

HOW TO EARN
UP TO

50%

FUEL CASH BACK EACH MONTH



There are three easy steps to start earning fuel cash back

01

INSTALL A VITALITY DRIVE TELEMATICS DEVICE

Install a Vitality Drive telematics device in order for us to measure your driving behaviour and for you to start earning Vitality Drive points. If you have a compatible smartphone, you can install the Vitality Drive Sensor or the Crowd Search Sensor by visiting the Discovery Drive Centre or Tiger Wheel & Tyre branch and downloading the Discovery Insure app. You need to link your Discovery Insure app to your sensor so that we can measure your driving behaviour. For a list of compatible smartphones, [click here](#).

If you do not have a compatible smartphone, you will need to install the standalone DQ-Track. To do this, you can book an appointment in the app or on www.discovery.co.za

02

LINK YOUR VITALITY DRIVE CARD

Link your Vitality Drive and Gautrain cards to your plan on the Discovery app or on www.discovery.co.za

03

SWIPE YOUR VITALITY DRIVE CARD

Swipe your Vitality Drive card when you fill up at a participating bp or Shell service station. You can also earn cash back on your Gautrain spend when you use your linked Gautrain card.



How to maximise your fuel cash back every month

01

MAXIMISE YOUR VITALITY DRIVE POINTS

Your monthly fuel cash back is directly linked to your Vitality Drive status, so the better you drive, the more Vitality Drive points you earn, the higher your status.

You can earn up to 3,000 Vitality Drive points every month and, with up to 50% back on your fuel spend, you can get a maximum of R1,500 back every month. You can earn Vitality Drive points for driving well, improving your driver behaviour and by making sure your vehicle is safe to drive.

MAXIMISING YOUR DRIVING PROFILE BY DRIVING WELL EVERY DAY

60 Drive points are allocated to you at the start of each day



Maintain your daily Drive points balance by driving well every day:

- Accelerating smoothly
- Braking smoothly
- Cornering smoothly
- Driving within the speed limit
- Not using your cellphone while driving

Your daily Drive points will bank towards your monthly Driving Profile, up to 1,800 points a month

X
=
UP TO 1,800
 60 Drive points allocated per day Driving behaviour over 30 days Vitality Drive points

HARSH DRIVING EVENTS WILL REDUCE YOUR DAILY DRIVE POINTS BALANCE, BASED ON THE TYPE AND SEVERITY OF THE DRIVING EVENT.

Driving Profile	Up to 1,800 points
Distance points	Up to 300 points
Night-time driving points	Up to 300 points
Claim-free years	Up to 300 points
Annual MultiPoint check	Up to 300 points
Total	3,000 points

02

GET TO THE HIGHEST VITALITY DRIVE STATUS PERCENTAGE


You can increase your cash back percentage by adding home insurance (household contents, buildings or both) to the value of at least R300,000 to your plan and by driving well to earn more Vitality Drive points.

Your Vitality Drive status percentage will be determined as follows:

VITALITY DRIVE STATUS	VITALITY DRIVE POINTS	ESSENTIAL PLAN		PURPLE AND CLASSIC PLANS	
		VITALITY DRIVE STATUS %		VITALITY DRIVE STATUS %	
		CAR INSURANCE	CAR & HOME	CAR INSURANCE	CAR & HOME
Blue	0- 799	1.25%	2.5%	2.5%	5%
Bronze	800 to 1,599	2.5%	5%	5%	10%
Silver	1,600 to 2,199	5%	10%	10%	20%
Gold	2,200 to 2,499	8.75%	17.5%	17.5%	35%
Diamond	2,500 to 3,000	12.5%	25%	25%	50%

How to maximise your fuel cash back every month


Your fuel cash back is calculated using your previous month's Vitality Drive status and total Vitality Drive points as follows:



Vitality Drive status % for the previous month

X




The lower of



Vitality Drive points earned in the previous month

OR


Total fuel spend in the current month



=

FUEL CASH BACK

Cash back | Discovery Miles | IFA



FOR EXAMPLE:

50%
for achieving Diamond status
in the previous month

X

The lower of

2,550
Vitality Drive points earned in January

OR

R2,600
spend on fuel during February

=

R1,275 paid out at the end of February
= 50% x min (2,550 ; 2,600)

20%
For achieving Silver status
in the previous month

X

The lower of

1,600
Vitality Drive points earned in June

OR

R1,500
spend on fuel during July

=

R300 paid out at the end of July
= 20% x min (1,600 ; 1,500)

Your fuel cash back cannot be more than your vehicle premium (excluding VAT).

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