

## CORE PLAN

*Comprehensive car and home insurance  
with unique driving rewards*







# Core Plan

*The Core Plan gives you comprehensive vehicle and home insurance at highly competitive rates. The Vitality Drive programme rewards you for driving well.*

*Our unique service features speed up the claims process, keep you informed throughout and enable you to actively manage your plan.*

## **GUARANTEED 0% RENEWAL INCREASE ON YOUR VEHICLE PREMIUM**

by consistently achieving Diamond Vitality Drive status.

## **DYNAMIC EXCESS STRUCTURE**

to increase premium affordability.

## **UNIQUE SERVICE FEATURES**

Fast track your claims, view your claim progress through a dashboard, get access to the legal support benefit and add items on your plan using instant cover all through the Discovery online platform.

## **VITALITY ACTIVE REWARDS**

Earn weekly rewards for meeting your personalised Vitality Active Rewards drive goal.



# Vehicle cover



## COMPREHENSIVE VEHICLE INSURANCE

Cover for loss or damage to your vehicle.

## NO EXCESS

for windscreen repairs.

## LOCKS AND KEYS COVER

Cover for loss of or damage to keys, locks and remote-control units for your vehicle.

## WRITE-OFF ACCELERATOR\*

Choose to write your car off at a lower damage level.

## RETAIL VALUE BOOSTER\*

Choose to get an additional 15% or 25% when your car is stolen or written off.

## CAR HIRE OR UBER\*

Get optional car hire cover, or choose to use Uber services instead, while your vehicle is being repaired.

## EMERGENCY ROADSIDE ASSISTANCE

Get towing services in the event of an accident.



## GET OPTIONAL VEHICLE WARRANTY COVER

**Comprehensive, market-leading mechanical breakdown and electrical failure cover for 36 critical vehicle components, including:**

- Peace of mind ensured by unlimited vehicle part cover and a flat excess
- Embedded wear-and-tear cover for insured components
- One simple product with a personalised premium to reflect your own risk
- Unique Vitality Drive car servicing discounts to reward you for driving well.

\*Optional benefit



# Home and portable possessions cover

## COMPREHENSIVE HOME INSURANCE

Cover for your home and portable possessions.

## GEYSER COVER

Embedded cover for geyser and other heating systems.

## POWER SURGE\*

Choose power surge cover for your buildings and household contents.

## ACCIDENTAL DAMAGE\*

Choose accidental damage cover for your buildings.

## ONLINE VAULT

Store important documents, proof of ownership and valuation certificates online.

## ESTIMATED MAXIMUM LOSS

Manage your portable possessions cover and premium.

## MY JEWELLER\*

Choose to repair or replace your specified jewellery at your preferred provider.

## NO-AVERAGE GUARANTEE

Complete an inventory assessment and know that your home contents are assessed and insured correctly.

\*Optional benefit





# Unique service features



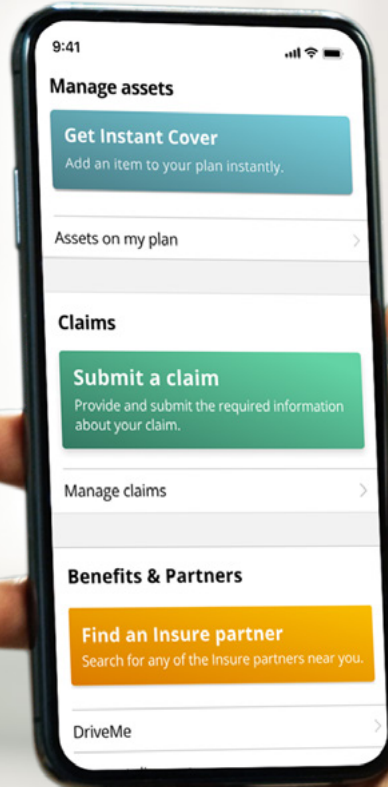
## CLAIMS VIEW

View the progress of your claims online with real-time updates.



## FAST TRACK CLAIMS

We process your specified lost or stolen cellphone claims within 48 hours.



## LEGAL SUPPORT BENEFIT

Get affordable online or telephonic access to an array of top-quality legal support services.



## INSTANT COVER

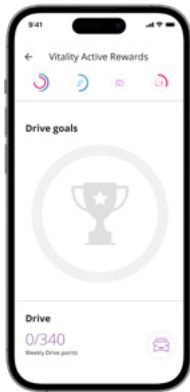
Add new vehicles and portable possessions to your plan instantly and easily on your smartphone.

# Rewards for driving well

Vitality Drive is Discovery Insure's unique driver behaviour programme that rewards you for driving well.

Get rewarded with weekly Vitality Active Rewards:

## PERSONALISED WEEKLY DRIVE GOAL



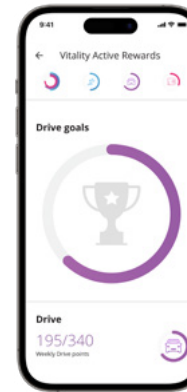
At the start of each week, you'll receive a personalised Vitality Active Rewards drive goal that is based on your previous week's driving behaviour.

## DAILY DRIVE POINTS BANK TOWARDS WEEKLY DRIVE RING



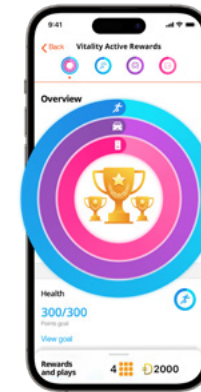
At the start of each day, you will be allocated 60 Drive points. These are the same Drive points that contribute towards your monthly Driving Profile.

## FILL DRIVE RING EVERY DAY AND ACHIEVE ACTIVE REWARDS GOAL



At the end of each day, your remaining Drive points will bank towards your Vitality Active Rewards drive ring until you complete your personalised drive goal. Points for no-drive days will also contribute towards filling your drive ring.

## GET REWARDED WITH DISCOVERY MILES



You'll earn a play on the Vitality Active Rewards gameboard every week when you achieve your drive goal. You'll be able to flip a tile to reveal Discovery Miles on the gameboard. Discovery Miles have been designed to give you a lot more options to reward yourself with for reaching your goals.



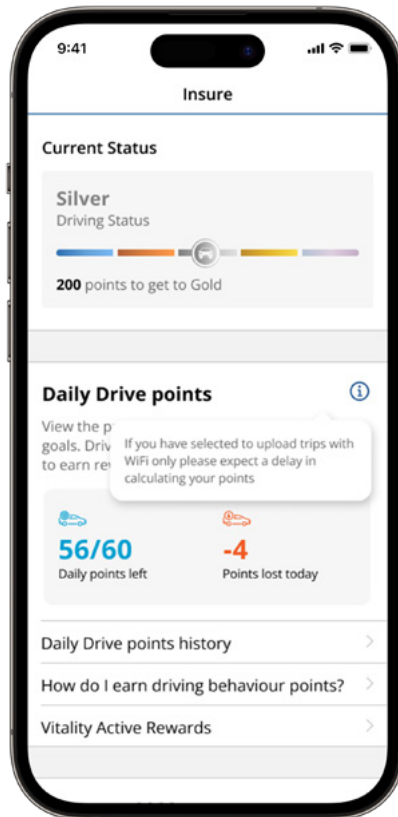
**Get a guaranteed 0% renewal increase\* on your vehicle premium by consistently achieving Diamond Vitality Drive status.**

\*If you earn Diamond Vitality Drive status at least nine times in a year and are claim-free over that period.



# How to **get started** on Vitality Drive

Follow these simple steps to start earning rewards for driving well:



## STEP 1

Add Vitality Drive to your Core Plan.



## STEP 2

Download the Discovery Insure app.



## STEP 3

Drive well, earn rewards.

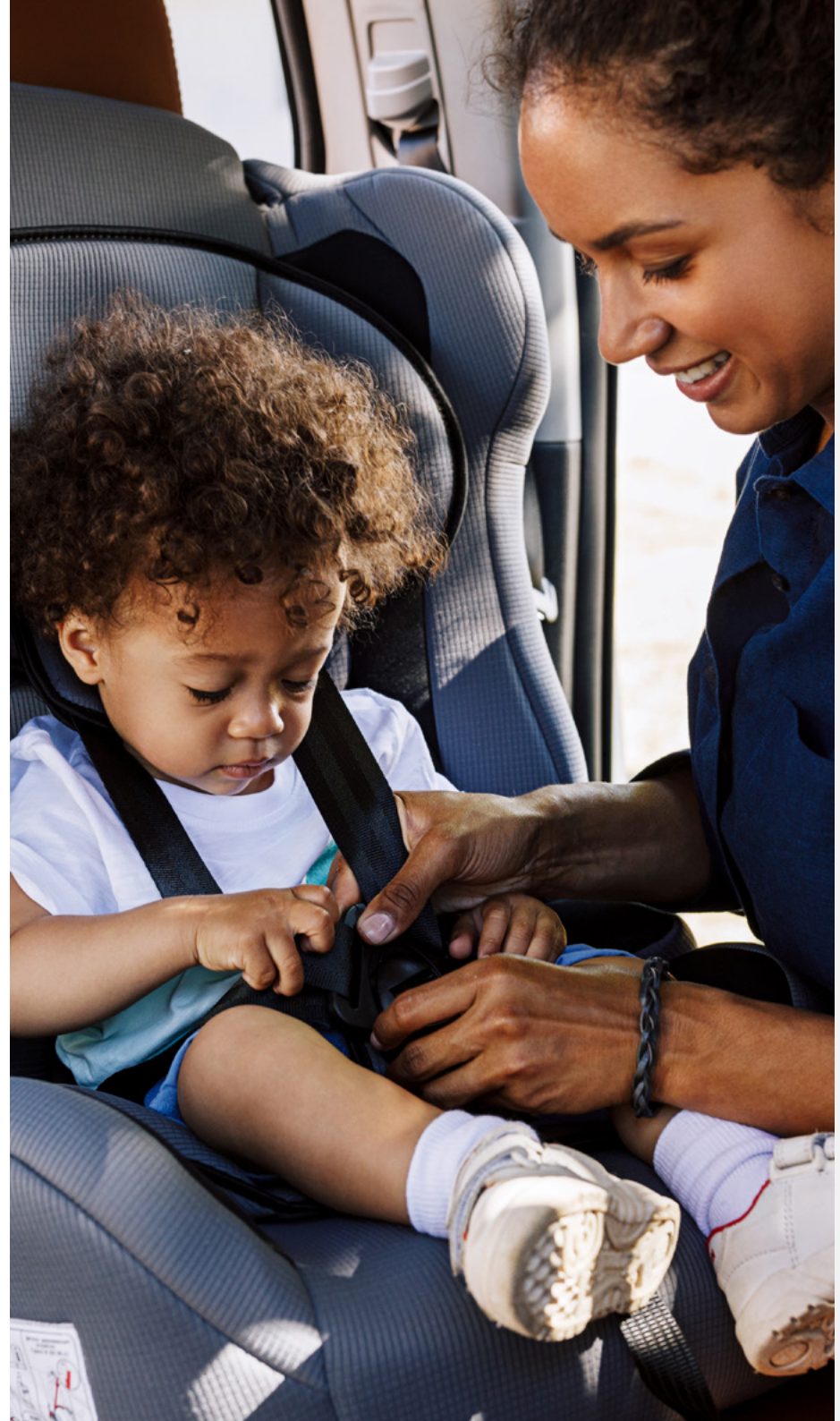


# How to maximise your Vitality Drive status

## MAXIMISE YOUR VITALITY DRIVE POINTS AND GET TO THE HIGHEST VITALITY DRIVE STATUS PERCENTAGE

You can earn up to 3,000 Vitality Drive points every month and earn a Vitality Drive status based on those points. As you earn more Vitality Drive points, you will progress through the statuses.

| Vitality Drive status | Vitality Drive points |
|-----------------------|-----------------------|
| Blue                  | 0 to 799              |
| Bronze                | 800 to 1,599          |
| Silver                | 1,600 to 2,199        |
| Gold                  | 2,200 to 2,499        |
| Diamond               | 2,500 to 3,000        |





# How to earn up to 3,000 Vitality Drive points every month

You can earn Vitality Drive points for driving well, for improving your driver behaviour and by making sure your vehicles are safe to drive.

## MAXIMISING YOUR DRIVING PROFILE BY DRIVING WELL EVERY DAY

60 Drive points are allocated to you at the start of each day



Maintain your daily Drive points balance by driving well every day by

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

Your daily Drive points will bank towards your monthly Driving Profile, up to 1,800 points a month



60 Drive points allocated per day

x



Driving behaviour over 30 days

=

**UP TO  
1,800**

Vitality Drive points

**Driving Profile**

Up to **1,800 Vitality Drive points**

**Distance points**

Up to **300 Vitality Drive points**

**Night-time driving points**

Up to **300 Vitality Drive points**

**Claim-free years**

Up to **300 Vitality Drive points**

**Annual MultiPoint check**

Up to **300 Vitality Drive points**

## This brochure is a summary

of the benefits offered by Discovery  
for car and home insurance. Speak to  
your financial adviser about the full  
range of Discovery Insure products  
or visit

Discovery Insure Ltd is a licenced non-life insurer and an authorised financial services provider. Registration number 2009/011882/06. Product rules, terms and conditions apply. Full product details including limitations can be found on our website, [www.discovery.co.za](http://www.discovery.co.za) or you can call 0860 751 751.