

Discovery Insure Quick Guide

Plan comparison

Key selling features

Please refer to the Plan Guide, Benefit Limit Annexure and Excess Annexure for a comprehensive understanding and explanation of the difference between each plan.

Rewards for driving well	Essential Plan	Classic Plan	Purple Plan
Fuel rewards OR Drive Your Discount	✓	✓	✓
Excess funder account	✓	✓	✓
Active Rewards	✓	✓	✓
5 Star Days (smartphone-enabled DQ-Track only)	✓	✓	✓
Tiger Wheel & Tyre discount	Up to 20%	Up to 20%	Up to 20%
Discounted car seats	Up to 25%	Up to 25%	Up to 25%
Young Adult benefit (only available on the fuel rewards option)	✓	✓	✓
0% anniversary increase for Diamond drivers	✓	✓	✓
Drive Me	25% off with Drive Me partners (Road Trip and Scooter Angels) and 10% off with Uber.	25% off with Drive Me partners (Uber, Road Trip and Scooter Angels).	25% off with Drive Me partners (Uber, Road Trip and Scooter Angels).
Discounted car maintenance and servicing with Bosch	Up to 20%	Up to 20%	Up to 20%
Safety features	Essential Plan	Classic Plan	Purple Plan
Impact Alert	✓	✓	✓
Find my vehicles	✓	✓	✓
Vehicle panic button	✓	✓	✓
Weather warnings	✓	✓	✓
Crowd Search	✓	✓	✓

Vehicle cover	Essential Plan	Classic Plan	Purple Plan
No excess if an accident was caused by an insured third party	✓	✓	✓
No excess in the event of theft-related and weather-related claims	✗	✓	✓
Excess flexibility	✓	✓	✓
Write-off accelerator	Optional	Optional	Optional
Retail value booster	Optional	Optional	Optional
Car hire for up to 30 days, including optional Uber benefits	Optional	✓	✓
Emergency roadside assistance including Direction Assist and Trip Monitor	✓	✓	✓
Multi-vehicle benefit	✗	✗	Optional
Retail value for keys, locks and remote controls	✓	✓	✓
Replacement value of new car of similar make and model if the car is less than 24-months old from the date of first registration	✗	✗	✓
Building cover	Essential Plan	Classic Plan	Purple Plan
No excess in the event of weather-related claims	✗	✓	✓
Excess flexibility	✓	✓	✓
Home Assist	✓	✓	✓
Home Protector	✓	✓	✓
Household contents cover	Essential Plan	Classic Plan	Purple Plan
No excess in the event of theft (forced entry) and weather-related claims	✗	✓	✓
Excess flexibility	✓	✓	✓
Home Assist	✓	✓	✓
Home Protector	✓	✓	✓
No-average guarantee	✓	✓	✓
Online Vault	✓	✓	✓
All risk cover	✗	✗	✓
Portable possessions cover	Essential Plan	Classic Plan	Purple Plan
Excess flexibility	✓	✓	✓
Online Vault	✓	✓	✓
Estimated maximum loss	✓	✓	✓
My Jeweller	✓	✓	✓
Flexible portable possessions cover	✗	✗	✓
Unique service features	Essential Plan	Classic Plan	Purple Plan
Auto Claims	✓	✓	✓
Claims View	✓	✓	✓
Fast Track claims	✓	✓	✓
Personalised service	✗	✗	✓
Xpress Repairs	✓	✓	✓
Instant Cover	✓	✓	✓
Screen protector benefit	✓	✓	✓
Cellphone upgrade benefit	✗	✗	✓
Legal support benefit	✓	✓	✓

Optional benefits

Clients have the flexibility to choose added benefits according to their unique circumstances because of the comprehensive insurance offered by Discovery Insure. These optional benefits are available in five sections of cover: vehicles, household contents, buildings, portable possessions and personal liability cover.

You can access the detailed [Optional benefits](#) document here.

Below is a summary of the different optional benefits available for each plan type.

Discovery Insure's optional benefits, available to all clients at an additional monthly premium

The Vitality Drive programme			
The Vitality Drive programme is an optional benefit on the Purple, Classic and Essential Plans. Once the Vitality Drive programme is selected, these clients can choose to install a DQ-Track, which measures and provides feedback on driving behaviour.			
Two DQ-Track options are available for every car on the Classic, Purple and Essential Plans:			
<ul style="list-style-type: none"> Smartphone-enabled DQ-Track, which offers the latest telematics technology with immediate driver behaviour feedback Standalone DQ-Track for clients without a compatible smartphone, which includes stolen vehicle tracking and recovery at an additional cost of R80 a month (increasing to R85 in April 2019) 			
Young Adult benefit for drivers younger than 26 years (only available on the fuel rewards option)		Young adults will have their Rewards Fund balances (25% of their car insurance premium plus up to R200 a month based on driving behaviour) paid into their specified bank account at the end of the six-month cycle in addition to receiving monthly fuel rewards.	
Vitality Drive programme premium			
	Essential Plan	Classic Plan	Purple Plan
	R58 for each primary driver a month (increasing to R63 in April 2019)	R75 for each primary driver a month (increasing to R80 in April 2019)	R75 for each primary driver a month (increasing to R80 in April 2019)
Excess flexibility			
	Clients have complete flexibility in choosing an excess that meets their needs, including a R0 excess.		
Vehicles			
	Essential Plan	Classic Plan	Purple Plan
	Car hire for up to 30 days, including optional Uber benefits		
	Car hire for up to 60 days, including optional Uber benefits	Car hire for up to 60 days, including optional Uber benefits	Car hire for up to 60 days, including optional Uber benefits
	Car hire, car type upgrade	Car hire, car type upgrade	Car hire, car type upgrade
	Credit shortfall of up to R150 000	Credit shortfall of up to R250 000	Credit shortfall of up to R250 000
	Write-off accelerator at 40% or 50%	Write-off accelerator at 40% or 50%	Write-off accelerator at 40% or 50%
	Retail value booster	Retail value booster	Retail value booster
Household contents			
	Additional accidental damage cover, up to 10% of the sum insured	Additional accidental damage cover, up to 20% or up to 100% of the sum insured.	
	60 days' unoccupied cover	60 days' unoccupied cover	60 days' unoccupied cover
	Additional goods in the open cover, up to R100 000	Additional goods in the open cover, up to R100 000	Additional goods in the open cover, up to R100 000
	Comprehensive subsidence and landslip cover	Comprehensive subsidence and landslip cover	Comprehensive subsidence and landslip cover

	Essential Plan	Classic Plan	Purple Plan
Buildings	60 days' unoccupied cover	60 days' unoccupied cover	60 days' unoccupied cover
	Comprehensive subsidence and landslip cover	Comprehensive subsidence and landslip cover	Comprehensive subsidence and landslip cover
	Pipes and water heating systems wear and tear cover	Pipes and water heating systems wear and tear cover	
Portable possessions	General clothing and personal effects	General clothing and personal effects	General clothing and personal effects up to R150 000 per item, pair or set
	Specified items cover	Specified items cover	Specified items cover
	My Jeweller for specified jewellery	My Jeweller for specified jewellery	My Jeweller for specified jewellery
			Safe deposit box extender
Personal liability	Option to buy up to R20 million	Option to buy up to R50 million	