensor which is installed in your vehicle. The Vitality Drive Sensor can only be used with certain compatible smartphones. This device uses the latest telematics technology and makes it really easy for you to improve your driving behaviour. With this device you receive driver behaviour feedback after each trip. You can compete with friends and earn additional Vitality Drive points for staying safe by not using your cellphone while driving.

CROWD SEARCH SENSOR

If you require stolen-vehicle recovery (SVR) as an underwriting requirement, you will have the Crowd Search Sensor installed in your vehicle. This device is the same as the standard Vitality Drive Sensor and it also consists of the Discovery Insure app for Android and iOS as well as a Crowd Search Sensor that is installed in your vehicle and linked to the app. However, it also includes enhanced SVR technology for an additional monthly fee. You can also choose to have the Crowd Search Sensor installed even if you do not require SVR. However, you will still need to pay the monthly SVR fee.

STANDALONE DQ-TRACK

You will get a standalone DQ-Track for a monthly fee of R90 per month if your smartphone is not compatible with Vitality Drive or Crowd Search Sensor. This device is deep-installed into your vehicle and automatically includes stolen-vehicle recovery. You receive driver behaviour feedback monthly by email and get access to other benefits such as Geo Zones and Unique driver profiles.

When you select Vitality Drive, you will pay a once-off activation fee for your telematics device of R150 which is debited with your first premium. This R150 activation fee is once-off on each plan, regardless of how many telematics device installations are done on the plan.

Exceptions to the once-off activation fee:

- If you choose to install both the Vitality Drive Sensor and the standalone DQ-Track in one vehicle. In such cases, the once-off fee is R300 (again, regardless of how many telematics devices are installed on your plan).
- If you choose to switch from one telematics device to another, you will be charged another R150 at the time of the switch (limited to a total fee of R300 on a single plan).

This document of frequently asked questions provides you all the answers you may have about our telematics devices.

(Note: the information on the light grey pages is only applicable to the Vitality Drive Sensor and the Crowd Search Sensor, while the rest of the information is applicable to both devices, unless a difference is specified. Since the Vitality Drive and Crowd Search Sensor are essentially the same, from here on, we will refer to these 2 devices as the Vitality Drive Sensor and any information specifically related to the Crowd Search Sensor will be mentioned.)

Menu





GETTING STARTED

Applicable to the standalone DQ-Track

You need to schedule an appointment for your standalone DQ-Track installation by logging in to www.discovery.co.za or by calling 0860 751 751.

A technician will install the standalone DQ-Track in your car at a convenient time and place subject to the below.

The standalone DQ-Track will be installed at the Classic and Purple Plan client's preferred location in main metropolitan areas. Where this service is not available, you will be informed of the nearest installation branch where you can take your car to have the device fitted. Essential Plan clients will need to install this device at their nearest fitment centre.

The standalone DQ-Track installation is a deep install device; this means that the device needs to be hidden inside the vehicle. The installation will take approximately two to three hours.

As part of the Discovery Insure agreement, you must have a working tracking device in your vehicle within five days of your cover starting. This can be a Discovery Insure standalone DQ-Track or another approved tracking device. If you do not do the installation within the five days, your vehicle may not be covered in the event of a claim. If you cancel your appointment with less than 24 hours' notice or you are unable to fulfil your appointment on the day, you will need to pay a cancellation fee of R150.

Applicable to the Vitality Drive Sensor

The sensors do not require an appointment.

The installation consists of going to your nearest Tiger Wheel & Tyre to collect and install your sensor.

You install the Vitality Drive Sensor in your car by attaching to the inside of your windscreen, behind the rearview mirror.

For the Crowd Search Sensor, a Tiger Wheel & Tyre technician will need to install it by hiding it in your vehicle.

For more information about getting your Vitality Drive or Crowd Search Sensor started, refer to section 2 | Getting started with your Vitality Drive Sensor.

How can I be assured that my data is kept private?

Discovery Insure adheres to information protection legislation. When you download and make use of the Discovery Insure app, you give permission for the exchange of your personal information and the personal information of any insured party on your Plan between Discovery Insure and all the Discovery Insure partners for the administration of the relevant benefits. All our partners will share your personal information with us for the purposes of providing you with the benefits and rewards you are entitled to, if applicable.

These sources are bound by their own promise to look after your information and make sure it is used in the right way. While we promise to always keep your information safe, neither Discovery Insure nor any entity in the Discovery Group of Companies is responsible for the personal information processed or any loss thereof.



GETTING STARTED WITH YOUR VITALITY DRIVE SENSOR AND CROWD SEARCH SENSOR

The Vitality Drive and Crowd Search Sensors do not require an appointment for their installation.

The installation consists of downloading the Discovery Insure app on your smartphone and installing a sensor in your vehicle. Please install your sensor at your nearest [Tiger Wheel & Tyre store](#).

INSTALLING YOUR VITALITY DRIVE SENSOR

STEP

1

DOWNLOAD THE DISCOVERY INSURE APP

For iOS go to



For Android go to



Search for **Discovery Insure** app then download.

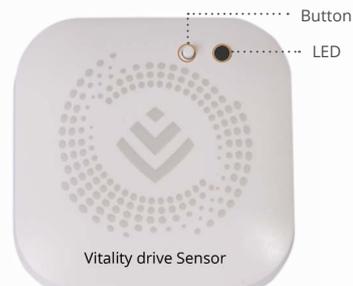


- Make sure that your phone's Bluetooth , GPS or  and mobile data is on.
- Open the app, select *Get started to register* and follow the prompts

STEP

2

ACTIVATE THE VITALITY DRIVE SENSOR



Hold the button down until the red LED turns on and then release the button. The LED will flash for the next 10 minutes.

STEP

3

OPEN THE DISCOVERY INSURE APP



Open the Discovery Insure app and follow the on-screen prompts to link your Vitality Drive Sensor.

STEP

4

PLACE YOUR VITALITY DRIVE SENSOR ON THE WINDSCREEN



- Use the alcohol pad provided to wipe the windscreen behind the rear view mirror.
- Remove the double-sided tape on the Sensor.
- Place the Vitality Drive Sensor firmly on the windscreen behind the rear-view mirror (make sure to stick this on the windscreen itself and not on the rear-view mirror).

Motorcycle riders can place the Sensor in the under-seat compartment of their motorcycle.

INSTALLING YOUR CROWD SEARCH SENSOR

As per Step 1 above, you must download the Discovery Insure app on your smartphone.

A Tiger Wheel & Tyre technician will install the sensor by hiding it in your vehicle. The Crowd Search Sensor does not need wiring into the vehicle system. As a result, the installation is quicker than for the standalone DQ-Track.

The Tiger Wheel & Tyre technician will also link the sensor to your Discovery Insure app.

What information is needed when I register?

The installation consists of downloading the Discovery Insure app on your smartphone and installing a sensor in your vehicle.

If you are not currently using the app, download it and tap on *Get started*.

You'll need to enter your ID number, which we'll validate.

To protect your information, we'll send a PIN code to the email address and/or cellphone number that is registered for you on your Discovery Insure Plan. This will unlock your Vitality Drive details.

Note that for iPhone users, to download the app from the App Store, you need to have a South African registered iTunes account.

Which settings need to be enabled on my smartphone for the app to function correctly?

The following settings should always be active on your smartphone:

ANDROID 🤖	iOS 🍏
Accept all permissions	Accept all permissions
GPS and location services (make sure your Android device is in high accuracy mode)	Location services
Mobile and cellular data	Bluetooth
Bluetooth	Mobile data
The following settings must be deactivated:	Background app refresh must be switched on for the Discovery Insure App
<ul style="list-style-type: none">▪ Mock locations services must be off▪ Battery saver mode	

Mobile data is needed to send immediate Impact Alerts. Trip data can be sent via WiFi if the relevant setting is set on the app. Please also ensure that the above app permissions are set to be accepted always (not only on when the app is running).

This will ensure that we accurately monitor your driving behaviour so you can earn rewards.

It also ensures that safety features like Impact Alert are enabled, where we can detect if you're in a severe accident and provide immediate emergency assistance if you need it.

How do I change my settings?

You'll be able to do this in *Settings*.

I'm not sure how to use the app.

What do I do?

There are a set of Frequently Asked Questions in the app (look under the *Menu* in the *Help* section). If you cannot find the correct answer, you can contact us using the contact details in Section 6.

Can I use my iPad or tablet?

The app has been designed for use on smartphone handsets only.

I use more than one phone. Should I download the app on each phone?

We recommend you download and use the app on one phone only. This should be the phone you have registered and linked to your Vitality Drive Sensor and it should be the phone you always have present in the vehicle.



DRIVING

HOW CAN I IMPROVE MY DRIVING?

Here are some driving improvement tips:

Smooth acceleration

If you have an object (like a phone or tablet) and it slides backwards on the seat, then you may be accelerating harshly. By accelerating harshly, you waste fuel and could put yourself in harm's way without having sufficient time to react. If you're feeling stressed, take a minute to breathe deeply and count to 10; you'll feel better!

Controlled braking

If you have an object (like a phone or tablet) and it slides forward on the seat, then you may be braking harshly. Braking should be anticipated, and gradual/gentle, giving you lots of time to react to situations ahead (like pedestrians or stopped cars). Give yourself plenty of space between you and the car ahead of you; the rule of thumb is three seconds.

Balanced cornering

Cornering should be done in a fluid motion that doesn't cause you to move too much - to the right or left - in your seat. You should approach a corner and achieve the appropriate turning speed before entering the corner. You don't know what could be waiting around a corner - a child or animal could be walking across the road. We also measure any lateral or swerving movement such as lane-changes or overtaking.

Driving within the speed limit

The speed at which you travel should be appropriate to the area or road conditions, no faster than the posted speed limit. For instance, 60km/h in residential areas and 120km/h on the highway. Give yourself enough time to get to your destination to avoid the need to speed. Also, reduce your speed in wet weather so you don't lose control of your car.

Cellphone use

According to research, drivers who use a cellphone while driving are eight times more likely to have a crash than those who don't. Texting also reduces reaction times by 35%. So, put your phone away while driving and focus on the road!

Avoiding late-night driving

The likelihood of having a car accident at night is seven times higher than during the day, due to decreased visibility, your ability to stay focused, and more impaired drivers on the road. Always reduce your speed and increase your following distance. You can use our Drive Me benefit to get home safely at discounted rates.

Will you report me for driving badly?

The telematics devices are intended to help you improve your driving through providing you with feedback of your driving. Your driving data will not be released to any traffic authorities

Do the telematics devices work across borders?

With the standalone DQ-Track, we do not monitor your motor vehicle if you cross into a neighbouring country. With the Vitality Drive Sensor, trips will be recorded if you have a sensor installed in your vehicle. The trip data will be stored and will only be uploaded once you have WiFi or mobile data connectivity again.

However, we can provide you with emergency roadside assistance if you are travelling in Angola, Botswana, the Democratic Republic of the Congo, Kenya, Lesotho, Malawi, Mozambique, Namibia, Republic of South Africa, Rwanda, Swaziland, Tanzania, Zambia, Zimbabwe. Simply call us on +27 11 529 0056 for assistance outside the borders of South Africa. In South Africa, please call us on 0860 999 911.

You will not have access to any safety features when traveling across borders (regardless of the telematics device you have).

Can the telematics device lose signal? If so, where is this likely to happen?

Yes, the telematics device can lose signal. All telematics devices incorporate GPS technology that connects to a satellite to give us coordinates. Your smartphone (if you have the Vitality Drive Sensor) also has GPS technology. If your car is parked out of a satellite's range, such as a basement, the signal can be lost (GPS can even lose signal on an open road). The Vitality Drive Sensor makes use of a cellular component to transmit the data where there is poor cellular reception, while the sensor will not be able to send its location. However, the devices are able to store the data and send it once they regain GPS connectivity and cellular reception.

In addition, please make sure you have enabled all the required settings on your app for your Vitality Drive Sensor to work properly and not lose signal. Please see page 6.

Can I have two tracking devices in my car?

The telematics device can function with another tracking device in your car. However, we recommend that you remove any other tracking devices as each device uses the car's battery power. You can save money by removing your other device, or you can keep it if you want to.

APPLICABLE TO THE VITALITY DRIVE SENSOR

How does the Discovery Insure app and Vitality Drive Sensor measure my driving?

The app uses your smartphone's sensors and GPS to determine how well you drive. The way your motor vehicle accelerates, brakes, and corners, and, the speed it travels versus the speed limit, will be measured. Smartphone usage during a trip will also be monitored as well as night-time driving, when most bad accidents happen.

After each journey, your driving data will be sent to us, we'll analyse it and give you feedback on your driving.

You can see an overview of your trips in *My trips* as well as a *Trip details* for each trip. This is where we'll show you the details of your trip, how many points are deducted for harsh events and where the event occurred during the trips. To help you improve your driving, check out our recommended *Driving tips* in the main menu.

What if I don't use or forget to switch on the app?

The app detects when you're travelling and automatically starts monitoring your trips. It has been defaulted to be switched on once you have logged into the app at least once and given all the various permissions (see page 6). If we do not see any monitored driving, we'll remind you to use the app.

Do I need to do anything to the app when driving?

You do not need to look at or touch our app while driving. Provided the device is installed, you have downloaded the app, linked it to the sensor and have given all the various permissions (see page 6), we will take care of switching on and off monitoring automatically. You need to make sure the GPS, mobile data and Bluetooth are always on, on your smartphone.

I've noticed that the app sometimes doesn't record a full trip. Why is that?

The Discovery Insure app makes use of a proprietary Vitality Drive Sensor that senses when your vehicle moves. As soon as your vehicle moves, this sensor picks up the movement and begins to transmit signals to the app. When your app is in the vehicle, it will search for these signals and once it reads the data, it starts recording the trip. It also uses the same technology when the trip has ended and the sensor stops transmitting data to the app.

As the calculations depend on movement being identified, it can sometimes take some time for the Bluetooth connection to occur and therefore it takes time to determine if a trip has started (this is more the exception than the norm). Therefore, you may sometimes notice missing parts of the trip, typically at the beginning plotted on the map or a missed trip if it was a short driving trip.

In addition, you need to ensure that all your settings are enabled (see page 6), for example, your phone's Bluetooth needs to be on to connect to the sensor or your phone's battery may be below 15%.

If your trips are not recording you can force close the app, reboot the device, and restart the app.

Why does the app sometimes not record my driving data at all?

You need to make sure the app is open and running on your smartphone. This is especially important for iOS devices as the app won't record any trip data if it's been force closed.

For Android devices, trips may not be detected automatically if the app, or the Google Play store application, have been updated. You'll be required to disable the GPS and Wi-Fi, re-enable it and then restart the device.

The app may also not record trips if your battery percentage is below 15%. Please also ensure that all the required settings have been enabled to ensure the app is working (as per page 6).

You can check your Vitality Drive Sensor is working by referring to Section 5.

What if another driver that has the Discovery Insure app on their smartphone drives my vehicle with a Vitality Drive Sensor?

If another driver drives your vehicle, their app will automatically link to the sensor in your vehicle. However, since you linked your app to your sensor at registration, as soon as the sensor links to the other driver's app, it will recognise that you, the primary driver, are not driving the vehicle.

The driving behaviour of that trip will still be measured and any points deducted for harsh events during the trip, will be deducted off your (the primary driver of the vehicle's) total 25 daily Drive points. This is for all driving behaviour measures, except for cellphone use which will not be recorded as the sensor recognises that it is not the primary driver driving.

Since the other driver's app links to the vehicle's sensor, you will not have any points deducted for uncovered trips.

What if I'm a passenger in my own car or someone else's car, use the bus or the Gautrain? Will my smartphone record the driving behaviour?

No trips should be recorded while you're a passenger in someone else's car – only your trips in the vehicle in which your Vitality Drive Sensor is installed will be recorded.

If you are a passenger in your own car, you can swipe to select the *Passenger* option in *My trips* when the trip is complete. (It may be the case that if you travel in another Vitality Drive client's vehicle, that your app connects to their Vitality Drive Sensor. If this is the case, simply select the passenger option for the trip and it will attribute the trip to the correct driver's app.)

When Passenger mode is on, we will still record the driving behaviour of the driver (acceleration, braking, cornering, speeding, distance, night-time driving) of the vehicle at the time. However, we will not record cellphone use for that trip.

Therefore, the way a vehicle is driven at all times affects the number of points deducted from the primary driver or the vehicle's total 25 daily Drive points, regardless of who drives the car and if *Passenger Mode* is selected.

Note: We look at the number of times that you select your trips as *Passenger* trips. If you do this excessively, your cellphone use score will be negatively affected.

What happens if I use my smartphone with a hands-free kit?

There will be no impact to your trip assessment or driving score if you use a hands-free kit or other Bluetooth connections.

However, when we notice that your attention has moved to using your phone by texting, manual dialing or receiving calls while your car is moving, then your score will be impacted.



SCORING

What is a Driving Profile and how do I earn points towards it?

The Driving Profile is a monthly measurement of your daily controllable driving behaviour. It is calculated as follows:

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

Drive well to maintain your daily Drive points balance by

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

Drive points will be deducted based on the type and severity of a driving event

At the end of each day, your remaining Daily drive points bank towards your Driving Profile. Over the month, your Driving Profile builds up to 750 Vitality Drive points (25 Drive points x 30 days = 750). If you have the standalone DQ-Track, your Driving Profile will build up to 600 Vitality Drive points (20 Drive points x 30 days = 600).

How do daily Drive points get deducted for bad driving?

Harsh driving events will reduce your daily Drive points balance. The maximum number of points you can lose each day is 25, if you have a Vitality Drive Sensor. If you have the standalone DQ-Track, the maximum number of points you can lose each day is 20. You will never have a negative Drive points balance.

Drive points are deducted depending on the type and severity of the driving event:

Behavior Point basis Severity Event points

Behaviour	Point basis	Severity	Drive points deducted
Acceleration	Per event	Mild	2
Braking		Moderate	3
Cornering		Severe	4
Speeding	Per every 10 secs	10 to 15 km/h	1
		16 to 25 km/h	2
		More than 25 km/h	4
Cellphone use	Per every 10 secs	-	1

What are no-drive days?

You receive points for days that you did not drive. If you do not drive for a full day, we calculate your daily Drive points balance as a rolling average of your daily Drive points balance over the past 30 days. This average is an accurate predictor of what your points balance would have been, had you driven that day. This average will bank towards your monthly Driving Profile total.

How do you measure my driving behaviour?

The Discovery Insure app collects and analyses driving data. Your driving data is made up of your acceleration, braking, cornering, speeding and cellphone use behaviours. Other factors that impact your driving behaviour is if you drive late at night and the distance you drive for.

The various driving behaviours are measured as follows:

Acceleration, braking and cornering

We look at the number of times you drive above the g-force limits for acceleration, braking and cornering. These limits are determined by analysing driving behaviour with accident data. Driving below the limits significantly reduces the risk of being involved in an accident, while driving above these limits increases the risk.

Speeding

We measure the amount of time you drive above the speed limit.

Cellphone use

We also track cellphone use while driving. We measure the time drivers avoid using cellphones while driving.

Night-time driving

We consider the amount of time that you drive late at night (after 23:00 and before 4:30 in the morning).

Distance

We look at the total number of kilometres you drove over the past three months. The more time spent on the road, the higher the risk of being involved in an accident.

What are my Monthly points and how are they calculated?

You will earn points for your monthly night-time driving and distance driven. These are calculated based on the past 30 days of driving behaviour.

How are my night-time driving points calculated?

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 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	Vitality Drive points deducted
23:00 to 00:00	1
00:00 to 01:00	2
01:00 to 02:00	3
02:00 to 03:00	3
03:00 to 04:00	2
04:00 to 04:30	1

How are my distance points calculated?

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.

Over what time period is my driving behaviour points measured?

Your Driving Profile builds up to 750 Vitality Drive points each month. At the start of each month, your Driving Profile resets to zero. Distance and night-time driving points are calculated based on a 30-day score.

How do you measure the g-force of my vehicle and set the limits for safe driving?

We use sensor data collected from your telematics device to determine the forward, backward and sideways movements of the vehicle. When these forces get too high, it significantly increases the chance of an accident. Our data shows that when a vehicle frequently moves at high g-forces it is often related to overly aggressive driving behaviour or late reaction to the movement of other vehicles.

Both aggressive and inattentive driving behaviour significantly increase the frequency of accidents – it also lowers your chance of avoiding an accident that another driver may cause.

Do you set the g-force limits differently for motorcycles and cars?

Yes, we use a separate set of limits for motorcycles to allow for the higher power to weight ratio of motorcycles.

I have a high performance vehicle. Won't I be penalised unfairly for harsh acceleration?

No, high performance vehicles have different thresholds for acceleration g-force.

I had one event where I had to drive outside the g-force limits (harsh braking, cornering, and acceleration). Does that mean I am a bad driver?

No, it does not. But, our research shows the frequency of these events when driving can be a predictor of high-risk driving behaviour. Even drivers with the best driving behaviour scores have to adjust their driving behaviour every once in a while for some unexpected occurrence. This is one of the reasons why we measure driving behaviour over a one-month period. It may be worthwhile to ask how that situation might have been avoided to continue to improve your driving behaviour.

I normally don't drive at night. Recently I had a couple of late night trips and it affected my Vitality Drive points for night-time driving. Can you tell me why?

Driving at night is dangerous due to drowsy drivers, drunk drivers or other reckless behaviour. Driving at night significantly increases the chance of an accident – accident rates are seven times higher after 23:00. This, combined with the higher than average driving speed at night, means the chance of a fatality is also dramatically increased. We recommend using one of our Drive Me partners (including Uber) instead of driving your own vehicle between 23:00 and 4:30.

I just bought a new car; how will this affect my monthly Driving Profile and Monthly points (driving behaviour points)?

For your Driving Profile, we will use your average daily Drive points balance, over the past 30 days until you install your telematics device in your new car and we've collected sufficient data. You will only receive your average daily Drive points balance for one month after the month you get your new vehicle. If you have not installed a new device in your vehicle in that month daily Drive points balance will reduce to 0.

You will also receive your last month's Monthly points (your points for night-time driving and distance driven) for one month until you install your telematics device.

Let's say you get your new car in June and your daily Drive points balance over the past 30 days is 20 out of 25. We will award you the average of 20 Drive points each day for June and July, until your new device has been installed. If no device is installed in August, your daily Drive points balance will be 0 and you will not receive a cash back.

If last month your Monthly points was 200 out of 250, you will receive 200 for the months of June and July until your new device has been installed. If no device is installed in August, your Monthly points will be 0.

If you are replacing one vehicle and you are the primary driver of more than one car, we will apply the following:

- If you only drive the new car (with no device installed), we will give you a no-drive day as we receive no driving data from you for the day.
- If you drive the car with a working device installed, you will have the actual number of Drive points for the day deducted.
- As mentioned above, we will carry last month's Monthly points and apply them for the new vehicle for one month until you install your telematics device. We will use the average of this and the Monthly points for the car with the working device.

I am a primary driver for multiple vehicles on my Plan. How does this affect my Driving Profile?

If you are the primary driver of more than one vehicle (including a motorcycle) then the following rules will apply:

- You will receive a maximum of 25 Drive points each day if you have the Vitality Drive Sensor or a maximum of 20 Drive points each day if you have the standalone DQ-Track.
- Driving events from all vehicles where you are the primary driver will be deducted from the daily Drive points allocation. This means that if you drive more than one vehicle on the same day, points will be deducted based on your driving behaviour from each vehicle driven.
- If multiple vehicles are driven at the same time, Drive points from all trips will be deducted from your daily Drive points allocation.
- You need to have a working device in all vehicles for which you are listed as a primary driver.
- To qualify for a no-drive day, none of your vehicles must have been driven on that day.

The driving Dashboard will show your score for all your Vitality Drive Sensor linked vehicles, while the monthly Vitality Drive dashboard (sent via email) will show your score for all vehicles (including the Vitality Drive Sensor and standalone DQ-Track), for which you are the primary driver. The score on the Discovery Insure app driving Dashboard is updated in real time, while the score on the email Vitality Drive dashboard updates monthly.

Note, you have to have a telematics device installed in all the vehicles that you are a primary driver of in order to earn your monthly fuel cash back.

I tend to drive long distances because of my work and family responsibilities. How does that affect my score?

You earn up to 100 Vitality Drive points based on your total mileage, and 900 Vitality Drive points (for the Vitality Drive Sensor, 800 points for the standalone DQ-Track) for other categories such as speeding and car control. If you do drive long distances, then it's likely that you won't earn many Vitality Drive points in this category. However, you can still get a high score in other categories and do various other activities to earn points and reach a Diamond Vitality Drive status to maximise your rewards.

What if I disagree with my driving score or feedback?

Most of us think we're good drivers overall. So, getting a driving score or some feedback saying you're not so good isn't always easy to take in. Our view of whether we think you're a good driver is based on millions of kilometres of monitored driving data. This data has been tested extensively so we're confident that it's representative and accurate. However, if after reflecting on how you've been driving, you disagree, please let us know.

I'm not sure my driving behaviour points are an accurate reflection of my driving behaviour. What data are you using to validate that a high driving behaviour points total means I'm a better driver, and that a low driving behaviour points total means I'm a riskier driver?

Since Discovery Insure launched in 2011 we have been committed to making South African roads safer for everyone – part of that commitment is to ensure that we use a scientific and accurate approach to give our customers feedback about how they drive. We also reward them for making changes that reduce the risk not only for themselves but for all South Africans.

The claims that we pay out on behalf of our customers are matched to the driving behaviour data and the relationship we see between driver behaviour and claiming is significant. For example, we've seen drivers with the highest driving score show a 60% risk reduction compared with drivers with the lowest driving scores. This corresponds with a massive reduction in the fatality rate, which if continued, will bring South African road safety in line with safer driving countries and improve the quality of life for all.

I just activated my Plan with Discovery Insure. What Vitality Drive Points will I earn from now until my device is installed?

Depending on your distance travelled and telematics device option, it can take up to three weeks to determine an accurate score. The standalone DQ-Track will take between one and three weeks to determine your driving behaviour points, while the Vitality Drive Sensor and Crowd Search Sensor will take a few days to determine it.

Vitality Drive and Crowd Search Sensor

You will not receive any Drive points until your sensor is installed. Once your sensor is installed it should only take a few days to start calibrating. You will receive the default 10 Drive points each day towards your Driving Profile until your device is working.

Standalone DQ-Track

For your Driving Profile, your daily Drive points balance will be 10 Drive points each day until you install your telematics device and we gather sufficient data to measure your driving behaviour. You will receive the default 10 Drive points a day for the month you start your Vitality Drive programme and one month after that. (i.e. if you start on 15 June, you will receive the default points for the rest of June and for July. If you do not install your device thereafter, your daily Drive points balance will be 0 and you will not earn a cash back. Note that your Driving Profile will be pro-rated based on the remaining days of the month.

You will also receive the default Monthly points for distance and night-time driving of 165 Vitality Drive points where you have less than seven days of driving data and only for the first month if no device is installed.

I received 0 Vitality Drive points for driving well this month. Can you tell me why that happened?

You will not earn driving behavior points if you do not install your Vitality Drive or Crowd Search Sensor at Tiger Wheel & Tyre and link it to your Discovery Insure app.

In addition, you will not earn any Vitality Drive points if you have missed more than one appointment for installation or repairs of your standalone DQ-Track. By missing these appointments, we cannot measure your driving behaviour to give you driving behaviour points.

Please make an appointment to install your standalone DQ-Track by calling 0860 751 751. Remember, as part of the Discovery Insure agreement, you need to install this device within 5 days of your policy commencement.

Other reasons why you may not earn Vitality Drive points include

- The app may not have the correct permissions
- The device could be defective
- No points may have been awarded due to poor driving behaviours

Can I get vehicle trip reports if I need them for business purposes?

If you have installed the standalone DQ-Track, you can obtain business or personal trip reports using DQ Mapper. If you have installed the Vitality Drive Sensor, you can generate these reports on the Discovery Insure app (see the next page).

APPLICABLE TO THE VITALITY DRIVE SENSOR

Can I monitor business and private trips separately?

Yes, you can. The Discovery Insure app allows you to distinguish between personal and business trips. The default setting is *Personal trip*. To change it, follow the steps below. You can also provide additional details for your business trips, and then email a report of these business trips to yourself.

From the *My trips screen*, Android users can select which trips are business trips by clicking on the applicable trip, then selecting *Edit* and then clicking *Business Trip*. They can also add additional information about the trip. For Apple users, then can select the trip they would like to make a *Business trip* from the *My trips* screen. Then tap the *Vehicle info* tab at the bottom of the screen. Here a navy button will appear saying *Personal trip*. Double click the navy button to make it a *Business trip* and a small icon will appear on the right to add additional notes.

For both operating systems, users can then email a logbook of their trips by going into the *Menu* and then selecting *Email logbook*. A dialogue window will appear, asking for the email address to which the report should be sent. (This address will be defaulted to your email address, but you can change it.) You then select a *tax year* so that you can use the report in your annual SARS tax return. The reports can, however, be emailed at any time.

What is an uncovered trip? Will I be penalised for trips recorded without my cellphone or if any of my settings aren't activated?

Uncovered trips occur when your Vitality Drive Sensor and the Discovery Insure app are not linked. Your app may not link to the sensor if the smartphone is not present in the vehicle, the app is not running or it does not connect to the sensor due to certain settings/permissions being disabled (see page 6). As a result of an app not linking to the sensor, we will not be able to measure your driving behaviour. However, as soon as your vehicle moves, this sensor picks up the movement and it will record the trip duration.

The amount of time your motor vehicle is driven with the app running, and the required app settings activated is taken into account when calculating your daily Drive points balance. Since the sensor alone measures the trip duration, we can calculate the percentage of trip duration where no cellphone was present or linked to the sensor. We look at the duration of trips that you drive without your phone present and we will deduct points based on the following:

Length of trip	Drive points deducted
Less than 10 mins	0
10 to 20 mins	3
20 to 30 mins	7
More than 30 mins	10

Therefore, the more time your car is driven without an app linked to the sensor, the lower your Driving Profile will be.

To make sure your score is not affected, it's important to ensure that all the required settings are active at all times (see page 6), that your cellphone is switched on and the app is running. This is also important to ensure that safety features like Impact Alert are enabled, where we can detect if you're in a severe accident and provide immediate emergency assistance if you need it.

What if I did drive on a day that has been recorded as a no-drive day?

If you did drive on a 'no-drive day' and your trips are not reflecting as a recorded trip, please make sure that you upload your trip data. You may have selected to only upload your trip data when you are on Wi-Fi. If this is the case, please connect to Wi-Fi so that you can upload your latest trip information and we can record all of your trips.

Please note: your Drive points balance for the day may change to reflect the actual points deducted during each trip and not an average of your Drive points balance that we have allocated to you for your no-drive day.

Is it possible to see the driving information of other drivers?

If you are the Planholder, you'll be able to see the trips of other primary drivers on your Plan. Simply go to *My trips* and you can see the trips of other drivers in your trip list. The trips have the vehicle's make, model and registration number to distinguish which vehicle (and primary driver) they belong to. With the Find my vehicles feature, Planholders can locate all the vehicles insured on their Plan on their smartphone. The app will show the last location where the vehicle and smartphone were connected. If a family member is driving their car and their smartphone is connected with their vehicle, the Planholder can view the trip in real time.



HOW TO TEST MY TELEMATICS DEVICE IS WORKING

TESTING YOUR TELEMATICS DEVICE

You should test the telematics device regularly to make sure it is working. Any defects should be reported to Discovery Insure immediately on 0860 751 751.

Testing your standalone DQ-Track

Testing your standalone DQ-Track by SMS

- 01 | Create a new SMS on your cellphone.
- 02 | Type in the letter T or P.
- 03 | Using the international +27 number format, send the SMS to the DQ-Track cell tracking number given to you during installation.
- 04 | DQ-Track will send you an SMS confirming your car's location within minutes.
- 05 | You may not receive the SMS immediately if your car is out of network cover (for example, a remote area where signal cover is poor, like a parking basement).

Testing your standalone DQ-Track online with DQ Mapper

- 01 | Log in to www.discovery.co.za.
- 02 | Navigate to the Car and Home Insurance tab and click on DQ Mapper
- 03 | Click on Access DQ Mapper.
- 04 | A new window will appear showing a map and a list of cars on your plan that have a DQ-Track installed.
- 05 | Click on any of these vehicles to see their location.

Testing your Vitality Drive Sensor

You can see if your Vitality Drive Sensor is connected in one of two ways:

Method 1

- You can see if the Vitality Drive Sensor is connected while driving by seeing the blue bar in the Discovery Insure App (on the dashboard) that says Sensor Connected. This will only appear while you are driving.

Method 2

- In the Discovery Insure app, select *Menu* and then select *Vehicle Sensors*.
- On the top right, tap on the three dots then tap Sensor Diagnostics. This will show the date and time your phone was last connected to your sensor.
- Check that the sensor serial number shown is the one that is linked to the your vehicle.
- If your sensor serial number is not shown, you need to contact the DQ-Track team by sending an email to insuremaintenance@discovery.co.za or calling 0860 751 751.



WHO TO CONTACT

What if I have more questions about my device?

You can send us an email at insuremaintenance@discovery.co.za

What do I do if my telematics device stops working?

Call us on 0860 751 751 so we can try to resolve the issue.

