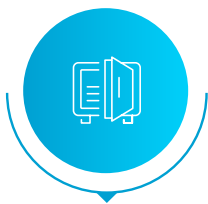


# GET REWARDED FOR GOOD DRIVING

with Discovery Insure's Young Adult benefit



## HOW DOES IT WORK

If you're a Discovery Insure client, younger than 25, with comprehensive car insurance who has activated Vitality Drive you can enjoy the Young Adult benefit. It's available on the Classic, Essential and Purple Plans.

The Young Adult benefit provides you with a combination of benefits and tools that will help you become a good driver.

We'll measure your driving using a telematics device, to develop a scientific measure of how well you drive.

We'll provide you and your Planholder (if it's not you) with regular feedback on your driving behaviour. This will help you see which areas of your driving you need to improve. Using the feedback and services we provide you with, you will be able to improve your driving, increase your rewards and have proof that you are, in fact, a responsible driver!

*Discovery Insure is committed to creating a nation of great drivers, and that includes our young adults. If you are younger than 25, our Young Adult benefit rewards you by giving you a percentage of your premiums back for being a good driver, in addition to your monthly fuel cash back. Your rewards will be paid into a Rewards Fund, payable to you in cash every six months.*

## HOW TO EARN GREAT REWARDS

Being a great driver means you can earn great rewards. As a Vitality Drive member, you can get up to 50% of your bp and Shell fuel and Gautrain spend back each month, and other rewards. You also get a Rewards Fund into which we allocate 25% of your car premiums every six months. This fund is added to or reduced based on how well you drive.

Once you have activated your Young Adult benefit, we'll deposit 25% of your car insurance premiums into your Rewards Fund upfront every six-months (the initial premium at the start of each six-month period 25% x6). After six months, the balance of your Rewards Fund will be deposited into your chosen bank account.

If you drive well, you can boost your Rewards Fund as follows:

Vitality Drive status	Classic and Purple Plans	Essential Plan
Blue	-R200	-R100
Bronze	R0	R0
Silver	R50	R25
Gold		
Diamond	R200	R100

## How to maximise your rewards

Every Discovery Insure driver can earn up to 3,000 Vitality Drive Points per month. This allows you to earn up to R1,500 in fuel cash back each month. Essential Plan clients can earn up to R750 in fuel cash back every month. The five Vitality Drive statuses are Blue (up to 799 Vitality Drive Points), Bronze (800 to 1,599 Vitality Drive Points), Silver (1,600 to 2,199 Vitality Drive Points), Gold (2,200 to 2,499 Vitality Drive Points) and Diamond (over 2,500 Vitality Drive Points). The higher your Vitality Drive status, the greater your rewards.

You'll earn a monthly driver performance score based on your braking, acceleration and cornering, speeding, late-night driving and distance travelled.

To earn these Vitality Drive Points, you need to install a Vitality Drive Sensor, our telematics device. Simply visit your nearest [Tiger Wheel & Tyre](#) branch or Discovery Drive Centre to install your sensor as soon as your Plan is activated.

In the first month, you will be assigned a Silver status with 1,600 Vitality Drive points until you complete a month of driving with us and we have enough information from our DQ Track technology on your driving behaviour.

You need to take your vehicle to Tiger Wheel & Tyre or your nearest Discovery Drive Centre for an Annual MultiPoint check to make sure it's safer to drive. You'll earn 300 Vitality Drive Points for passing the Annual MultiPoint check. You can earn additional Vitality Drive Points by staying claim free for at least a year with Discovery Insure.

The more Vitality Drive Points you earn, the higher your Vitality Drive status.

## How to earn Vitality Drive Points

### DRIVING BEHAVIOUR

Up to **2,700 points**



Driving Profile	Up to <b>1,800 points</b>
Distance points	Up to <b>300 points</b>
Night-time driving points	Up to <b>300 points</b>
Claim-free years	Up to <b>300 points</b>

### VEHICLE SAFETY

Up to **300 points**



Passing the Annual MultiPoint check	<b>300 points</b>
-------------------------------------	-------------------

## How to protect your Rewards Fund

You may have a premium adjustment at the end of every six months based on your kilometres of night-time driving over the previous six-month period. The likelihood of having an accident at night is 10 times higher than when driving during the day so keep yourself safe and protect your Rewards Fund by making use of our DriveMe benefit. When you use our DriveMe benefit, we will not deduct the R10 per kilometre for those trips from your Rewards Fund for driving late at night.

Monthly average night-time kilometres	Premium increase
0 to 50 km	0%
51 to 100 km	10%
101 to 150 km	15%
151 to 200 km	20%
201 and more km	25%

### Please note:

If you have a negative Rewards Fund balance at the end of a six-month period, the value of your Rewards Fund will be set to zero and you will start the next six month cycle with a zero balance.

## DRIVE ME FOR YOUNG ADULT DRIVERS

With Discovery Insure, you have access to discounted, safe travel options at any time of the day with our Drive Me partners – Uber and Road Trip, available in Johannesburg, Pretoria, Cape Town and Durban. Our partner, Scooter Angels, is available in Bloemfontein, Cape Town, Durban, East London, George, Johannesburg, Nelspruit, Pietermaritzburg, Port Elizabeth and Pretoria.

### Using Uber

Uber is a convenient, inexpensive and safe ride-on-demand service that uses a smartphone application to connect you to a private driver who will pick you up from a location and drive you to your destination.

Purple and Classic Plan clients get 25% off trips, limited to 15 trips a month and a maximum discount of R50 a trip, giving you a maximum discount of R750 a month.

Essential Plan clients receive 10% off trips, limited to 15 trips a month and a maximum discount of R30 a trip, giving you a maximum discount of R450 a month.

The service ensures you reach your destination safely and gives you peace of mind by giving you details of your driver and the vehicle they will be travelling in before your pick up. Download the app on your iPhone, Android, Windows Phone or BlackBerry® 7 smartphone to start using this service. If you don't have one of these devices, you can access Uber on their mobile site, [m.uber.com](http://m.uber.com). For details of how to activate the benefit, [click here](#).

### Using Road Trip

Road Trip is a take-me-home service where you and your car will be fetched from your location and driven home safely.

You will pay a discounted monthly membership fee with Road Trip. In addition, you get up to 25% discount on all trips, up to a maximum spend of R1,000 per month. You will be charged at a maximum rate of R14.80 per km for your trips.



## Using Scooter Angels

Scooter Angels is a take-me-home service where you and your car will be fetched from your location and driven safely to your home. You will pay a discounted monthly membership fee with Scooter Angels. You also get a 25% discount on all trips, up to a maximum spend of R1,000 each month. You will be charged at a rate of R15 for every km for your trips.

If you use the Drive Me benefit, you will not have any money deducted from your Rewards Fund for kilometres travelled in your car by the Drive Me service providers.

### Other things you need to know:

- You need to have an active Vitality Drive membership.
- For assistance, call Scooter Angels on 087 233 8787 or visit [www.scooterangels.co.za](http://www.scooterangels.co.za)
- Discovery Insure is not responsible for any loss, damage or harm that may arise as a result of the use of any aspect of the Scooter Angels service and its contracted drivers.

## We may adjust your premium if you consistently drive late at night

You may have a premium adjustment at the end of every six months, based on your kilometres of night-time driving over the previous six-month period:

Monthly average night-time kilometres	Premium increase
0 – 50	0%
51 – 100	10%
101 – 150	15%
151 – 200	20%
201+	25%

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

## WHAT ELSE YOU NEED TO KNOW ABOUT THE YOUNG ADULT BENEFIT

You can opt into or out of the Young Adult benefit at any stage, on a monthly basis, by contacting us on 0860 751 751 or emailing [insureinfo@discovery.co.za](mailto:insureinfo@discovery.co.za).

When opting out or leaving Discovery Insure, the balance of your Rewards Fund, that you have not yet used, will be lost.

You will no longer qualify for the Young Adult benefit at the first plan anniversary after you turn 25.

If you would like to join the Young Adult benefit, please speak to your financial adviser or call the Discovery Insure call centre on 0860 751 751.