



GET REWARDED FOR GOOD DRIVING WITH DISCOVERY INSURE'S YOUNG ADULT BENEFIT

Discovery Insure is committed to creating a nation of great drivers and that includes our young adults. If you are younger than 26, 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 rewards. Your rewards will be paid into a Rewards Fund, and you will receive a Rewards Card which you can use to spend it.

1 How does IT WORK?

If you're a Discovery Insure client with comprehensive car or motorcycle insurance who has activated Vitalitydrive and are younger than 26 years old, you can enjoy the Young Adult benefit. It's available on the Classic, Executive and Essential 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 with DQ-Track, the latest telematics technology, 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 Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel and Gautrain spend limits, terms and conditions apply. Go to www.discovery.co.za for more details or call 0860 751 751.

Your information is shared with us by our contracted third parties for the purposes of providing you with the benefits and rewards you are entitled to. Neither Discovery Insure nor any entity in the Discovery Group of Companies is responsible for the information processed or any loss of your data.

Vitalitydrive

2 How to earn GREAT REWARDS

Being a good driver means you can earn great rewards. As a Vitalitydrive member, you'll receive up to 50% of your BP 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.

THE REWARDS FUND

Once you have activated your Young Adult benefit, we'll deposit 25% of your motor vehicle insurance premiums into your Rewards Fund upfront every six months (the initial premium at the start of each six month period x25% x6). You will be issued with a Rewards Card which is a Visa accredited card that can be used in any store that accepts Visa. After six months the balance of your Rewards Fund will become available to you on your Rewards Card for you to spend.

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

Boost your Rewards Fund		
Vitalitydrive status	Classic and Executive Plans	Essential Plan
Base	-R200	-R100
Neutral	R0	R0
Engaged	R50	R25
Advanced	R200	R100

HOW TO PROTECT YOUR REWARDS FUND

At the end of every month your Rewards Fund will be reduced according to your night-time driving kilometres. R10 will be deducted for every kilometre you drive between 23:00 and 04:30. 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.

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.

HOW TO MAXIMISE YOUR REWARDS

Every Discovery Insure driver can earn up to 1 600 DQ Points per month. This allows you to earn up to R800 in fuel rewards each month. 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 and 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 – 1 600 DQ Points). The higher your Vitalitydrive status, the greater your rewards.

You'll earn a monthly Driver performance score based on your harsh braking, acceleration and cornering, speeding, late night driving, distance traveled and cellphone use. Until we have sufficient 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 driving knowledge and awareness by completing a Discovery Insure driving course. You can also complete our Online driver assessment and regular visual training through EyeGym.

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

Earning DQ Points	Opportunities	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

3 DriveMe FOR YOUNG ADULT DRIVERS

With Discovery Insure, you have access to discounted, safe travel options at any time of the day with our three DriveMe partners – Uber, Road Trip and Smart Guyz, available in Johannesburg, Pretoria, Cape Town and Durban.

USING UBER

Uber is a smartphone application that connects you to a private driver at the touch of a button. You get 25% off your Uber trips, subject to a total discount of R250 per month. Newly registered Uber users receive their first trip free, up to a R250 limit.

It's really easy to use Uber. You need to download the app on your iPhone, Android, Windows Phone or BlackBerry® 7 smartphone. If you don't have one of these devices, you can access Uber on their mobi site, m.uber.com. For details of how to activate the benefit, visit www.discovery.co.za.

The Uber app has several useful features. It can find your location via GPS, show you approximately how far away the closest driver is and you can select your desired car option. With Uber, all pickups are made on demand and drivers arrive within minutes, so there's no need to schedule a ride in advance. You're also able to rate your driver. You can use Uber 24 hours a day, 365 days a year. Just open the app when you're ready to ride and it will connect you to a driver nearby.

USING ROAD TRIP AND SMART GUYZ

By using either Road Trip or Smart Guyz to get home safely after a big night out, you can avoid more than an unpleasant hangover.

Road Trip and Smart Guyz offer a range of 12-month subscription options to suit your needs. You'll be charged a monthly fee and will receive a discount off this fee, based on your current Vitalitydrive status:

Vitalitydrive status	Percentage discount
Base	10%
Neutral	15%
Engaged	20%
Advanced	25%

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If you do not want to take out a subscription you can still use Smart Guyz at any time and pay a flat fee of R130. The first 10km will be free, after which the normal fee per kilometre will apply. If you use the DriveMe benefit you will not have any money deducted from your Rewards Fund for kilometres travelled in your car by the DriveMe service providers.

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%
50 – 100	10%
100 – 150	15%
150 – 200	20%
200+	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.

4 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.

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

When you turn 26, you can stay on the Young Adult benefit until the end of your current six month rewards cycle. After this, your Plan option will change to the Discovery Insure Classic Plan.

If you would like to join the Young Adult benefit, please speak to your financial adviser or contact us on 0860 751 751.

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