

 **Discovery
Insure**

Motor insurance that
rewards good driving

Discovery Insure Essential Plan

Comprehensive car
and home insurance
with unique rewards
and safety features

- **Up to 25%** of your fuel spend back **every month** for driving well
- **ImpactAlert** 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

Discovery Insure Essential Plan

The Essential Plan gives clients comprehensive vehicle and home insurance. They also get the option to join Vitalitydrive, our unique driver behaviour programme, which rewards clients for driving well and provides state-of-the-art safety features. Our unique service features speed up claims and keep clients informed throughout the entire claims process.

Vehicle cover

No excess

Pay no excess if an accident is caused by an insured third party

Excess flexibility

Choose your own excess to meet your specific needs

Write-off accelerator

Choose to write off your car at a lower damage level

Retail value booster

Choose to get your car's retail value plus 15% back

Optional car hire or Uber

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

Emergency roadside assistance

Including DirectionAssist and TripMonitor

Safety features

ImpactAlert

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

Find my vehicles

Find your vehicles in real time

Weather warnings

Get warnings of imminent bad weather

Vehicle panic button

Get immediate emergency assistance on your phone

Technology to keep you safe



Rewards for driving well

Get up to 25% of your BP and Shell fuel and Gautrain spend back every month for driving well

Excess Funder Account

Double the value of your fuel rewards by paying them into your Excess Funder Account

5 Star Days

Win your fuel spend back when you fill up, by driving perfectly on the day

DriveMe

Drivers aged 18 to 30 get up to 25% back on their Uber spend between 23:00 and 04:30. In addition, all drivers get up to 25% off other drive-me-home services

Tiger Wheel & Tyre

Up to 15% off purchases

EasyPark

Automatic entry and exit at selected shopping centres, with real-time notifications for added security



Fuel rewards for driving well

Active Rewards

Get a coffee, smoothie, car wash or parking voucher every week for 100 kms of event-free driving



Home cover

Excess flexibility

Choose your own excess to meet your specific needs

HomeAssist

Emergency plumbing, electrical and locksmith services

HomeProtector

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 jewellery at your specified provider



Unique service features

Self-approved claims

Submit and self-approve your geyser and vehicle glass claims online or on your smartphone within minutes

ClaimsView

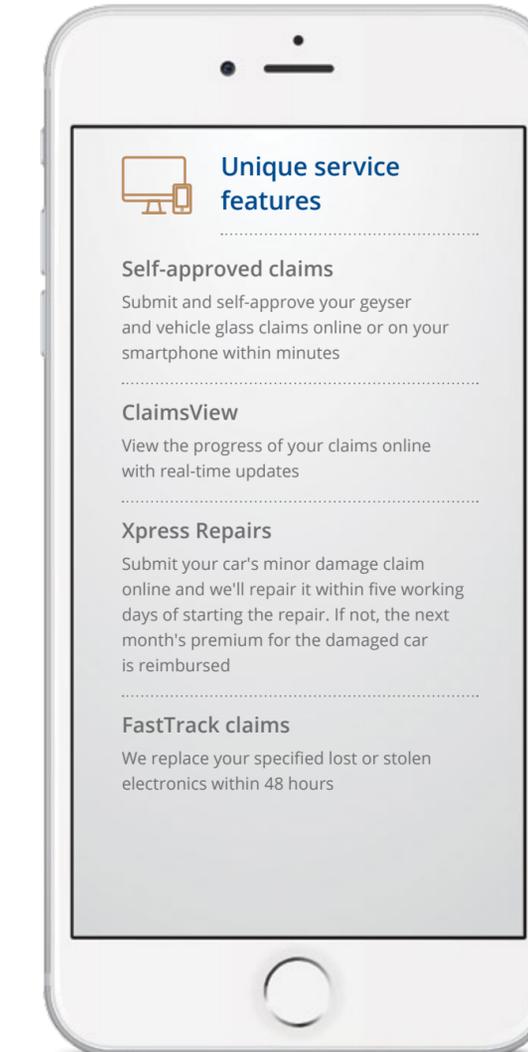
View the progress of your claims online with real-time updates

Xpress Repairs

Submit your car's minor damage claim online and we'll repair it within five working days of starting the repair. If not, the next month's premium for the damaged car is reimbursed

FastTrack claims

We replace your specified lost or stolen electronics within 48 hours



STEP 01 | Get up to 25% of your fuel spend back with Vitalitydrive

- Insure your car comprehensively with at least R250 000 of home cover (household contents, buildings or both).
- Join Vitalitydrive and get a Vitalitydrive card.
- Take your car to Tiger Wheel & Tyre and pass an Annual MultiPoint check.

Your fuel rewards percentage

		Car insurance only	Car and home insurance
Passed Tiger Wheel & Tyre Annual MultiPoint check	✓	12.5%	25%
Failed Tiger Wheel & Tyre Annual MultiPoint check	✗	5%	10%

STEP 02 | Drive well and earn DQ Points - up to 1 600 each month

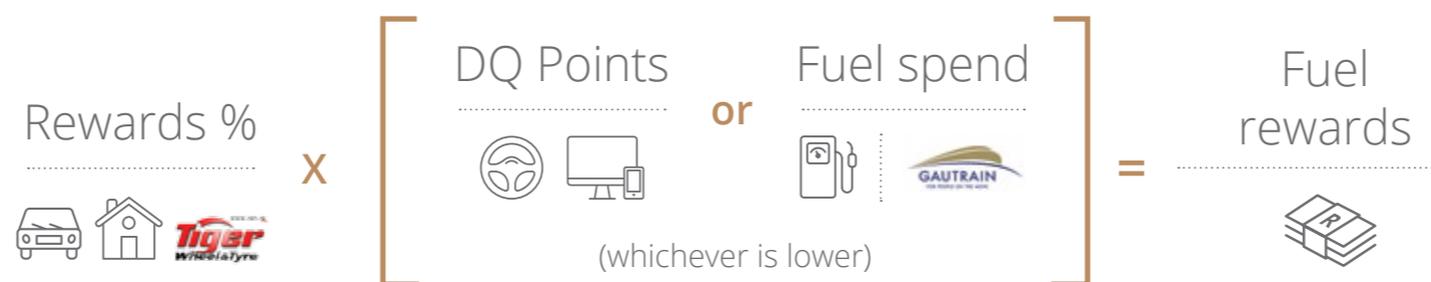
- After installing your DQ-Track, you will get a monthly driver performance score based on your driving behaviour.
- You can earn more DQ Points every month by completing various activities to improve your driving knowledge and awareness, as well as by making sure your car is safe to drive.
- Earn additional DQ Points through personal goals and claim-free years.

Driver behaviour	Up to 1 100 DQ Points
Driver performance score	850
- Acceleration	100
- Braking	100
- Cornering	100
- Speed	150
- Night-time driving	150
- Distance driven	150
- Cellphone use	100
Personal goals	50
Claim-free years	Up to 200

Knowledge and awareness	Up to 350 DQ Points
Online driver assessment	50
Driving courses	Up to 150
EyeGym: Primary course	Up to 50
EyeGym: Advanced course	Up to 100

Vehicle safety	Up to 150 DQ Points
Passing the Tiger Wheel & Tyre Annual MultiPoint check	100
Service history up to date	50

How to maximise your fuel rewards every month by driving well



STEP 03 | Swipe your Vitalitydrive card when you fill up at BP or Shell

Link your Vitalitydrive card on www.discovery.co.za and simply swipe it at any participating fuel station when you fill up.

You can also earn rewards on your Gautrain spend by linking your Gautrain Gold Card on www.discovery.co.za

STEP 04 | Enjoy your monthly fuel rewards

Every month, your fuel rewards will be paid into your bank account.

Example 1

Your rewards percentage: 25%
 Your fuel spend: R1 000
 Your DQ Points: 900
 Fuel rewards: 900 x 25% = R225

Example 2

Your rewards percentage: 25%
 Your fuel spend: R1 000
 Your DQ Points: 1 300
 Fuel rewards: R1 000 x 25% = R250



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