



ESSENTIAL PLAN

*Comprehensive car and home insurance with
unique driving rewards and safety features*

The Essential Plan gives you comprehensive vehicle and home insurance. The Vitality Drive programme rewards you for driving well and provides state-of-the-art safety features.

Our unique service features speed up the claims process, keep you informed throughout and enable you to actively manage your plan.

- **Get up to 25%**
of your fuel spend back **every month** for driving well.
- **Impact Alert**
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.
- **Get up to 20% off Uber trips**
between 6pm and 6am every day.



Comprehensive, market-leading mechanical breakdown and electrical failure cover for 36 critical vehicle components, including:

- Peace of mind ensured by unlimited vehicle part cover and a flat excess
- Embedded wear-and-tear cover for insured components
- One simple product with a personalised premium to reflect your own risk
- Unique Vitality Drive car servicing discounts to reward you for driving well.

In the event of an accident being caused by an insured third party.

Choose your own excess to meet your needs.

Choose to write your car off at a lower damage level.

* Optional benefit

Choose to get an additional 15% or 25% when your car is stolen or written off.

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

Including Direction Assist and Trip Monitor.

With Discovery Insure's Scratch and Dent product, you get cover for minor damage to your vehicle's body and mag wheels, such as chips, dents and scratches.

Our unique product offers you the following:

- Cover of up to R5,000 for chips, dents, scratches and damage caused by tar, hail and other perils
- Up to 25% cover boost based on your Vitality Drive status
- No impact on your claim-free status if you claim under Scratch and Dent
- A simple, flat excess of R500
- A premium that is based on your risk profile.

EXCESS FLEXIBILITY

Choose your own excess to meet your specific needs.

HOME ASSIST

Emergency plumbing, electrical and locksmith services.

HOME PROTECTOR

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 specified jewellery at your preferred provider.

* Optional benefit



Unique service features

CLAIMS VIEW

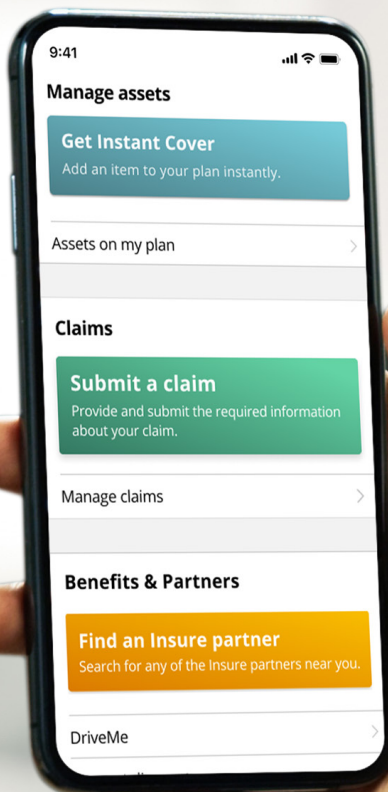
View the progress of your claims online with real-time updates.

FAST TRACK CLAIMS

We process your specified lost or stolen cellphone claims within 48 hours.

AUTO CLAIMS

Submit your geyser, vehicle glass, cellphone, and electronic equipment claims to our automated claims agent online or on your smartphone to have your claims approved within minutes.



LEGAL SUPPORT BENEFIT

Get affordable online or telephonic access to an array of top-quality legal support services.

INSTANT COVER

Add new vehicles and portable possessions to your plan instantly and easily on your smartphone.

XPRESS REPAIRS

Submit your car's minor damage claim on our website or on your smartphone and we'll repair it within five working days of starting the repair. If not, the next month's premium for the damaged car will be reimbursed.

Vitality Drive is Discovery Insure's unique driver behaviour programme that rewards you for driving well

Get up to **25%**, with a maximum of **R750**, of your bp and Shell fuel spend and Gautrain spend back every month for driving well.



Double the value of your fuel cash back by paying it into your Insure Funder Account.

Use your Insure Funder Account to:

- Build up funds to cover your vehicle excess in the event of a claim.
- Fund any car or car hire claim excess.
- Fund up to **100%** of your tyre spend at Tiger Wheel & Tyre.
- Fund up to **100%** of your vehicle servicing costs at Bosch.



VITALITY ACTIVE REWARDS

When you achieve your drive goal, you will earn a **play on the Vitality Active Rewards gameboard** where you will be able to flip a tile to reveal Discovery Miles. You can spend your Discovery Miles on coffees, smoothies, meals, and entertainment - or save them for higher value rewards like shopping, travel and holiday vouchers.

If you earn Diamond Vitality Drive status a set number of times in a year and are claim-free, you qualify for a **0% renewal increase** on your comprehensive car insurance premium.



Boost your vehicle's resale value by **up to 15%** when you sell or trade in your vehicle at a Motus dealership or Weelee.



Up to 50% discount on a wide range of child car seats from Toys R Us and Born Fabulous every year.



Up to 20% off tyre purchases at Tiger Wheel & Tyre.



Up to 20% discount on your car service and maintenance costs at Bosch.



Up to 20% off Uber trips and **up to 50% off** other drive-me-home services, between 6pm and 6am every day.

Safety features

When you install a Vitality Drive Sensor in your insured vehicle, you will benefit from a range of state-of-the-art safety features.



IMPACT ALERT

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



VEHICLE PANIC BUTTON

Get immediate emergency assistance through your phone.



FIND MY VEHICLES

Find your vehicles in real time.



WEATHER WARNINGS

Get warnings of imminent bad weather*

**Weather information is provided by South African Weather Services.*



YOU ALSO GET ADDITIONAL SAFETY FEATURES WITH THE CROWD SEARCH SENSOR:

■ Enhanced stolen-vehicle recovery

In the event of theft of your vehicle, contact our call centre to initiate the recovery services. The device in your vehicle will connect to our wireless network to alert Discovery Insure of the vehicle's location, facilitating its recovery.

■ Motion Alert

Identifies when the primary driver's phone is not in the vehicle at the time the vehicle is moving, alerting you to possible theft.

Follow these simple steps to start earning up to 25% of your fuel spend back:



Install your Vitality Drive Sensor at your nearest Tiger Wheel & Tyre or at the Discovery Drive Centre and download the Discovery Insure app to start measuring your driving behaviour.



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



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



You can earn Vitality Drive points for driving well, improving your driver behaviour and by making sure your vehicles are safe to drive.

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



X



2

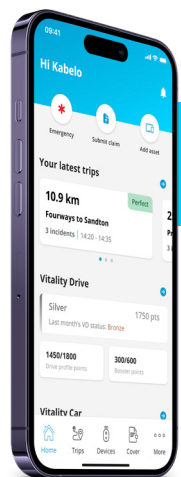
UP TO
1,800

Vitality Drive points

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

Vitality Car Rating

In addition to being rewarded for driving well, you can now be rewarded for keeping your vehicle in good condition. With Vitality Drive, you can boost your vehicle's resale value by up to 15% when you sell or trade in your vehicle at a Motus dealership or Weelee.



You can request your Vitality Car Rating certificate by contacting us.



The Vitality Car Rating certificate can be used at a dealership in our network to unlock a boost to the vehicle's resale value.



HOW WE CALCULATE YOUR VITALITY CAR RATING

Vehicles on Vitality Drive will be given a score out of 1,000 based on the vehicle's claims history and how it is driven.

Category	Points
Claims history	500
Acceleration	100
Braking	100
Speeding	100
Cornering	100
Open-road driving	100
Total score	1,000

Based on their score, vehicles will get a rating out of 5. This rating is an indication of the vehicle condition.

Vitality Car Score	Vitality Car Rating	Boost
901 - 1,000	★★★★★	15%
801 - 900	★★★★☆	10%
701 - 800	★★★☆☆	7.5%
601 - 700	★★★☆☆	5%
501 - 600	★★★☆☆	2.5%
0 - 500	★★★☆☆	2%

This brochure is a summary

of the benefits offered by Discovery
for car and home insurance. Speak to
your financial adviser about the full
range of Discovery Insure products
or visit

Discovery Insure Ltd is a licenced non-life insurer and an authorised financial services provider. Registration number 2009/011882/06. Product rules, terms and conditions apply. Full product details including limitations can be found on our website, www.discovery.co.za or you can call 0860 751 751.