



 **Discovery
Insure**

Motor insurance that
rewards good driving

Get up to 50% of your fuel spend back every month

As soon as you join Discovery Insure's driver behaviour programme, Vitalitydrive, you qualify for immediate rewards. The rewards percentage you receive depends on the cover you have with us, and whether your vehicle has passed our Tiger Wheel & Tyre Annual Multipoint check. Your next step is to drive well and earn Driver Quotient (DQ) Points. You can earn additional DQ Points by improving your driving knowledge and awareness. The more DQ Points you earn, the higher your Vitalitydrive status, the more rewards you'll get.

Two simple steps to start earning your fuel rewards:

- 01** | You can start earning fuel rewards once your Vitalitydrive membership is active. Activate your Vitalitydrive card on www.discovery.co.za. To earn rewards on your Gautrain, you need to link your Gautrain Gold card on www.discovery.co.za.
- 02** | When you fill up at a participating BP and Shell service station, give your Vitalitydrive card to the petrol attendant and ask them to swipe your Vitalitydrive card when you make your payment for the fuel purchase.

Your monthly fuel rewards are based on your fuel and Gautrain spend and the number of DQ Points you earn. Each DQ Point you earn entitles you to get rewards on R1 of fuel spend at participating BP and Shell Service stations and money loaded on your Gautrain Gold card for the month.

You can find replacement Vitalitydrive cards at your nearest Glasfit branch.

Your immediate rewards:

When activating Vitalitydrive, you qualify for immediate fuel rewards, based on your fuel and Gautrain spend. To maximise your fuel rewards percentage to up to 50%, you need to:

- 01** | Insure your household contents and/or building with your car or motorcycle on your Discovery Insure Plan for at least R250 000.
- 02** | Take your motor vehicle to Tiger Wheel & Tyre and pass an Annual MultiPoint check.

Based on your DQ Points earned, you will get a percentage of your BP and Shell fuel and Gautrain spend back each month.

	Essential Plan car insurance	Essential Plan car and home insurance	Classic and Executive Plan car insurance only	Classic and Executive Plan car and home insurance	Motorcycle and home insurance
Immediate rewards	Up to 5%	Up to 10%	Up to 10%	Up to 20%	Up to 10%
Rewards for passing a Tiger Wheel & Tyre Annual MultiPoint check	Up to 12.5%	Up to 25%	Up to 25%	Up to 50%	Up to 25%

Note: To qualify for the higher fuel rewards percentage, you need to insure your household contents and/or building for a minimum of R250 000. You need to pass a Tiger Wheel & Tyre Annual MultiPoint check every 12 months at a cost of R95 if you want to continue to earn the maximum fuel rewards.

How your fuel rewards are calculated

You earn 50% back on either your fuel spend or DQ Points, whichever is the lowest amount.

If you earn 600 DQ Points in the month, and spend more than R600 on fuel at BP or Shell and on the Gautrain that month, your rewards will be limited to your DQ Points.

For example:

- You insure your car and your home on your Classic Plan, and pass a Tiger Wheel & Tyre Annual MultiPoint check
- You earn 600 DQ Points and spend more than R600 on fuel and on the Gautrain
- Your fuel reward will be R300 (50% x 600).

If you earn 600 DQ Points in the month, and spend R400 on fuel at BP or Shell and on the Gautrain that month, your rewards will be based on your actual fuel spend.

For example:

- You insure your car and your home on your Classic Plan, and pass a Tiger Wheel & Tyre Annual MultiPoint check
- You earn 600 DQ Points and spend R400 on fuel and on the Gautrain
- Your fuel reward will be R200 (50% x R400).

When do you receive your fuel rewards

Fuel rewards are calculated and paid to you in the month after the month in which you earned them. For example, your rewards earned on fuel spend in January will be paid in February. We'll send you an SMS each month to tell you how much you have earned.

If you are the Planholder and have more than one primary driver on your Plan, you will be paid the total of all the primary drivers' fuel rewards. Fuel rewards are paid into the premium paying bank account or doubled and paid into your Excess Funder Account. Please refer to the Excess Funder Account brochure for more details.

How to maximise your rewards

Every driver can earn up to 1 600 DQ Points per month. This allows you to earn up to R800 in fuel rewards each month on the Classic and Executive Plans. Essential Plan clients can earn up to R400 in fuel rewards every month.

You can earn DQ Points by driving well and completing certain activities, to improve your driving knowledge, awareness and your car or motorcycle's safety.

The more DQ Points you earn, the higher your Vitalitydrive status. The four Vitalitydrive statuses are Base (up to 299 DQ Points), Neutral (300 to 599 DQ Points), Engaged (600 to 999 DQ Points) and Advanced (1 000 to 1 600 DQ Points). The higher your Vitalitydrive status, the greater your rewards.

You'll earn a monthly Driver performance score based on controlled braking, smooth acceleration, balanced cornering, driving within the speed limit, avoiding late-night driving, distance travelled and cellphone use. Until we have enough information from our DQ-Track on your driving behaviour, we will give you 400 DQ Points a month for your Driver performance score.

You can earn additional DQ Points by choosing a personal driving goal to improve on every quarter and staying claim-free for at least a year with Discovery Insure.

You can also earn DQ Points by taking steps to improve your knowledge and awareness by completing a Discovery Insure driving course. You can also complete our Online driver assessment and regular visual training through EyeGym.

Here's a summary of your DQ Points-earning activities:

	DQ Points-earning activities	Monthly DQ Points
Driver behaviour	Driver performance score	0 to 850
	Personal goals (which you'll select quarterly)	50
	Claim-free years: One	25
	Claim-free years: Two	75
	Claim-free years: Three or more	200
Knowledge and awareness	Online driver assessment	50 for 12 months
	Driving courses	Up to 150 for 24 months
	EyeGym: Primary course	Up to 50 for 12 months
	EyeGym: Advanced course	Up to 100 for 12 months
Vehicle safety	Passing the Tiger Wheel & Tyre Annual MultiPoint check	100 for 12 months
	Service history up-to-date	50 for 12 months
Total		1 600

Other details you need to know

Your Vitalitydrive card is used to record your fuel spend at participating BP or Shell service stations. Only the Vitalitydrive member whose name appears on the card may use it for fuel purchases for the cars for which they are listed as the primary driver.

You no longer qualify for rewards on your fuel and Gautrain spend if your Discovery Insure Plan or Vitalitydrive membership are cancelled. This includes all fuel rewards not yet allocated, and funds accumulated in your Excess Funder Account.