



 **Discovery**
Insure

Motor insurance
for good drivers

Your DQ-Track guide

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01 | DQ-Track options, installation and pre-inspection requirements

To get the most from Vitalitydrive, you need to install DQ-Track – our telematics device that measures how you drive (your driving DQ Points) and provides our safety features. A once-off activation fee of R150 will apply, payable with your first premium.

Discovery Insure offers two DQ-Track devices, the smartphone-enabled DQ-Track and the standalone DQ-Track.

The easiest way to earn the most DQ Points is with our smartphone-enabled DQ-Track, which:

- Gives you immediate feedback on your driving.
- Allows you to compete with friends.
- Enables you to earn additional DQ Points for safe cellphone use while driving.

It is also simple to install, all you need to do is:

- Download the Discovery Insure app on your Apple or Android smartphone.
- Install our Vitalitydrive Sensor on your car windscreen, which only takes a few minutes.

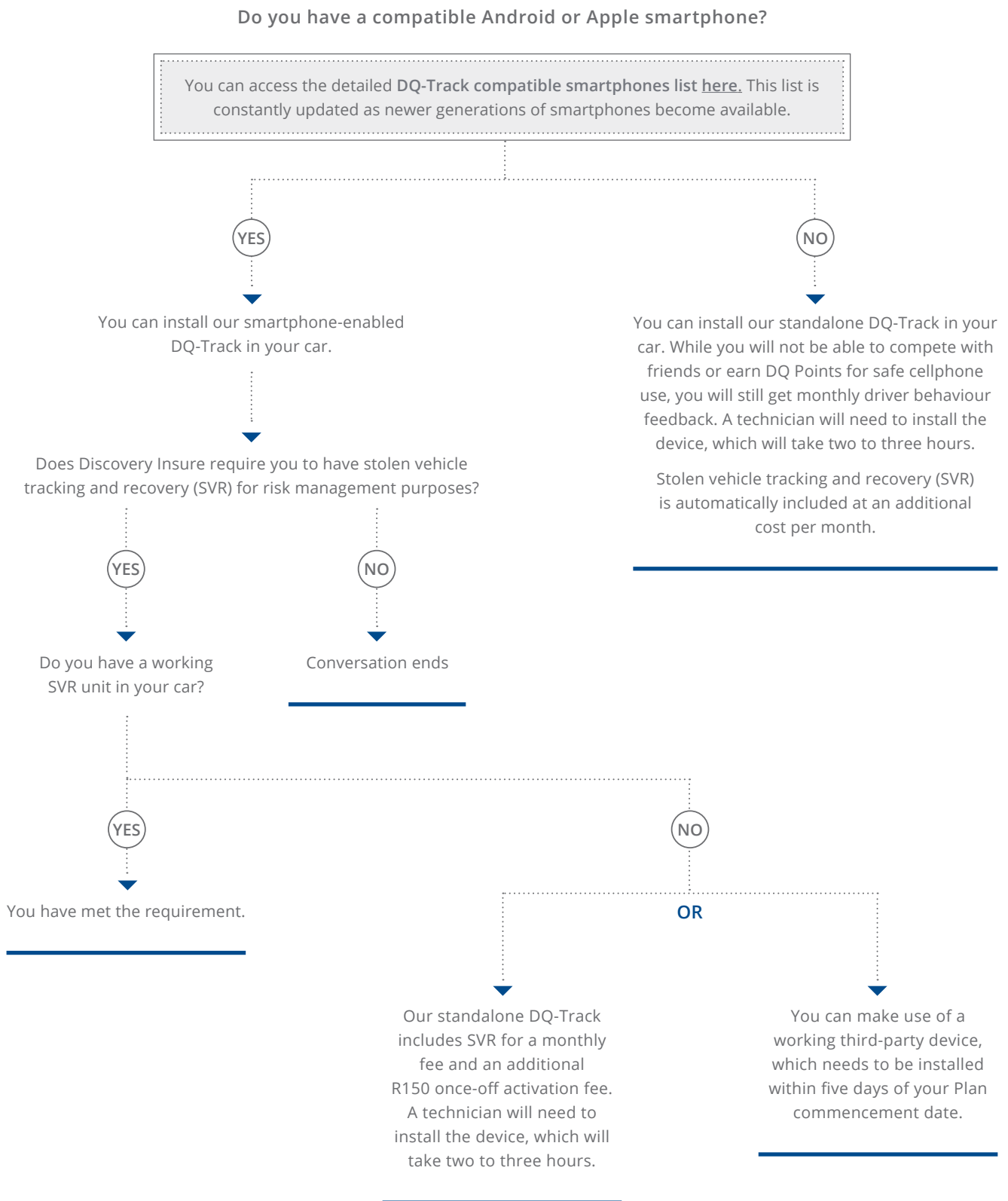
The table below highlights the key features of each DQ-Track option:

	Smartphone-enabled DQ-Track	Standalone DQ-Track
Easier to improve (Real-time feedback and the ability to compete with friends)	✓	✗
Easy and quick installation	✓	✗
5 Star Days	✓	✗
Vehicle panic button	✓	✗
ImpactAlert, weather warnings, Find my vehicles, logbook	✓	✓

Clients with standalone DQ-Track get access to stolen vehicle tracking and recovery, GeoZones and Unique driver profiles.

01 | DQ-Track options, installation and pre-inspection requirements

Which DQ-Track option is best for you?



01 | DQ-Track options, installation and pre-inspection requirements

DQ-Track activation fee

When you select DQ-Track, you will pay a once-off activation fee of R150, which is payable with the first premium. This activation fee is once-off per Plan, irrespective of how many DQ-Track vehicle installations are done on the Plan.

The maximum once-off fee is R150. The only exception is if you choose to install both the smartphone-enabled DQ-Track and the standalone DQ-Track in one vehicle. In such cases the once-off fee is R300 (irrespective of how many DQ-Track device installations are done on the Plan).

DQ-Track installation process

On the activation of the standalone DQ-Track, you will get an email with a link to the DQ-Track installation scheduling system. You will need to make an installation booking within 14 days of your Plan start date.

If you do not make your installation booking within 14 days your cover may be downgraded as explained on the next page under vehicle pre-inspection and tracking device requirements.

If you cancel your appointment with less than 24 hours' notice or you are unable to fulfill your appointment on the day, you will need to pay a cancellation fee of R150.

If you do not have a DQ-Track installed, you will not be able to earn a Driver performance score or receive rewards based on your driving behaviour, and your Vitalitydrive membership may be cancelled.

Smartphone-enabled DQ-Track	Standalone DQ-Track
<p>The smartphone-enabled DQ-Track does not require an appointment.</p> <p>The installation consists of downloading the Discovery Insure app on your smartphone and installing a Vitalitydrive Sensor on the windscreen of your vehicle.</p> <p>Please collect your Vitalitydrive Sensor from your nearest Tiger Wheel & Tyre store.</p>	<p>You can schedule a standalone DQ-Track installation by logging in to www.discovery.co.za.</p> <p>A technician will install the standalone DQ-Track in your car at a convenient time and place subject to the below.</p> <p>The standalone DQ-Track will be installed at the Classic and Executive 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.</p> <p>The standalone DQ-Track installation is a deep install, this means that the device needs to be hidden inside the vehicle. The installation will take approximately two to three hours.</p>

01 | DQ-Track options, installation and pre-inspection requirements

Vehicle pre-inspection requirements

All vehicles, except brand new vehicles, insured by Discovery Insure need to complete a pre-inspection within five days of their cover commencement date. You can do your own vehicle pre-inspection on the Discovery app by taking the required photos of your car and submitting them to Discovery Insure via the app. Alternatively you can take your car to Glasfit and complete your pre-inspection there and submit proof to Discovery Insure.

If you install a standalone DQ-Track, you will have the pre-inspection done at the same time as the installation, as long as these timeframes are followed:

- You need to use the online DQ-Track installation scheduling system to book your DQ-Track installation appointment. The booking needs to be done within 14 days of your cover commencement date, even if the appointment date is afterwards. If you cancel this appointment, you have five days from the cancellation date to complete a vehicle pre-inspection either on the Discovery app or at a Glasfit branch and submit proof to Discovery Insure.

If you fail to meet the vehicle pre-inspection requirements within the stated timeframes, you will have your cover downgraded to Third Party Liability cover only.

Tracking device installation requirements

If you need to have a tracking device installed in your vehicle as a risk management requirement, you need to have a working tracking device installed within five days of your cover commencement date, otherwise theft is not covered.

If you choose to have the standalone DQ-Track installed you will automatically meet this requirement, as long as these timeframes are followed:

- You need to use the online DQ-Track installation scheduling system to book your installation appointment.
- The booking needs to be done within 14 days of your cover commencement date, even if the appointment date is afterwards. If you cancel this appointment, you have five days from the cancellation date to install a working tracking device in your car.

If you fail to meet these requirements within the stated timeframes, you will not be covered for theft.

When you cancel your cover with us or switch vehicles, you need to make sure that we are able to remove the standalone DQ-Track from your vehicle, or you will be liable for additional costs, as follows:

The standalone DQ-Track remains the property of Discovery Insure at all times. You'll be required to pay a R1 180 penalty if the device is not de-installed if the following occurs:

- The insured vehicle is sold to a third party, and no arrangements are made with us to remove the device or, if arrangements to remove the DQ-Track are made but we are not able to retrieve the device for reasons beyond our control.
- You default on:
 - Any payment due to Discovery Insure; or
 - Any other commitments you need to fulfil as a Vitalitydrive member or Discovery Insure Planholder.
- You misuse, abuse or tamper with the device in any way.
- You or a third party prevents us from removing the device.
- You choose to end your Vitalitydrive membership.

If the device is not de-installed, we will recover the R1 180 penalty in one of the following ways:

- If you remain a Discovery Insure client, for example, if you change your vehicle, we'll recover the penalty from:
 - Any fuel rewards due to you; or
 - Your Excess Funder Account; or
 - Your premium-paying bank account.
- If you cancel your Plan, we'll recover the penalty from:
 - Your premium paying bank account; or
 - Any money due to you by Discovery Insure.

Note: If we do not receive payment 30 days after you cancel your Plan, you will undergo our credit control process, which may lead to you being blacklisted.

DQ-Track uses the latest advancements in mobile technology to measure your driving behaviour and reward you for driving well. It also provides you with a wide range of state-of-the-art safety features:

ImpactAlert



Through ImpactAlert, DQ-Track can pick up if your vehicle has been in a severe accident. When it detects a severe g-force, it immediately sends us a notification. We'll monitor your vehicle to determine if it's stationary or if you continue driving normally. If your vehicle suddenly stops, we'll try to call you on your cellphone to find out if you need assistance. If we can't reach you, we'll immediately send emergency assistance to the accident scene.

A severe impact on your vehicle could damage the DQ-Track, preventing ImpactAlert from working. The impact could also damage your smartphone or cause the battery to fall out. So, in the event of an accident, you should always call Discovery 911 on 0860 999 911. By calling us immediately, you are assured of receiving correct care and assistance in the quickest manner possible.

DQ-Track safety features will work provided your DQ-Track is in working order and in an area with cellular network coverage. For the smartphone-enabled DQ-Track, to make sure we can assist you in an emergency, your smartphone should have at least 15% battery power and the following settings should always be active: GPS and Location services, Bluetooth, mobile and Cellular data (even if you have selected to upload your trips via Wi-Fi only), and Background app refresh.

Weather warnings



Using weather data combined with DQ-Track location data, we can send you warnings of imminent bad weather. For example, we can warn you of a large hail storm, where it would be safer for your vehicle to be parked under a roof and not driving on the roads.

Find my vehicles



If you've installed the smartphone-enabled DQ-Track, you can access the Find my vehicles feature. With Find my vehicles, you can locate all the vehicles insured on your Plan on your smartphone. The app will show the last location where the vehicle and smartphone were paired. If a family member is driving the car and their smartphone is paired with the vehicle, the Planholder can view the trip in real time. If you have a standalone DQ-Track fitted to your vehicle, you can simply send an SMS to find out where your vehicle is.

Vehicle panic button



The vehicle panic button allows immediate assistance in the event of an emergency. Clients who have installed and activated the smartphone-enabled DQ-Track can make use of this panic button when in their cars and connected to the Vitalitydrive Sensor.

Standalone DQ-Track safety features:

The following safety features are provided automatically with the standalone DQ-Track: at a cost of R50 per month, per vehicle.

Nationwide vehicle tracking



Nationwide stolen vehicle tracking and recovery that helps protect your car against theft. We give you peace of mind that the standalone DQ-Track is always in working condition.

Unique driver profiles



Every driver has a unique driving profile. The standalone DQ-Track allows us to identify in real time when your car is being driven in a significantly more aggressive manner than normal.

When this happens, it is probable that your car has been hijacked or stolen, as the unique driver profile of a person driving a stolen car is very different to most peoples' normal driving behaviour. In such instances, we will immediately call you and provide the necessary assistance.

* A motor vehicle is defined as a car or motorcycle. Only the smartphone-enabled DQ-Track can be installed in a motorcycle. ImpactAlert is not available for motorcycles.

03 | Measuring your driving behaviour

Each month, you can earn up to 850 DQ Points based on your actual driving behaviour. The better you drive, the higher your DQ Points.

For each element of driving behaviour we measure, the more extreme the event the lower your Driver performance score. For example, the higher the g-forces exerted on your car when cornering, the lower your score will be.

When you install DQ-Track, you will get 400 DQ Points per month until we have collected enough driving information to give you your actual score. This should not take longer than six weeks for clients with a standalone DQ-Track and no longer than a week for clients with the smartphone-enabled DQ-Track.

Then, once you've made your DQ-Track booking and you have the device, we will start collecting data and you can start earning DQ Points for driving well.

Your Driver performance score is added to your overall DQ Points score, which determines your Vitalitydrive status and rewards.

Maximum DQ Points available

The following components make up the Driver performance score:

Component	DQ Points available
Smooth acceleration	100
Controlled braking	100
Balanced cornering	100
Driving within the speed limit	150
Avoiding late-night driving	150
Distance driven	150
Safe cellphone use	100
Total	850

With Vitalitydrive, you can enjoy the following rewards for good driving:

Fuel rewards

You simply need to swipe your Vitalitydrive card each time you fill up at BP and link your Gautrain Gold card on www.discovery.co.za to start earning rewards. Fuel rewards are paid into your premium paying bank account in the following month. For example, rewards earned in January are paid in February. If there is more than one primary driver on your Plan, you will receive the total of all primary drivers' rewards paid into your premium paying bank account each month.

Vitalitydrive Active Rewards

As a Vitalitydrive client, you will be automatically enrolled to join Active Rewards at no extra cost. All you have to do is drive event free for 100 consecutive kilometres to earn your reward.

Once you achieve 100 consecutive kilometres of event-free driving, you can choose from one of these rewards on www.discovery.co.za:

- A vida e caffè voucher for any drink on their menu
- A KAUI voucher for any hot beverage, small smoothie or small raw juice
- R10 KaChing pre-loaded parking
- R10 Admyt pre-loaded parking.



How we measure event-free driving

- For smartphone-enabled DQ-Track clients, a 4 Star or 5 Star trip is considered event free.
- For standalone DQ-Track clients, trips with no harsh acceleration, braking, cornering and no speeding are considered event free.

You will need to drive 100 consecutive kilometres event-free and event free kilometres are determined on a trip basis. This means:

- If a trip has a harsh event or is rated a 3 Star trip, the whole trip is discarded.
- As soon as a trip is discarded, your event-free kilometres total is reset to zero.

5 Star Days

Every day, we'll give away a tank of fuel to one of our best drivers. If you drive well on the day you fill up at BP, you'll be entered into a lucky draw and stand the chance to win back the amount you spent filling up.

If you're a winner, the 5 Star Days reward will reflect in the Planholder's premium-paying bank account the following working day. We'll also give you the great news via SMS.

Note: 5 Star Days is available to clients with the smartphone-enabled DQ-Track only.

You will be entered into the draw if the majority of your trips during the day are rated as five stars. A trip is considered to be a five-star trip if there have been no harsh events (for example, acceleration, braking, cornering and speeding).

You are eligible to win once in any three-month period.

Winners will be announced in our newsletters, including the Discovery Insure client newsletter and financial adviser publications, and on www.discovery.co.za.

The Excess Funder Account

Every Discovery Insure client with comprehensive motor vehicle insurance, and who has activated Vitalitydrive, gets access to an Excess Funder Account. The Excess Funder Account is a dynamic tool to help you fund your motor vehicle excess in the event of a claim. You can choose to have your Vitalitydrive fuel rewards paid to you in cash or have it doubled and paid into your Excess Funder Account.

The benefits of the Excess Funder Account

01 | You can opt in and out of the Excess Funder Account from month to month.

When you opt in, the fuel rewards for all primary drivers on your Plan will be doubled and paid into your Excess Funder Account. When you opt out, the monthly fuel rewards for all primary drivers on your Plan will be paid into the premium paying bank account, and the funds you have accumulated will remain in the Excess Funder Account.

02 | You can build up funds to cover your motor vehicle excess in the event of a claim

This allows you to pay for your excess on a car or motorcycle claim when the claim is higher than the basic excess.

You can also use the Excess Funder Account benefit when your motor vehicle claim is less than any additional excess, whether you chose this or we applied it. However, the claim must be greater than the basic excess you need to pay according to your Plan.

03 | The Excess Funder Account benefit for a hired car excess

Following an incident with a hired car you may use your Excess Funder Account for the hired car excess payable. You would need to settle the excess and claim it back from us. The excess is determined by the car hire agreement.

04 | You can withdraw cash from your Excess Funder Account after three years

You have the option to withdraw cash from your Excess Funder Account after three years.

For every R1 cash withdrawal, the Excess Funder Account value will drop by R2. Partial withdrawals are allowed. For example if you have R10 000 in your Excess Funder Account after three years, you can withdraw R5 000, after which your Excess Funder Account balance will be zero.

After every three-year period, you will enter into a new three year cycle. The money paid into your Excess Funder Account during the new cycle can only be withdrawn at the end of those three years.

The Excess Funder Account balance carries over from month-to-month and earns no interest. If your Plan or Vitalitydrive membership are cancelled, all funds in the Excess Funder Account will be lost.

Activate the Excess Funder Account

You can activate the Excess Funder Account by emailing insureinfo@discovery.co.za

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 | You'll receive an SMS from DQ-Track confirming your car's location within minutes.
 - 05 | You may not receive the SMS immediately if your car is out of GSM coverage (for example, a remote area where GSM coverage is poor, like a parking basement).
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Testing your standalone DQ-Track online with DQ Mapper

- 01 | Log in to www.discovery.co.za here.
- 02 | A new window will appear. Click on 'Access DQ Mapper'.
- 03 | A new window will appear showing both a map and a list of cars on your Plan that have a DQ-Track installed.
- 04 | Click on any of these vehicles to see their location.

Testing you smartphone-enabled DQ-Track

You can see if your Sensor is connected on the 'My vehicles (tags)' screen in 'Settings' on an iPhone and on the 'Active tags' screen for Android. You'll see this within the first 10 minutes of activation at the time of installation.

To check if your Sensor is connected at any other point, go to 'About', then 'List tags' on an Android device, and for iPhone, tap on 'Account details' and then 'Your cars'.

You can also see if the Sensor is connected while driving by seeing a green bar that says 'DQ connected' on the Dashboard. This will only appear in driving mode.

Does DQ-Track work across borders?

We do not monitor your motor vehicle if you cross into a neighbouring country but we can provide you with emergency roadside assistance if you are travelling in Namibia, Botswana, Swaziland, Lesotho or Mozambique. Simply call us on 010 205 3065 for assistance outside the borders of South Africa. In South Africa, please call us on 0860 999 911.

Can DQ-Track lose signal? If so, where is this likely to happen?

Yes, DQ-Track can lose signal. All telematics devices incorporate GPS technology that connects to a satellite to give us coordinates. If your car is parked out of a satellite's range, such as a basement, the signal can be lost. DQ-Track makes use of a cellular component to transmit the data where there is poor cellular reception, DQ-Track will not be able to send its location.

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 smartphone-enabled DQ-Track, you can generate these reports on the Discovery Insure app.

What will it cost me to use the smartphone-enabled DQ-Track?

You can download the Discovery Insure app for free. You may need to pay for data charges when using the app as we need to upload your trip data to determine your Driver performance score.

This upload can be done through Wi-Fi or mobile data. You can manage these upload options in Settings.

Mobile data usage (if selected), will be charged at normal provider rates. This includes downloads and any updates.

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 when you download the app. 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 app is running, 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 use more than one phone. Should I download the app on each phone?

You can but you'll likely have one main phone you always tend to carry. We recommend you download and use the app on this phone only.

Can I have two tracking devices in my car?

DQ-Track 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.

What is the Driver performance score (DPS)?

Your DQ-Track monitors your driving in real time. How you drive determines your Driver performance score (DPS) at the end of each month. You earn DQ Points based on your DPS.

How is my DPS determined?

What we measure

We measure your acceleration, braking, cornering, night-time driving (between 23:00 and 4:30), distance, speed and cellphone use while driving (for clients with the smartphone-enabled DQ-Track).

How we measure it

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.

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.

Cellphone use: We also track cellphone use while driving (drivers with the smartphone-enabled DQ-Track). We measure the time drivers avoid using cellphones while driving.

Over what time period do we measure the DPS?

The DPS is based on an analysis of your driving behaviour over the past 30 to 90 days. Scores for acceleration, braking, cornering, speeding and cellphone use are calculated on a 30-day basis, allowing you to see improvement in your driving behaviour sooner. Scores for distance and night-time driving are calculated over three months.

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

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

We use sensor data collected from your DQ-Track 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.

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 normally don't drive at night. Recently I had a couple of late night trips and it affected my DPS 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 ten 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 DriveMe partners (including Uber) instead of driving your own vehicle between 23:00 and 4:30.

I am not sure my DPS is an accurate reflection of my driving behaviour. What data are you using to validate that a high DPS means I am a better driver, and that a low DPS means I am a more risky 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 DPS show a 60% risk reduction compared with drivers with the lowest DPS. 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 DQ Points will I earn from now until my device is installed?

You will automatically earn 400 DQ Points each month until your device is installed and starts measuring your driving behaviour. If you do not make a DQ-Track booking within 14 days, your score will be set to 0 after the first month. Your Vitalitydrive dashboard will show the 400 DQ Points each month, and other DQ Points you've earned.

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

Each vehicle (with a DQ-Track) of which you are the primary driver is scored separately, using your driving behaviour data. We take the score for each vehicle and work out the average to give you your total DPS for all the vehicles you drive.

It will be the same for those who have both a motorcycle and car with a DQ-Track. We will work out the average score for any vehicles for which you are the primary driver. If one of your vehicles (as a primary driver) does not have a DQ-Track, you'll get a DPS of zero for the month for that vehicle, and we will still work out the average of this score and the score for other cars.

Not having a DQ-Track in any of your other vehicles, can reduce your DPS and the DQ Points you earn. You can avoid this by installing a smartphone-enabled DQ-Track in all your vehicles.

I just had a DQ-Track installed in my vehicle. How long will it take for me to have a DPS?

It generally takes between a week and two weeks before we have sufficient data to calculate your DPS. Until then, you automatically have a default DPS score, which will give you 400 DQ Points a month.

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

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You earn up to 150 DQ Points based on your total mileage, and 700 DQ Points 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 DQ 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 an Advanced Vitalitydrive status to maximise your rewards.

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Do you give any leeway if I am driving above the speed limit?

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Yes, we do. For the standalone DQ-Track, we give you a leeway of 10% above the speed limit. For the smartphone-enabled DQ-Track, we give you a leeway of 10km per hour above the speed limit.

I received 0 DQ Points this month. Can you tell me why that happened?

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You will not earn any DQ Points if you have missed more than one appointment for installation or repairs. By missing these appointments, we cannot measure your driving behaviour to give you a Driver performance score (DPS). Without the DPS, you do not earn DQ Points. We base your points for the month on your DPS.

Please visit the Discovery website at www.discovery.co.za to make a new appointment.

If you haven't made an appointment for installation of a DQ-Track within 30 days of activating your Plan, your DQ Points will stay at 0 until you've made the appointment.

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What do the colours on the Vitalitydrive dashboard represent?

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Your Vitalitydrive dashboard shows the total DQ Points you've earned each month and your Vitalitydrive status. It also shows your score for the past six months so you can track your driving behaviour and improvement over time. The colours in the driving behaviour section are: green for better driving behaviour, which reduces your chance of an accident; blue for average driving behaviour, and red for poor driving behaviour, which increases your risk of an accident.

For more frequently asked questions about the smartphone-enabled DQ-Track, please visit www.discovery.co.za.
