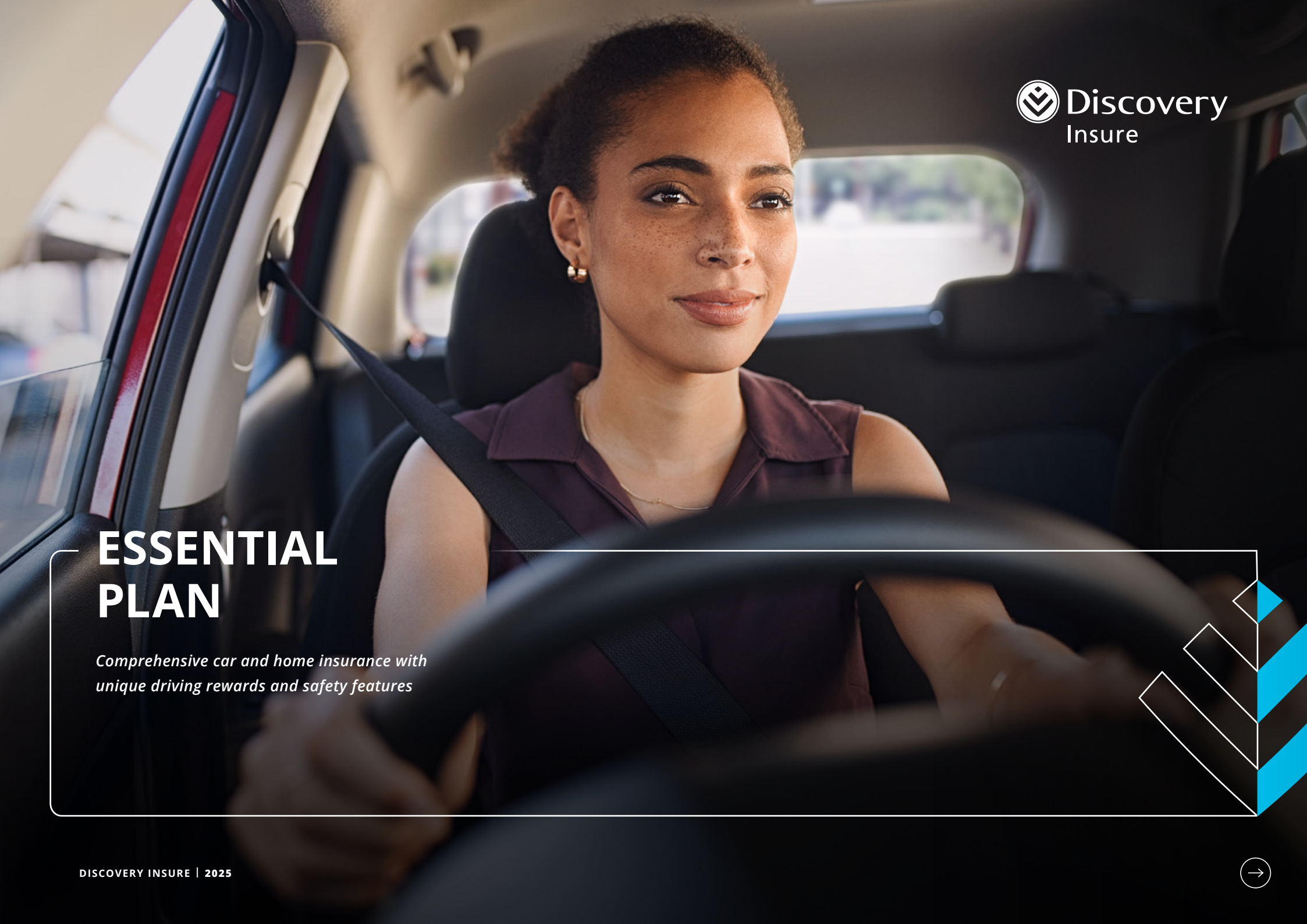


Discovery Insure

ESSENTIAL PLAN

Comprehensive car and home insurance with unique driving rewards and safety features



Essential Plan

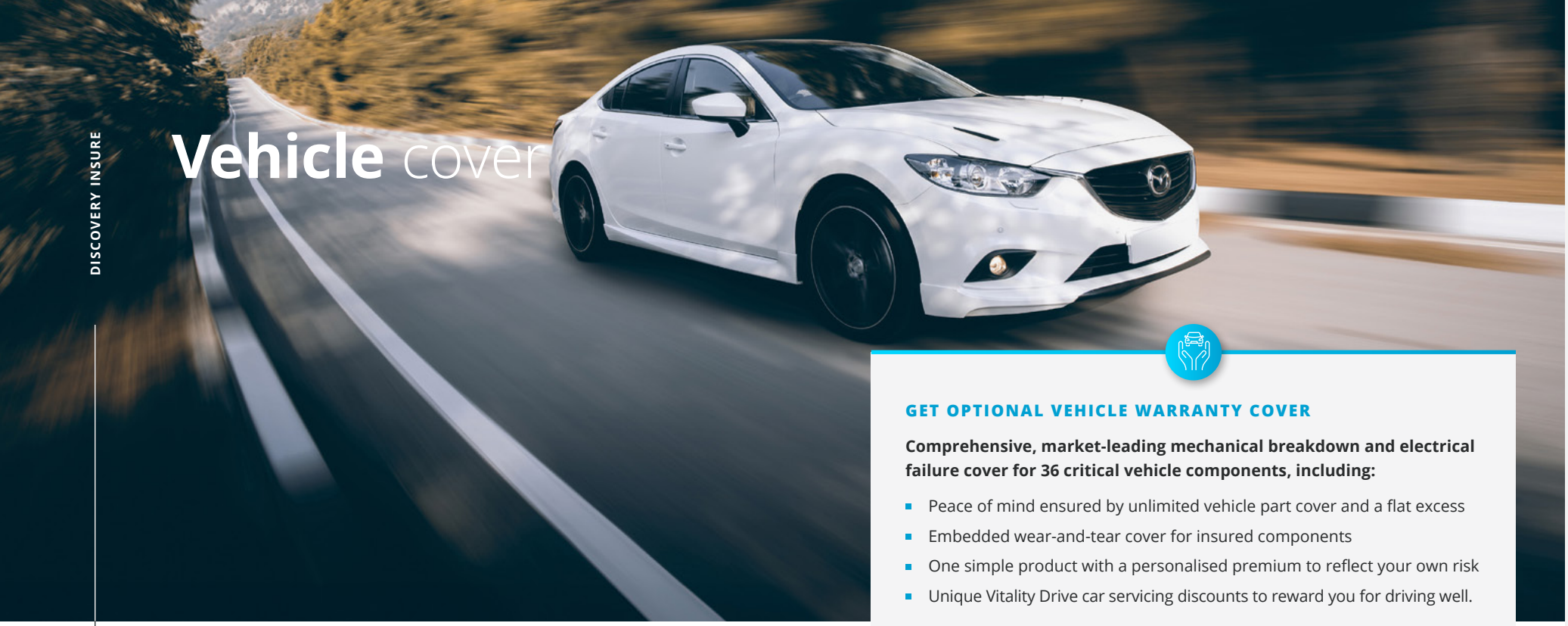
The Essential Plan gives you comprehensive vehicle and home insurance. The Vitality Drive programme rewards you for driving well and provides state-of-the-art safety features.

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

- Get up to **25%**
  of your fuel spend back **every month** for driving well.
- Impact Alert
  gets you immediate emergency assistance if we detect a severe impact to your car, even if we can't get hold of you.
- No excess
  if an accident is caused by an insured third party.
- Get up to **20%** off Uber trips
  between 6pm and 6am every day.

HOME
VEHICLE COVER
HOME COVER
SERVICE FEATURES
DRIVING WELL
SAFETY FEATURES
VITALITY DRIVE
HOW TO EARN
VITALITY CAR RATING

Vehicle cover



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.

NO EXCESS

In the event of an accident being caused by an insured third party.

EXCESS FLEXIBILITY

Choose your own excess to meet your needs.

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

Including Direction Assist and Trip Monitor.

*Optional benefit

GET OPTIONAL VEHICLE SCRATCH AND DENT COVER

With Discovery Insure's Scratch and Dent product, you get cover for minor damage to your vehicle's body and mag wheels, such as chips, dents and scratches.

Our unique product offers you the following:

- Cover of up to R5,000 for chips, dents, scratches and damage caused by tar, hail and other perils
- Up to 25% cover boost based on your Vitality Drive status
- No impact on your claim-free status if you claim under Scratch and Dent
- A simple, flat excess of R500
- A premium that is based on your risk profile.

Home cover

EXCESS FLEXIBILITY

Choose your own excess to meet your specific needs.

HOME ASSIST

Emergency plumbing, electrical and locksmith services.

HOME PROTECTOR

Emergency security and alternative accommodation.

NO-AVERAGE GUARANTEE

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

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.

*Optional benefit



HOME
ESSENTIAL PLAN
VEHICLE COVER
SERVICE FEATURES
DRIVING WELL
SAFETY FEATURES
VITALITY DRIVE
HOW TO EARN
VITALITY CAR RATING

Unique service features

CLAIMS VIEW

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

QANTAM

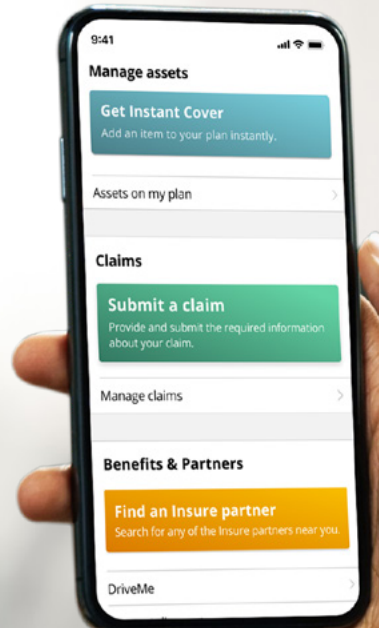
Qantam is a unique, value-added service available at no additional cost to clients with a sum insured of R5 million or more. It provides a qualified assessor who visits your home to evaluate your contents, ensuring your cover accurately reflects your needs and helps protect you from being under or over insured.

LEGAL SUPPORT BENEFIT

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

FAST TRACK CLAIMS

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



INSTANT COVER

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

AUTO CLAIMS

Submit your geyser, vehicle glass, cellphone, and electronic equipment claims to our automated claims agent online or on your smartphone to have your claims approved within minutes.

XPRESS REPAIRS

Submit your car's minor damage claim on our website or on your smartphone and we'll repair it within five working days of starting the repair. If not, the next month's premium for the damaged car will be reimbursed.

HOME
ESSENTIAL PLAN
VEHICLE COVER
HOME COVER
DRIVING WELL
SAFETY FEATURES
VITALITY DRIVE
HOW TO EARN
VITALITY CAR RATING

Rewards for driving well

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

FUEL CASH BACK

Get up to **25%,** with a maximum of **R750,** of your bp and Shell fuel spend and Gautrain spend back every month for driving well.

INSURE FUNDER ACCOUNT (IFA)

Double the value of your fuel cash back by paying it into your Insure Funder Account.

Use your Insure Funder Account to:

- Build up funds to cover your vehicle excess in the event of a claim.
- Fund any car or car hire claim excess.
- Fund up to **100%** of your tyre spend at Tiger Wheel & Tyre.
- Fund up to **100%** of your vehicle servicing costs at Bosch.

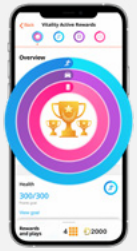


HOME
ESSENTIAL PLAN
VEHICLE COVER
HOME COVER
SERVICE FEATURES
SAFETY FEATURES
VITALITY DRIVE
HOW TO EARN
VITALITY CAR RATING

Rewards for driving well

VITALITY ACTIVE REWARDS

Get rewarded for meeting your weekly Vitality Active Rewards drive goals.



Drive well to reach your **personalised, weekly drive goal** and close your drive ring.



When you achieve your drive goal, you will earn **a play on the Vitality Active Rewards gameboard** where you will be able to flip a tile to reveal Discovery Miles. You can spend your Discovery Miles on coffees, smoothies, meals, and entertainment - or save them for higher value rewards like shopping, travel and holiday vouchers.

OTHER REWARDS AND BENEFITS

GUARANTEED 0% RENEWAL INCREASE

If you earn Diamond Vitality Drive status a set number of times in a year and are claim-free, you qualify for a **0% renewal increase** on your comprehensive car insurance premium.

VITALITY CAR RATING

Boost your vehicle's resale value by **up to 15%** when you sell or trade in your vehicle at a Motus dealership or Weelee.

DISCOUNTED CHILD CAR SEATS

Up to 50% discount on a wide range of child car seats from Toys R Us and Born Fabulous every year.

TIGER WHEEL & TYRE DISCOUNTS

Up to 20% off tyre purchases at Tiger Wheel & Tyre.

DISCOUNTED CAR MAINTENANCE

Up to 20% discount on your car service and maintenance costs at Bosch.

UBER DISCOUNT

Up to 20% off Uber trips and **up to 50%** off other drive-me-home services, between 6pm and 6am every day.

HOME
ESSENTIAL PLAN
VEHICLE COVER
HOME COVER
SERVICE FEATURES
SAFETY FEATURES
VITALITY DRIVE
HOW TO EARN
VITALITY CAR RATING



Safety features

When you install a Vitality Drive Sensor in your insured vehicle, you will benefit from a range of state-of-the-art safety features.

IMPACT ALERT

Get immediate emergency assistance if we detect a severe impact to your car, even if we can't get hold of you.

VEHICLE PANIC BUTTON

Get immediate emergency assistance through your phone.

FIND MY VEHICLES

Find your vehicles in real time.

WEATHER WARNINGS

Get warnings of imminent bad weather.*

**Weather information is provided by South African Weather Services.*

YOU ALSO GET ADDITIONAL SAFETY FEATURES WITH THE CROWD SEARCH SENSOR:

- **Enhanced stolen-vehicle recovery**

  In the event of theft of your vehicle, contact our call centre to initiate the recovery services. The device in your vehicle will connect to our wireless network to alert Discovery Insure of the vehicle's location, facilitating its recovery.

- **Motion Alert**

  Identifies when the primary driver's phone is not in the vehicle at the time the vehicle is moving, alerting you to possible theft.

HOME
ESSENTIAL PLAN
VEHICLE COVER
HOME COVER
SERVICE FEATURES
DRIVING WELL
VITALITY DRIVE
HOW TO EARN
VITALITY CAR RATING

How to get started on Vitality Drive

Follow these simple steps to start earning up to 25% of your fuel spend back:

01 Download and access your Vitality Drive card

Download the **Discovery app** to access your **digital Vitality Drive card.**
You can also link your **Gautrain card** in the Discovery app or website **(www.discovery.co.za).**

How to find your Vitality Drive card on the Discovery app:

1. From the landing page, select **More.**
2. Tap **Digital cards.**
3. Choose your Vitality Drive card.



02 Install your Vitality Drive Sensor

Have your **Vitality Drive Sensor** installed at a **Tiger Wheel & Tyre** or a **Discovery Drive Centre.** Once you get it installed, link the sensor in the **Discovery Insure app.**





03 Swipe your Vitality Drive card

Swipe your digital Vitality Drive card when you fill up at a participating **bp or Shell service station.**

When travelling on the Gautrain, remember to swipe your linked Gautrain card so you don't miss out on rewards.

How to earn and maximise your fuel cash back

YOUR MONTHLY FUEL CASH BACK IS CALCULATED AS FOLLOWS:

Vitality Drive status %

X

The lower of

Fuel spend

OR

Vitality Drive points

=

FUEL CASH BACK

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 and qualify for a higher fuel cash back.

Plus, you can double your monthly Vitality Drive status percentage by adding at least R300,000 of home insurance (household contents, buildings or both) to your plan.

Vitality Drive status	Vitality Drive points	Vitality Drive status %	
		Car insurance only	Car and home insurance
Blue	0 to 799	1.25%	2.5%
Bronze	800 to 1,599	2.5%	5%
Silver	1,600 to 2,199	5%	10%
Gold	2,200 to 2,499	8.75%	17.5%
Diamond	2,500 to 3,000	12.5%	25%

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

You can earn Vitality Drive points for driving well, 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 everyday 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

=

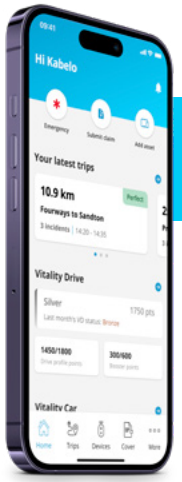
UP TO **1,800**

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**

Vitality Car Rating

In addition to being rewarded for driving well, you can now be rewarded for keeping your vehicle in good condition. With Vitality Drive, you can boost your vehicle's resale value by up to 15% when you sell or trade in your vehicle at a Motus dealership or Weelee.



You can request your Vitality Car Rating certificate by contacting us.



The Vitality Car Rating certificate can be used at a dealership in our network to unlock a boost to the vehicle's resale value.

HOW WE CALCULATE YOUR VITALITY CAR RATING

Vehicles on Vitality Drive will be given a score out of 1,000 based on the vehicle's claims history and how it is driven.

Category	Points
Claims history	500
Acceleration	100
Braking	100
Speeding	100
Cornering	100
Open-road driving	100
Total score	**1,000**

Based on their score, vehicles will get a rating out of 5. This rating is an indication of the vehicle condition.

Vitality Car Score	Vitality Car Rating	Boost
901 – 1,000		15%
801 - 900		10%
701 - 800		7.5%
601 - 700		5%
501 - 600		2.5%
0 - 500		2%

Discovery

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 **www.discovery.co.za**

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