



Discovery Insure
Quick Guide



PLAN COMPARISON

Key selling features

Please refer to the Plan Guide, Benefit Limit Annexure and Excess Annexure for a comprehensive understanding and explanation of the difference between each plan.

Rewards for driving well	Essential Plan	Classic Plan	Purple Plan
Fuel cash back OR Drive your Discount	✓	✓	✓
Insure Funder Account (only available with fuel cash back option)	✓	✓	✓
Perfect driving days (only available with fuel cash back option)	✓	✓	✓
Young Adult benefit (only available with the fuel cash back option)	✓	✓	✓
Active Rewards	✓	✓	✓
0% anniversary increase for Diamond drivers	✓	✓	✓
Tiger Wheel & Tyre discount	Up to 20%	Up to 20%	Up to 20%
Discounted car servicing and maintenance with Bosch	Up to 20%	Up to 20%	Up to 20%
Discounted car servicing and maintenance for clients with Discovery Insure Vehicle Warranty	Up to 100%	Up to 100%	Up to 100%
Discounted car seats	Up to 25%	Up to 25%	Up to 25%
Drive Me	25% off with Drive Me partners (Road Trip and Scooter Angels) and 10% off with Uber.	25% off with Drive Me partners (Uber, Road Trip and Scooter Angels).	25% off with Drive Me partners (Uber, Road Trip and Scooter Angels).
Safety features	Essential Plan	Classic Plan	Purple Plan
Impact Alert	✓	✓	✓
Find my vehicles	✓	✓	✓
Vehicle panic button	✓	✓	✓
Weather warnings	✓	✓	✓
Crowd Search	✓	✓	✓
Vehicle cover	Essential Plan	Classic Plan	Purple Plan
No excess if an accident was caused by an insured third party	✓	✓	✓
No excess in the event of theft-related and weather-related claims	✗	✓	✓
Excess flexibility	✓	✓	✓
Write-off accelerator	Optional	Optional	Optional
Retail value booster	Optional	Optional	Optional
Car hire for up to 30 days, including optional Uber benefits	Optional	✓	✓

Retail value for keys, locks and remote controls	✓	✓	✓
Replacement value of new car of similar make and model if the car is less than 24-months old from the date of first registration	✗	✗	✓
Building cover			
No excess in the event of weather-related claims	✗	✓	✓
Excess flexibility	✓	✓	✓
Home Assist	✓	✓	✓
Home Protector	✓	✓	✓
Household contents cover			
No excess in the event of theft (forced entry) and weather-related claims	✗	✓	✓
Excess flexibility	✓	✓	✓
Home Assist	✓	✓	✓
Home Protector	✓	✓	✓
No-average guarantee	✓	✓	✓
Online Vault	✓	✓	✓
All risk cover	✗	✗	✓
Portable possessions cover			
Excess flexibility	✓	✓	✓
Online Vault	✓	✓	✓
Estimated maximum loss	✓	✓	✓
My Jeweller	✓	✓	✓
Flexible portable possessions cover	✗	✗	✓
Unique service features			
Auto Claims	✓	✓	✓
Claims View	✓	✓	✓
Fast Track claims	✓	✓	✓
Personalised service	✗	✗	✓
Xpress Repairs	✓	✓	✓
Screen protector benefit	✓	✓	✓
Cellphone upgrade benefit	✗	✗	✓
Legal support benefit	✓	✓	✓



OPTIONAL BENEFITS

Clients have the flexibility to choose added benefits according to their unique circumstances because of the comprehensive insurance offered by Discovery Insure. These optional benefits are available in five sections of cover: vehicles, household contents, buildings, portable possessions and personal liability cover.

You can access the detailed [Optional benefits](#) document here.

Below is a summary of the different optional benefits available for each plan type.

Discovery Insure's optional benefits, available to all clients at an additional monthly premium

The Vitality Drive programme	The Vitality Drive programme is an optional benefit on the Purple, Classic and Essential Plans. Once the Vitality Drive programme is selected, clients must install a Vitality Drive telematics device, which measures and provides feedback on driving behaviour.
Reward options	Vitality Drive has two reward options to choose from. Your clients will either be able to join the Vitality Drive fuel cash back option and earn up to R800 fuel cash back each month and have access to other fuel-related benefits, or they can join Vitality Drive through Drive your Discount and get an upfront and ongoing vehicle premium discount of up to 20%.
Young Adult benefit option	This benefit is optional for drivers younger than 26 on the fuel cash back option. Young adults will have their Rewards Fund balances (25% of their car insurance premium plus up to R200 a month based on driving behaviour) paid into their specified bank account at the end of the six-month cycle in addition to receiving monthly fuel cash back. The Young Adult benefit is available on the Purple, Classic and Essential Plans (on the fuel cash back option only).
Telematics devices	The following telematics devices are available for every car on the Classic, Purple and Essential Plans: <ul style="list-style-type: none">■ Vitality Drive Sensor, a smartphone-enabled device that offers the latest telematics technology with immediate driver behaviour feedback.■ Crowd Search Sensor, a smartphone-enabled device that includes advanced stolen-vehicle tracking and recovery technology at an additional cost of R90 a month.■ Standalone DQ-Track for clients who don't have a compatible smartphone. It includes stolen-vehicle tracking and recovery at an additional cost of R90 a month.
Premium	With effect from July 2020, the Vitality Drive premium will be: <ul style="list-style-type: none">■ R68 for clients on the Essential Plan.■ R85 for clients on the Classic or Purple Plans.

Excess flexibility	Clients have complete flexibility in choosing an excess that meets their needs, including a R0 excess.		
Vehicles	Essential Plan	Classic Plan	Purple Plan
	Car hire for up to 30 days, including optional Uber benefits		
	Car hire for up to 60 days, including optional Uber benefits	Car hire for up to 60 days, including optional Uber benefits	Car hire for up to 60 days, including optional Uber benefits
	Car hire: Car type upgrade	Car hire: Car type upgrade	Car hire: Car type upgrade
	Credit shortfall of up to R150 000	Credit shortfall of up to R250 000	Credit shortfall of up to R250 000
	Write-off accelerator at 40% or 50%	Write-off accelerator at 40% or 50%	Write-off accelerator at 40% or 50%
	Retail value booster	Retail value booster	Retail value booster
	Discovery Insure Vehicle Warranty	Discovery Insure Vehicle Warranty	Discovery Insure Vehicle Warranty
Household contents	Additional accidental damage cover, (including power surge) up to 10% of the sum insured	Additional accidental damage cover, (including power surge) up to 20% or up to 100% of the sum insured.	
	60 days' unoccupied cover	60 days' unoccupied cover	60 days' unoccupied cover
	Additional goods in the open cover, up to R100 000	Additional goods in the open cover, up to R100 000	Additional goods in the open cover, up to R100 000
	Comprehensive subsidence and landslip cover	Comprehensive subsidence and landslip cover	Comprehensive subsidence and landslip cover
Buildings	60 days' unoccupied cover	60 days' unoccupied cover	60 days' unoccupied cover
	Comprehensive subsidence and landslip cover	Comprehensive subsidence and landslip cover	Comprehensive subsidence and landslip cover
	Pipes and water heating systems wear-and-tear cover	Pipes and water heating systems wear-and-tear cover	
Portable possessions	General clothing and personal effects	General clothing and personal effects	General clothing and personal effects up to R150 000 per item, pair or set
	Specified items cover	Specified items cover	Specified items cover
	My Jeweller for specified jewellery	My Jeweller for specified jewellery	My Jeweller for specified jewellery
Personal liability	Option to buy up to R20 million	Option to buy up to R50 million	