



How the **VITALITY DRIVE FOR BUSINESS** programme works

Contents

01 |

What is Vitality Drive for Business?

02 |

Joining Vitality Drive for Business

2.1 | Three easy steps to join and earn rewards with Vitality Drive for Business

2.2 | Vitality Drive for Business programme rules

2.3 | Telematics device options

2.4 | Tools to help you drive better

2.5 | Your responsibilities

2.6 | Your drivers' responsibilities

2.7 | Important things to note

03 |

How we determine your Vitality Drive score, status and rewards

3.1 | Trip score

3.2 | Driver score and rewards

3.3 | Your vehicle score, Vitality Drive status and rewards

3.4 | Your company score, Vitality Drive status and rewards

3.5 | Tiger Wheel & Tyre discount

01

WHAT IS VITALITY DRIVE FOR BUSINESS?

Vitality Drive for Business is a driver behaviour programme designed for businesses to help them improve the driving behaviour of all their drivers.

Using the latest telematics technology, Vitality Drive for Business measures and rewards good driving behaviour. Businesses can get up to 30% of their monthly vehicle premiums back (payable annually) and drivers can get weekly Active Rewards for driving well.

This programme is founded on Discovery Insure's Shared-value insurance model which uses incentive-based insurance principles to encourage good driving behaviour. Good driving reduces the number of accidents* and results in insurance savings and safer roads for all. These savings are then shared with clients to further incentivise good driving behaviour.

* Discovery Insure June 2019 Claims Tracker

02

JOINING VITALITY DRIVE FOR BUSINESS

2.1 | THREE EASY STEPS TO JOIN AND EARN REWARDS WITH VITALITY DRIVE FOR BUSINESS

You can join and earn rewards with Vitality Drive for Business in three easy steps:

1

Provide us with your vehicle, fleet manager and driver information

- Vehicle details, including VIN and registration number
- Fleet manager details, including email address, cellphone and ID numbers
- Driver details, including email address, cellphone and ID numbers.



2

Install a telematics device in each vehicle

Visit Tiger Wheel & Tyre to install or collect the smartphone-enabled DQ-Track.

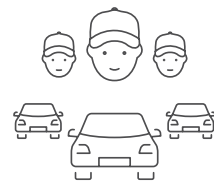


You can also use an approved third-party device from Ctrack, Cartrack or Netstar* and give us access to your driving information.

3

Drive well and earn rewards

Earn up to **30%** of your monthly vehicle premium back in rewards (payable annually), as well as weekly driver rewards.



*Only the following Ctrack, Cartrack and Netstar devices are compatible with the Vitality Drive for Business programme:

- Ctrack devices: NX12 and NX30 (other devices might require an upgrade to be compatible. If you are using a Ctrack device, please confirm with Ctrack directly).
- Cartrack devices: Carwatch package.
- Netstar devices: Netstar Easy Fleet devices (Driver ID solution has to be fitted if not yet installed).

If you use a third-party device, you need to make sure that you have the correct, compatible devices installed. You'll also have to make sure this is working in your vehicles to access the unique benefits offered by Vitality Drive for Business.

2.2 | VITALITY DRIVE FOR BUSINESS PROGRAMME RULES

- You can choose to add each comprehensively insured vehicle under the **Motor specified** section of your plan to the Vitality Drive for Business programme.
- You can select Vitality Drive for Business for each comprehensively insured vehicle band under the **Motor fleet** section. Once a band is selected, all vehicles in that band will be added to the Vitality Drive for Business programme.
- You can select the Vitality Drive for Business programme at any time during the plan year.
- To earn monthly company rewards and for your drivers to earn weekly Active Rewards for driving well, you need to allow us to measure your driving behaviour.
- Trailers and special type vehicles (as determined by the underwriting team) do not qualify for the Vitality Drive for Business programme.
- All vehicles on the Vitality Drive for Business programme will pay a Vitality Drive premium each month:
 - Irrespective of whether the vehicle has a telematics device installed, and
 - Irrespective of whether an installed telematics device is in working order or not.
- The Vitality Drive premium will be collected with the regular insurance premium.
- The Vitality Drive premium follows the Plan Schedule in all instances.

For example:

If the company has added ten vehicles from the **Motor specified** section to the Vitality Drive for Business programme, then the total Vitality Drive premium will be: 10 x Vitality Drive premium.

For larger fleets where insurance cover and premium is based on the expected number of vehicles with no vehicles specified, the total Vitality Drive premium will be: Expected fleet size x Vitality Drive premium.

- The onus will be on the company to extract value from the Vitality Drive for Business offering and ensure that all the vehicles have a working telematics device installed.
- There will be no retrospective Vitality Drive premium adjustment.
- The Vitality Drive premium is collected from the activation date of the Vitality Drive for Business programme.
- The Vitality Drive premium is R75 for each vehicle on the Vitality Drive for Business programme.

For example:

The company has insured the following vehicles comprehensively with Discovery Business Insurance:

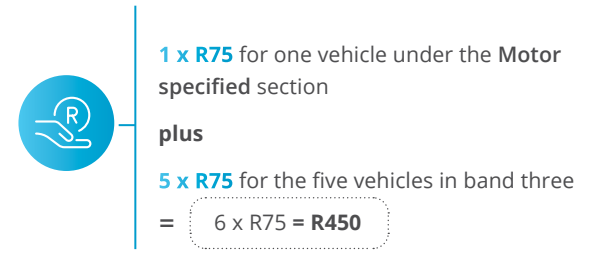
- Two vehicles under the **Motor specified** section
- Five vehicles under band three of the **Motor fleet** section
- Two vehicles under band seven of the **Motor fleet** section.

The company would like to add one vehicle from the **Motor specified** section and four vehicles from band three to the Vitality Drive for Business programme.

According to the programme rules, the company will be able to add any vehicle that has comprehensive insurance under the **Motor specified** section to the Vitality Drive for Business programme. So, they will be able to add one vehicle from the Motor specified section.

However, for vehicles insured under the **Motor fleet** section, once a vehicle band is selected, all vehicles in that band will be added to the Vitality Drive for Business programme. Therefore, all five vehicles from band three will be included.

The company will therefore pay a total Vitality Drive premium of:








1 x R75 for one vehicle under the **Motor specified** section

plus

5 x R75 for the five vehicles in band three

= 6 x R75 = R450

You will need to:

-  Provide us with vehicle details for each vehicle on the Vitality Drive for Business programme, including the make, model, year, VIN (vehicle identification number) and registration number for each vehicle.
-  Give us driver details for all participating drivers, including names, surnames, email addresses, ID numbers and cellphone numbers.
-  Provide us with details for your company fleet manager, including their name, surname, email address, cellphone number and identity document (ID) number. The fleet manager gets access to the Vitality Drive online fleet portal, giving them the ability to monitor each driver's driving behaviour and each vehicle in real time.
-  Install a working telematics device in every vehicle linked to the Vitality Drive for Business programme, to get driving scores and earn rewards for driving well.
-  Make sure you have the correct, compatible devices installed and working in your vehicles to enable us to

2.3 | TELEMATICS DEVICE OPTIONS

You can choose either of the following telematics device options:

Telematics device option 1:

Smartphone-enabled DQ-Track

The smartphone-enabled DQ-Track is Discovery Insure's leading telematics technology that measures the following aspects of driving behaviour: acceleration, braking, cornering, speed, time and location of the trip, distance, and cellphone use. The information is used to determine the driving score and provide a complete measure of driving behaviour.

If you select the smartphone-enabled DQ-Track, you need to go to any Tiger Wheel & Tyre store in South Africa, where a trained agent will help you install the Vitality Drive Sensor. You must download the Discovery Insure app onto each of your drivers' [compatible smartphones](#). You can find the app in the App Store for iPhone smartphones or Google Play Store for Android smartphones. Then follow the instructions provided to link the installed Vitality Drive Sensors to each of your drivers' smartphones.

Drivers will receive immediate feedback on their driving behaviour through the Discovery Insure app. They can also easily view and redeem their Active Rewards through the app.

The smartphone-enabled DQ-Track allows you to enjoy our range of vehicle safety features including:



Impact Alert: sends immediate emergency assistance to your location if we detect a severe impact to your vehicle, even if we can't get hold of the driver.



Find my vehicles: through the Vitality Drive fleet portal, you can find all your vehicles in real time.



The vehicle panic button: turns the driver's smartphone into a panic button that requests immediate assistance in the event of a vehicle emergency.

The smartphone-enabled DQ-Track also gives you access to our state-of-the-art Vitality Drive online fleet portal to help you monitor the driving behaviour of your drivers. Through the Vitality Drive fleet portal, you will be able to view all trips taken and track your vehicles in real time.

Telematics device option 2:

Discovery-contracted third-party provider

If you are using an approved telematics device from a Discovery-contracted third-party provider such as Ctrack, Cartrack or Netstar, you will be able to continue using this device. You will need to give us permission to access to your driving information. Permission is given when you agree to the Discovery Business Insurance terms and conditions when you accept the quote.

Once permission is received, Discovery Insure will contact the third-party to activate the data feed. This may take some time, depending on when the vehicle is next driven and the ability to perform software upgrades to the third-party device, which depend on signal strength.

We will use your third-party telematics device for measuring driving behaviour only, unless stated otherwise. You will still need to read and familiarise yourself with your third-party telematics device's service terms and conditions.

The list of third-party device models that are compatible with our telematics technology is as agreed between Discovery Insure and the third-party provider and currently includes the following:

- **Ctrack devices:** NX12 and NX30 (other devices might require an upgrade to be compatible. If you are using a Ctrack device, please confirm with Ctrack directly).
- **Cartrack devices:** Carwatch package.
- **Netstar devices:** Netstar Easy Fleet devices (driver ID solution has to be fitted if not yet installed).

You will be able to receive a driving score but will not receive any of our other smartphone-enabled DQ-Track safety features, such as the vehicle panic button or Impact Alert. You will also not be able to view the real-time tracking of any of your vehicles using the Vitality Drive fleet portal on our website. You will be able to use the features offered through your third-party devices.

We will receive data about your driving information from the third-party vehicle tracking company, which we will use to measure and allocate a driving score to each driver and vehicle. To fully use an approved third-party telematics device, you will also need to enable the driver tag solutions from your third-party telematics provider and assign driver tags to your drivers. This is so we can assign Active Rewards to the relevant driver. We will not be responsible for mismanagement of this process or for managing the installation and costs associated with this. We are not responsible for the maintenance and functionality of third-party vehicle-telematics devices and it is your responsibility to make sure these devices are always in working order.

2.4 | TOOLS TO HELP YOU DRIVE BETTER

As a Vitality Drive for Business client, we give you access to the dashboard and Vitality Drive online fleet portal to help you improve your driving behaviour. These platforms enable you to monitor the driving behaviour of each of your drivers, vehicles and the overall fleet, giving you all the information you need to improve this behaviour.

Dashboard

You will get monthly dashboard information, which enables you to track your Vitality Drive performance and rewards.

- This information summarises your Vitality Drive score, status and rewards (including your company rewards percentage and driver rewards earned for the month).
- You will be able to see details such as the driving score of each vehicle and the vehicle's Vitality Drive status.

Vitality Drive online fleet portal

Through Vitality Drive for Business, we offer you access to our state-of-the-art Vitality Drive fleet portal to help you improve your driving behaviour. The Vitality Drive fleet portal can be accessed on www.discovery.co.za.

You can do the following through the Vitality Drive fleet portal:

- View all the trips taken by each vehicle
- Track a vehicle in real time*
- Monitor the driving behaviour of each driver.

2.5 | YOUR RESPONSIBILITIES

You need to check that all your vehicles on Vitality Drive for Business are getting a score. If not, you need to take the following actions:

- Smartphone-enabled DQ-Track: Visit Tiger Wheel & Tyre to get your device installed. Once installed, make sure the driver's phone's Bluetooth, location services and mobile data is always switched on when driving. If there are vehicles that are still not getting a score after taking these actions, you must contact us by sending an email to DQvitalityDBI2@discovery.co.za or calling 011 529 6620.
- Third-party devices: Make sure your vehicle's VIN number is correct on our system and contact your account manager at your third-party provider to make sure that the telematics device is working and that the data feed to Discovery is activated.

For more details on how to test the smartphone-enabled DQ-Track, refer to section 2.7.2 below.

2.6 | YOUR DRIVERS' RESPONSIBILITIES

To make sure that the safety features available through the smartphone-enabled DQ-Track, including Impact Alert, always work and that we are able to measure the driving behaviour of your drivers, each driver needs to:

- Make sure the linked smartphone has at least 15% battery power and it is always connected to the Vitality Drive Sensor while driving.
- Always have the following settings active: GPS and location services, Bluetooth, mobile data (even if they have selected to upload their trips by Wi-Fi only) and background app refresh.
- Make sure any activated battery-saving features of the smartphone do not hinder the Discovery Insure app from running.

2.7 | IMPORTANT THINGS TO NOTE

2.7.1 | Things to note about the smartphone-enabled DQ-Track

- The functioning of the vehicle safety features of the smartphone-enabled DQ-Track is dependent on a number of factors, including the DQ-Track device being in working condition and the availability of radio communication and GSM networks. Discovery Insure will not be responsible for any loss suffered, damage incurred, injury or death as result of any delay, fault or failure of a smartphone-enabled DQ-Track or any of the safety features.
- A severe impact on a vehicle could damage the DQ-Track device, preventing Impact Alert 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 Business Insurance on 011 529 6620. By calling immediately, you are assured of receiving correct care and assistance in the quickest manner possible.
- Some smartphones may not be compatible with the smartphone-enabled DQ-Track. Click [here](#) for the list of compatible smartphones.

* Only available with the smartphone-enabled DQ Track

2.7.2 | Testing your smartphone-enabled DQ-Track

To benefit from the safety features offered by the smartphone-enabled DQ-Track and earn a driving score and rewards for driving well, you need to make sure that your smartphone-enabled DQ-Track is always in working condition. You can check if your Vitality Drive Sensor is connected in one of two ways as detailed below.

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

Android smartphones

- 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 your vehicle.
- If your sensor serial number is not shown, you need to contact the DQ-Track team by sending an email to DQvitalityDBI2@discovery.co.za or calling 011 529 6620.

iOS smartphones

- In the Discovery Insure app, select menu and then select **Vehicle Sensors**.
- This will show the vehicle list. Click on this to see your vehicle details and the serial number of the sensor that is linked to your vehicle.
- If your sensor serial number is not shown, you need to contact the DQ-Track team by sending an email to DQvitalityDBI2@discovery.co.za or calling 011 529 6620

2.7.3 | How do we use your DQ-Track information?

The main purpose is to measure driving behaviour and incentivise you and your drivers to improve your driving behaviour. We do this by rewarding you with up to 30% of your vehicle premiums back each month and your drivers with weekly Active Rewards for driving well.

- We do not use DQ-Track information in the event of a claim other than to confirm the time and place of an incident. You may ask us to use the information to help prove that another party was at fault.
- Monthly driver performance scores may be used as one of the factors considered in plan renewal every year.

2.7.4 | Responsibility restrictions

Discovery Insure and Vitality Drive for Business do not warrant or take responsibility for any loss, damage, loss of profits, business or revenue you might experience because of:

- Any type of delay, fault or other failure of the smartphone-enabled DQ-Track or any of the safety features.
- Any negligence on the part of Discovery Insure, Vitality Drive for Business and our employees.

2.7.5 Disclaimer

Unless prohibited by law, you agree not to hold Discovery Insure and Vitality Drive for Business responsible for any loss or damage caused to you or any third party arising from the service provided by Discovery Insure and Vitality Drive for Business, our service providers, agents and employees. You also agree not to hold Discovery Insure and Vitality Drive for Business responsible if we are not able to perform the service for any reason, including any type of negligence.

3.1 | TRIP SCORE

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

Driving behaviour	Devices with ability to measure cellphone use	Devices without ability to measure cellphone use
Acceleration	15	25
Braking	15	25
Cornering	10	15
Speeding	30	35
Phone motion	30	N/A
Total	100	100

The trip score is adjusted for any night-time driving (in other words, 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 as follows:

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

3.2 | DRIVER SCORE AND REWARDS

Driver scores are calculated as the average score (weighted by time on the road) of all the trips driven 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 100 km with a driving score of 70 or more (an average 4- or 5-star trip rating) at the end of the week will qualify for an Active Reward from one of our partners below.



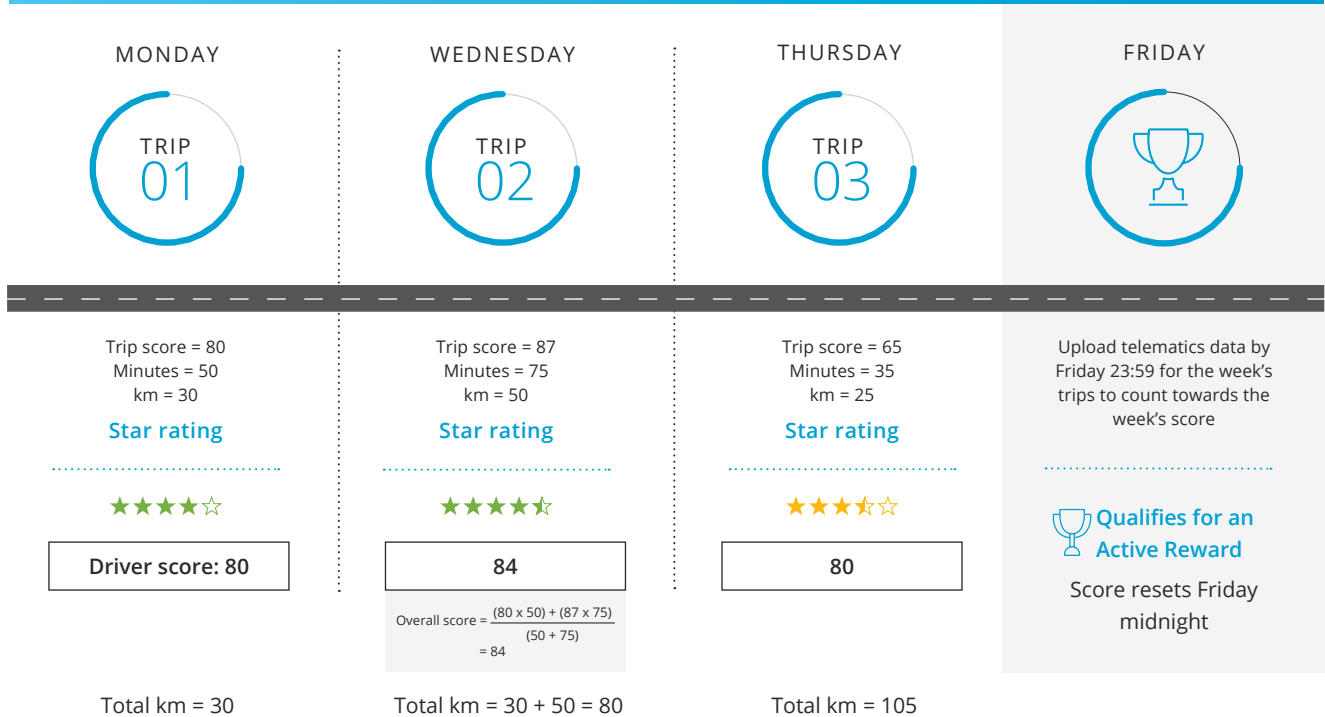
Weekly driver Active Rewards will be awarded on the Wednesday following each measured week.

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

Drivers using approved third-party devices will be able to choose from an airtime or data voucher, a meal, coffee or smoothie. They will receive their Active Rewards as follows:

- They will receive an SMS with a USSD number to dial and a unique voucher code.
- They can use the voucher code to select an Active Reward.
 - If they select data or airtime, it will be loaded onto their phone number immediately.
 - If they select a Nando's, Mugg & Bean, vida e caffè, KAUAI or Wimpy reward, they will receive another SMS (within a few hours) with a wiCode voucher for that partner.

DRIVER ACTIVE REWARDS IN ACTION



3.3 | YOUR VEHICLE SCORE, VITALITY DRIVE STATUS AND REWARDS

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 Vitality Drive status and cash-back percentage for the month. Companies earn cash back for each vehicle on the Vitality Drive for Business programme every month.

Vehicle Vitality Drive status	Blue	Bronze	Silver	Gold
Driving score	0 – 54	55 – 69	70 – 84	85 – 100
Rewards %	0%	10%	15%	20%



Every month, individual vehicles can earn a Diamond Vitality Drive status if they achieve Gold Vitality Drive status and more than 80% of the vehicles receive a valid score that month. Diamond Vitality Drive status boosts the vehicle rewards percentage to **30%**.

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 affected if trip information is not received or where there is consecutive use of passenger mode under trip settings of the app.

3.4 | YOUR COMPANY SCORE, VITALITY DRIVE STATUS AND REWARDS

Your company score is the average of all vehicle scores for vehicles on the Vitality Drive for Business programme. The score on the last day of each calendar month determines the company Vitality Drive status for the month as shown below.

Company Vitality Drive status	Blue	Bronze	Silver	Gold
Company score	0 – 54	55 – 69	70 – 84	85 – 100
Rewards %	0%	10%	15%	20%

The company Vitality Drive status determines the company rewards percentage for status-based rewards.

Businesses also earn cash back every month for driving well. The total monthly company cash back is the sum of the cash back earned by the company's vehicles that are on the Vitality Drive for Business programme that month. The cash back is earned monthly and paid annually in the month after the end of the plan year.



Companies also earn a Diamond Vitality Drive status monthly if they achieve Gold Vitality Drive status and more than 80% of the vehicles receive a valid score that month.

Note:

- 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:



Vehicle 1

Vehicle score = 75 (Silver status)

Monthly premium = R2 000

Cash back earned
= R2 000 x 15%
= R300



Vehicle 2

Vehicle score = 85 (Diamond status)

Monthly premium = R1 200

Cash back earned
= R1 200 x 30%
= R360



Vehicle 3

Vehicle score = 64 (Bronze status)

Monthly premium = R800

Cash back earned
= R800 x 10%
= R80

Monthly company cash back earned = R300 + R360 + R80 = R740

The company Vitality Drive score is:

$$\text{Score} = \frac{75 + 85 + 64}{3} = 74$$

The company Vitality Drive status is: Silver

Note:

- If the vehicle's telematics device is faulty, we will send you a notification requesting you to get it fixed. We will use the previous month's score for that vehicle for up to two months, and if the device is still not fixed at the end of the two months, that vehicle will get a score of zero.
- If the vehicle stops getting a score but its telematics device is working, we will use the previous month's score for that vehicle for up to three months.
- New vehicles get a default minimum score of 65 for up to three months of joining the Vitality Drive for Business programme.
- If the vehicle score during the first three months is higher than 65, we will use that score instead of the minimum default score. This means that new vehicles will get a minimum default status of Bronze and 10% of their monthly premiums back for joining Vitality Drive for Business.
- Vehicles that do not get a score for longer than three months have a negative impact on the company score, Vitality Drive status and rewards as shown in the example 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, therefore their total cash back earned is still R740 in month 2.

The new vehicle will earn a cash back as follows:

Vehicle score = 65 (minimum default score)

Vehicle Vitality Drive status: Bronze



The new vehicle will earn the following cash back in **month 2**:

R1 000 x 10% = R100

The total company cash back earned in month 2 is:

R740 + R100 = R840

Month 5: The new vehicle added in month 2 still doesn't have a working telematics device. The driving behaviour of the other three vehicles remains unchanged, therefore their total cash back earned is still R740.

The new vehicle will earn a cash back as follows:

Vehicle score = 0

Vehicle Vitality Drive status: Blue



The new vehicle will earn a cash back as follows in **month 5**:

R1 000 x 0% = R0

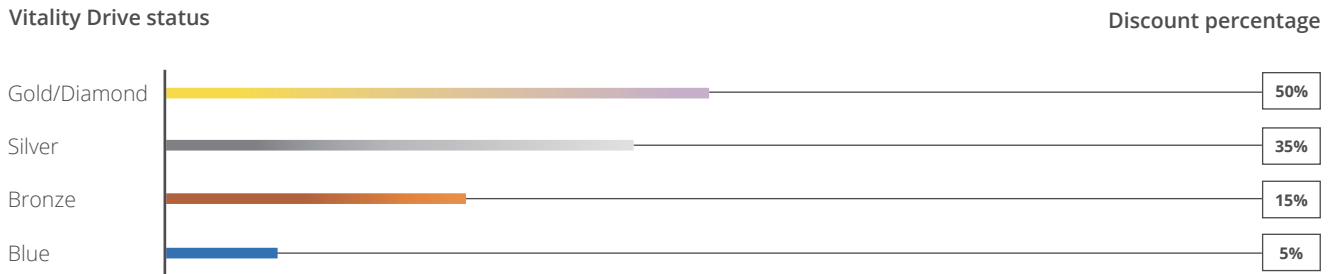
The total company cash back earned in month 5 is:

R740 + R0 = R740

3.5 | TIGER WHEEL & TYRE DISCOUNT

We understand the importance of making sure that your vehicles are safe to drive and always kept in the best condition. This helps to keep your drivers safe on the road and avoids interruptions to your business. To help you manage the costs of maintaining your vehicles, we have enhanced our Vitality Drive for Business rewards.

You can get up to 50% discount (limited to R5 000 maximum spend per vehicle, per transaction) on purchases such as tyres, batteries, wiper blades and other vehicle parts at Tiger Wheel & Tyre based on your Vitality Drive status.



Note:

- To qualify for the discount, you must have at least one vehicle on the Vitality Drive for Business programme and the vehicle details (including the vehicle registration number) must be loaded on the Vitality Drive for Business programme.
- The discount percentage can only be applied to purchases relating to vehicles on the Vitality Drive for Business programme.
- You must provide the registration number of the vehicle you are making purchases for to the Tiger Wheel & Tyre agent at the time of purchase.
- The discount percentage applies to the total invoice amount for purchases made at Tiger Wheel & Tyre, limited to a maximum spend of R5 000 per vehicle. This limit will apply per transaction.
- The discount applies to any purchases made at Tiger Wheel & Tyre such as tyres, batteries and wiper blades.
- The discount will apply to all Tiger Wheel & Tyre nationwide promotions. However, the discount will not apply to any in-store promotions.
- If it is less than a month since you joined Vitality Drive for Business (meaning you do not have a Vitality Drive status yet) you will get a default status of Blue. You will therefore qualify for a discount of 5%.
- You will not receive a Vitality Drive for Business discount on purchases made with other discount or rewards cards.
- Discovery Insure reserves the right to adjust the discount or spend limits at any time.

Disclaimer:

- Neither Discovery Insure nor any of its employees, agents or service providers will be responsible for any loss, damage, claim, injury or death resulting from your participation in the Vitality Drive for Business programme or your use of the Vitality Drive Sensor or the Discovery Insure app, whether as a result of negligence or otherwise.
- The Vitality Drive Sensor always remains the property of Discovery Insure.
- We may change these terms and conditions at any time. The most updated version will always be available on Discovery's website, www.discovery.co.za.