



Key features of Discovery Insure

Discovery Insure aims to create a nation of better drivers. Using the latest telematics technology, we set out to measure and encourage good driving behaviour, improve knowledge and awareness and promote greater vehicle safety. We do this while providing comprehensive insurance with seamless access to benefits and services. Discovery Insure also gives you the choice to join Vitalitydrive, our incentive based program that rewards you for becoming a better driver.

Discovery Insure's key features are:

1. Flexible options to insure your assets
2. Drive well and earn great rewards with Vitalitydrive
3. Get up to 50% BP fuel spend back and other rewards
4. Vehicle and family safety on the road
5. Young Adult Plan Rewards Fund gives you 25% of your car insurance premium back
6. SmartService hassle-free access to benefits and services

1. Flexible options to insure your assets

Discovery Insure offers you a range of structured, flexible cover options for your car, household and personal possessions. Discovery Insure's Comprehensive car plan provides you with seamless access to unique benefits including Vitalitydrive and car hire at no additional cost. You can also insure your cars with our Third party Fire and Theft Plan or Third party Plan.

Comprehensive car insurance

With Discovery Insure's Comprehensive plan you get the following additional benefits:

- Car hire at no additional cost: We will pay for a hired car for up to 30 days while your vehicle is being repaired or while your vehicle has not been recovered after a theft or hijacking and we are finalising your claim.

- Delivery of your car after repair: We will cover the cost of delivery of the vehicle to you after a repair.
- Trauma cover: We will cover the costs of professional counselling for you or your domestic staff after a hijacking or a major vehicle accident.

The Comprehensive Plan covers you for the loss of or damage to your car that is caused by theft, hijacking, hail, storm, collision, fire, lightning, explosions, malicious or accidental damage. You are covered for theft of sound equipment only if there has been forcible and violent entry into the vehicle. All plans include Third Party Liability cover which will cover you if you become legally liable to pay a Third Party claim.

You pay no excess on certain claims

- Discovery Insure has a flat and simple basic excess structure
- You pay no excess for theft, hijack, hail, storm or fire claims. Currently, these types of claims account for 25% of losses experienced by our clients.
- For accident claims, you will need to pay an excess when taking delivery of your repaired car. We will help you recover your excess from any third parties, if the accident was not your fault.
- You can use your Excess Funder Account to fund any motor excess provided the claim is greater than the minimum basic excess, which means you won't have any out of pocket expenses when you claim.
- There is an additional excess of R500 if the driver, who is not the primary driver of the car is less than 25 years old at the time of the accident
- An additional punitive excess equal to 20% of the claim amount applies to the following claims:
 - For cars where the primary driver has signed the Young Adult Contract and where an under-25 year old who has not signed the Young Adult Contract is driving the car at the time of the accident.
 - Where you have chosen the incorrect class of use. If you are insured for Private and Professional use but should have been covered for Business use we will not reject the claim but charge the additional 20% if you have a claim event whilst using the car for business use.
- You can choose to increase your voluntary excess up to a maximum of 1/3 of the sum insured. The higher the balance in your Excess Funder Account, the higher the excess you can choose and the higher your excess, the lower your premiums.
- Pensioners automatically get a zero motor excess on their plan.

Third party, Fire and Theft plan

The Third party, Fire and Theft Plan provides cover for the loss of or damage to your car that is caused by theft, hijacking, fire, lightning, or explosion only. Malicious and accidental damage is excluded.

You are covered for theft of sound equipment only if there has been forcible and violent entry into the vehicle. You also have third party liability cover under this plan.

Third party Plan

The Third party Plan provides liability cover only and does not cover loss of or damage to your car. You will have third party liability cover under this plan.

Optional selected benefits

You can choose to increase your cover for your car by adding any of the Optional selected benefits that are available at an additional cost:

- Car hire upgrade: You can upgrade your car hire benefit from the standard Avis group A car
- Credit shortfall cover: If there is a gap between the value of your car and the amount that you still owe according to your credit agreement, Discovery Insure will cover the gap in the event of your car being declared a total loss.

Household contents and/or buildings and portable possessions cover

In addition to the car plan cover options, you can choose from a suite of structured, flexible options for household contents and/or buildings and portable possessions cover. Additional benefits include:

- The plan excess will not apply to your household contents and buildings if the claimed event is due to burglary, fire, lightning, flood, storm water or hail damage. There is no excess applicable for geyser claims.
- Discovery Insure will cover accidental damage including power surge to your household contents should you choose this optional benefit. To get full accidental damage cover it is important to purchase the additional cover
- Discovery Insure will issue you a no-average guarantee certificate if you have used the Discovery Insure Inventory option for your household contents. You will not be charged a fee for the inventory assessment for contents greater than R750 000.
- Your portable possessions are covered for accidental loss or damage anywhere in the world. You can choose to insure general clothing and personal effects as well as to specify items that are not automatically included in this category.
- Add Estimated total loss to enjoy the same cover at reduced rates. This is available where a number of items are specified under a category in the portable possessions section of the policy. While all the items need to be listed with specified values, you can choose to cover only one or more of the items (the most expensive ones) to enjoy a lower premium. Refer to the Plan Guide for more details
- You have access to home security services for up to two nights, following a burglary, and emergency accommodation up to R3000.
- You get help with emergency household repairs; including electrical services, emergency plumbing repairs, emergency locksmith services and security services through HomeAssist. Cover is provided for a maximum of three incidents for each household, which includes a call-out fee and one hour's labour. Refer to the Plan Guide for more information on Discovery Insure's Household Contents, Buildings and Portable Possessions cover.

Optional selected benefits

You can choose to increase your cover for your household contents and/or buildings by adding any of the Optional selected benefits that are available at an additional cost:

- Accidental damage to household contents or buildings: You can choose to cover accidental damage, including a power surge to your buildings or household contents.
- Comprehensive subsidence and landslip: We will cover loss or damage to your household contents and/or buildings that is caused by subsidence or landslip.

2. Drive well and earn great rewards with Vitalitydrive

Vitalitydrive is Discovery Insure's incentive-based programme that gives you valuable rewards for improving your driving. The programme uses DQ-Track, the latest motor vehicle telematics technology, to develop a scientific measure of driver behaviour, the Driver Quotient (or DQ). Vitalitydrive measures the Driver Quotient based on the number of DQ Points earned.

Earn DQ Points and improve your Driver Quotient

You can earn DQ points, by completing certain activities, to improve your Vitalitydrive status.

- Improving your driving. You will earn a driver performance score based on your harsh braking, acceleration and cornering, speed, late night driving and distance travelled. You can use the interactive online tool, DQ Mapper, to see your past trip information and driver records.
- You can earn DQ Points by taking steps to improve your knowledge and awareness with your Vitalitydrive online tools and by completing a PROACTIVE DRIVING COURSE.
- Earn DQ Points by ensuring your vehicle is roadworthy and safe to drive and that your service history is up to date

The more DQ Points you earn, the higher their Driver Quotient – the greater your rewards!

3. Get up to 50% BP fuel spend back and other rewards

Earn up to 50% of your BP fuel spend back

As a Discovery Insure client with Vitalitydrive you can earn up to 50% of your monthly BP fuel spend back. You will receive a percentage of your monthly BP fuel spend back each month based on your DQ Points earned. The percentage fuel reward you can receive also depends on whether you have insured your car and home, or just your car with us and whether you have completed and passed your Tiger Wheel & Tyre Annual MultiPoint check.

	Car insurance	Car and home insurance
Immediate rewards	10%	20%
Rewards with Tiger Wheel & Tyre Annual MultiPoint check completed and passed	25%	50%

- Each DQ Point earned in a month enables you to get rewards on R1 of fuel spend at BP. You will receive rewards on the minimum of your fuel spend and DQ Points earned.
- Home means household contents and/or building insurance of at least R250 000.
- Benefits are available only at BP Fuel outlets.
- The Tiger Wheel & Tyre MultiPoint check will cost you R95 to complete.

Get 10% discount with Tiger Wheel & Tyre

As a Vitalitydrive member you will get 10% off all your purchases at Tiger Wheel & Tyre. All you need to do to get this benefit is show your Vitalitydrive card. This discount is limited to a maximum spend of R5 000 per transaction and R10 000 per month.

Excess Funder Account

Each month we'll allocate up to 10% of your monthly car insurance premium to this account depending on your Vitalitydrive status:

Status	% Premium
Base	0%
Neutral	2.5%
Engaged	5%
Advanced	10%

You can use the available funds in your account to pay for your motor excess for any valid claim above the minimum basic excess.

As this fund grows you can increase your plan excess and immediately receive reduced premiums.

After 3 years you will be able to withdraw up to 50% of the funds available. For every R1 you withdraw, your Excess Funder Account balance will decrease by R2. You can also choose to have your fuel rewards doubled, up to 100%, and paid into your Excess Funder Account (EFA).

Unless you have the Young Adult Plan you will receive this benefit every month if you are a member of Vitalitydrive.

4. Vehicle and family safety on the road

Stolen vehicle tracking provided through DQ-Track and VehicleProtector

Once you've joined Discovery Insure and activated Vitalitydrive, if you choose to install DQ-Track, Discovery Insure's recognised stolen vehicle recovery (SVR) unit, at no additional cost, we will come and install it at a time and place that is convenient to you.

We give you peace of mind that your DQ-Track is always in working condition. Your DQ-Track automatically performs a daily health check that lets us know the device is functioning properly. If any continuous problems or defects are identified, we will SMS you to contact us. We'll then arrange a convenient time and place for you to have your DQ-Track checked, fixed or re-installed if necessary, as quickly as possible.

If your car's battery is disconnected or DQ-Track loses external power, we will alert you to a potential incident of tampering or theft.

Note that services which are reliant on the operation of the DQ-Track can be compromised in the event of it not being fully operational.

DQ-Track can function in conjunction with another tracking device in your car. However, we recommend that you remove any other tracking devices from your car as each device uses the car's battery power.

Using information from your DQ-Track when approving claims

We will use the data from your DQ-Track in the claims process to verify the time and location of an accident. This helps us make sure that no fraudulent claims are approved. We will not use the speed you were driving at or any other information from DQ-Track, at the time of an accident to reject a claim. If you are involved in an accident and want to use data from the DQ-Track to prove your innocence and claim money from a third party, we will help you to do so. Discovery Insure however will not use such information without your written permission.

DQ-Track gives you access to ImpactAlert

ImpactAlert provides immediate medical care when you have an accident. Impact Alert gives you the following benefits:

- Medical assistance after an event where your DQ-Track detects that a severe G-force has been exerted on your vehicle, suggesting a possible impact.
- Dispatch of medical assistance under certain conditions.
- If you are a Discovery Health Medical Scheme member, you will also benefit as the emergency medical services will have access to your health records.

ImpactAlert notifies us when your DQ-Track detects a severe G-force. We monitor your vehicle to determine if it's stationary or if you continue driving normally. If your vehicle stops, we will try to call you on your cellphone. If we can't reach you we will send assistance to the accident scene.

ImpactAlert will work provided that your DQ-Track is working and you are in an area with cellular network coverage.

The FamilyProtector

FamilyProtector provides you with the following benefits:

- You can purchase a panic button at a once of cost. When this button is pressed, we will immediately send out security services to your vehicle location.
- You can access BusinessSupport which enables you to mark your business trips and produce a report for SARS purposes.
- In addition to standard viewing features, satellite images can also be viewed on DQ Mapper.
- The FamilyProtector is available at an additional monthly cost per car.

Emergency assistance

You will receive emergency roadside assistance in the event of a mechanical or electrical breakdown, flat tyre, flat battery or any other roadside related emergency of your insured car, including:

- Towing to the closest place of repair or safekeeping

- Arranging your transport to your home or destination through an accredited transport provider up to a maximum of R750 if it is within a 100-kilometre radius.
- If your location is more than 100 kilometres away from your home or destination, you can choose:
 - One night's accommodation up to a maximum of R1 000, or
 - A taxi service option up to a maximum amount of R750, or
 - A rental car option up to a maximum amount of R500.
- Jump-starting your car – excluding costs of parts, lubricants and other provisions.
- Changing a flat tyre – excluding any costs for the repair of the tyre, parts and wheel balancing and other provisions
- Delivering up to 10 litres of fuel if you run out, up to a maximum of two incidents per year per car.

Travel home safely with NightDriver

The NightDriver benefit gives all Discovery Insure clients with Vitalitydrive access to a network of accredited home drive services. You will receive a discount from 10% - 25% on your monthly subscription fee, on a range of offerings from RoadTrip and SmartGuyz. Your discount will depend on your Vitalitydrive status at the time of billing.

Direction Assist and Trip Monitor

Direction Assist gives you accurate directions by telephone, fax or email when you travel within the borders of South Africa. Trip Monitor gives you a 24-hour helpline that keeps in regular contact with you throughout your journey to ensure you arrive safely at your destination.

5. Young Adult Plan Rewards Fund gives you up to 25% of your car insurance premium back

With our Young Adult plan, young adults aged 18 to 25 receive the information and tips they need to improve their driving. The better they drive, the greater their rewards.

We will deposit 25% of their car insurance premium into a Rewards Fund. We will deposit this money into their Rewards Fund upfront for each six month period. They can also boost the Rewards Fund by up to R200 per month by earning a Vitalitydrive advanced driver status.

Drivers can increase their Rewards Fund each month by driving well	
Base	-R200
Neutral	R0
Engaged	R50
Advanced	R200

But if they drive between 11pm and 4.30am we will deduct R10 per kilometre from the Rewards Fund every month and if excessive driving occurs in those hours their premiums will increase at the end of six months.

Premium adjustment based on night driving	
Monthly average nighttime kilometres	Premium increase
0-50	0%
50-100	10%
100-150	15%
150-200	20%
200+	25%

These premium adjustments are in addition to their annual premium review at plan anniversary and will apply for a period of six months only.

After six months the balance of the Rewards Fund will be made available and we will issue them with a Rewards card (a Visa card) which can be used by the young adult to spend on what they choose at any retail store that accepts a Visa card.

Research has shown that this is the highest risk time to be driving. So to keep our young adults safe on the road; we will incentivise and reward them for not driving at these times. However, we do not want to spoil the fun of not going out, so we have introduced a NightDriver benefit, which will give all our Vitalitydrive clients, including young adult drivers discounted access to a network of reputable late-night home drive services. Young adults who use the NightDriver benefit will not have any money deducted from their Rewards Fund for kilometres travelled in their car by the NightDriver service providers.

6. SmartService hassle-free access to benefits and services

SmartService provides you with a seamless and convenient access to benefits.

DQ-Track installation

We install your DQ-Track at a convenient time and place for you and include the option to use one of our fitment centres. There is no cost associated with the installation.

Household contents inventory assessment

The assessment is done at a convenient time and is available at no cost to you if your household contents valued is more than R750 000.

SmartClaims takes the hassle out of claiming

When you are involved in a car accident you can:

- Call the call centre on 0860 751 751 or Discovery911 on 0860 999 911
- Submit your claim through the Discovery Insure function on Discovery's smartphone app available on BlackBerry® or iPhone.

Get your vehicle repaired

If your car is damaged but still drivable:

1. Call Discovery Insure on 0860 751 751 to start your claims process
2. Drop your car off at your nearest participating Avis branch and pick up your hired car at no cost.
3. Return your hired car to the Avis branch and drive away in your repaired car.

If your car is damaged and not drivable:

1. We will help you arrange towing for your vehicle, and take you to where you need to be.
2. We also arrange your car hire for you at no cost by either delivering your hired car to you or by taking you to your nearest participating Avis branch.
3. Return your hired car to Avis.
4. We will arrange for you to take delivery of your repaired car.

Discovery Insure's FastTrack claims

Building on Discovery's philosophy of providing personalised, hassle free service, Discovery Insure's new FastTrack claims benefit promises that approved claims for all specified electronic portable possessions that have been lost or stolen, will be replaced or reimbursed in cash within 48 hours. If we fail to deliver on our promise, we will waive the excess on your claim. This will initially be available in Pretoria, Johannesburg, Durban and Cape Town and only applies to stand alone portable possessions claims. We hope this will take away the hassle of replacing these important items.

We have careful measures in place to make sure that fraudulent claims are not made, so make sure you follow the correct process when claiming. For example, if you are claiming for your cellphone, you will first need to blacklist your cellphone before we can approve the claim.

To become a Discovery Insure client and activate Vitalitydrive at an additional premium to increase your rewards, you can contact your financial adviser or Discovery Insure on 0860 751 751.