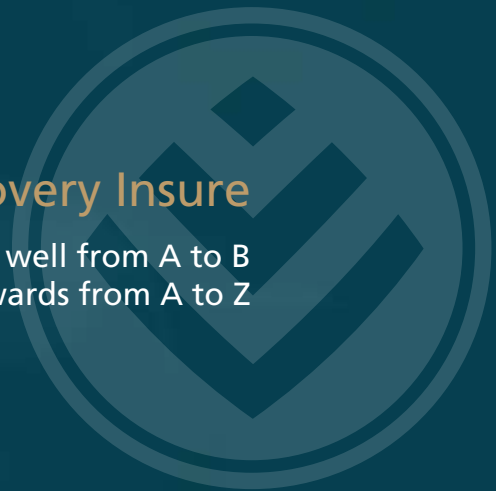




INSURE

Discovery Insure

Drive well from A to B
Get rewards from A to Z



Welcome to Discovery Insure

Discovery's approach to insurance is characterised by creating products in which our clients become fully engaged and which bring about a positive change in their behaviour.

Through its incentive-based driver programme, *VitalityDrive™*, Discovery Insure encourages you to improve your driving. It rewards you for good driving, ensuring your vehicle is roadworthy and making sure you adhere to driving safety standards. Discovery Insure also provides a set of tools and services to protect you and your family on the road.

A graphic of a house with a white roof and a dark blue base. The word 'INSURE' is written in large, white, sans-serif capital letters across the front of the house. The 'IN' is on the upper part and 'SURE' is on the lower part. To the left of the house, there is a white horizontal line that ends in a downward-pointing arrow with a series of vertical bars of varying heights, resembling a bar chart or a signal strength indicator.





IN
SURE

With **Discovery Insure** and **ValidityDrive™**, if you drive well from A to B, you **get rewards** from A to Z

Summary of Discovery Insure and ValidityDrive™ benefits

Build your Discovery Insure product in three easy steps

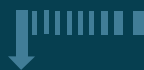
<p>STEP</p>	<p>Ensure you are protected with Discovery Insure's Comprehensive motor insurance</p>			
<p>01</p>	 <p>HIRE</p> <p>Car hire is included at no additional cost</p>	 <p>SMART SERVICE</p> <p>SmartService™ takes the hassle out of claiming</p>	 <p>NO EXCESS</p> <p>No excess on theft, hijacking, hail, storm or fire</p>	 <p>ROADSIDE ASSISTANCE</p> <p>Roadside assistance benefits</p>

<p>STEP</p>	<p>Engage in ValidityDrive™ to receive up to 40% fuel rewards and other valuable benefits for driving well</p>			
<p>02</p>	 <p>DQ</p> <p>Advanced telematics measure your Driver Quotient™</p>	 <p>40%</p> <p>Fuel rewards on your monthly fuel spend</p>	 <p>15%</p> <p>Boosted Validity and DiscoveryCard rewards</p>	 <p>SAFETY</p> <p>State-of-the-art vehicle and passenger safety features</p>

<p>STEP</p>	<p>Choose from a range of structured, flexible options for additional vehicle, personal and household cover</p>			
<p>03</p>	 <p>DISCOVERY INSURE</p> <p>Flexible product options to customise your cover</p>	 <p>YOUNG ADULT CONTRACT</p> <p>Young Adult Contract™: discounted premiums for 18 to 25 year olds</p>	 <p>HOME PROTECTOR</p> <p>HomeProtector™: security and emergency accommodation</p>	 <p>NO EXCESS</p> <p>No excess for claims out of your control for household and personal items</p>

STEP

01



Comprehensive motor insurance with seamless access to great benefits and services

01 Car hire is included at no additional cost

Car hire, through Avis, is included at no extra cost on your Discovery Insure policy.

02 SmartService™ takes the hassle out of claiming

Our smartphone application makes it easy to claim and provides immediate access to emergency support

If you're in a car emergency, you will get immediate help from Discovery Insure. Press the panic button on your cellphone and we will dispatch emergency assistance.

You can also use your smartphone to take a photograph of the damage to your car and send it through to us. This is all we need to start your claim!

Check www.discovery.co.za for the latest details on how to use this application.

03 No excess on motor claims outside of your control

We do not apply the policy excess for damage caused by theft, hijacking, hail, storm or fire.

04 Roadside assistance benefits are included at no extra cost

Enjoy peace of mind knowing you will get the help you need in an emergency. Call Discovery 911 on 0860 999 911 (this phone number is on your car sticker) for emergency assistance.

SmartClaims™ helps you when you need it most by facilitating your car hire and vehicle towing

If you're in a minor accident and can still drive your car, follow these easy steps:

- 01 Use your smartphone application to send through a picture of your vehicle
- 02 Call us and we'll tell you to which Avis branch to take your car
- 03 You'll get a courtesy Avis car for the duration of the repair
- 04 Collect your car at Avis when your repairs are complete. Now that's a smart move!

If you're in an accident where your car needs towing:

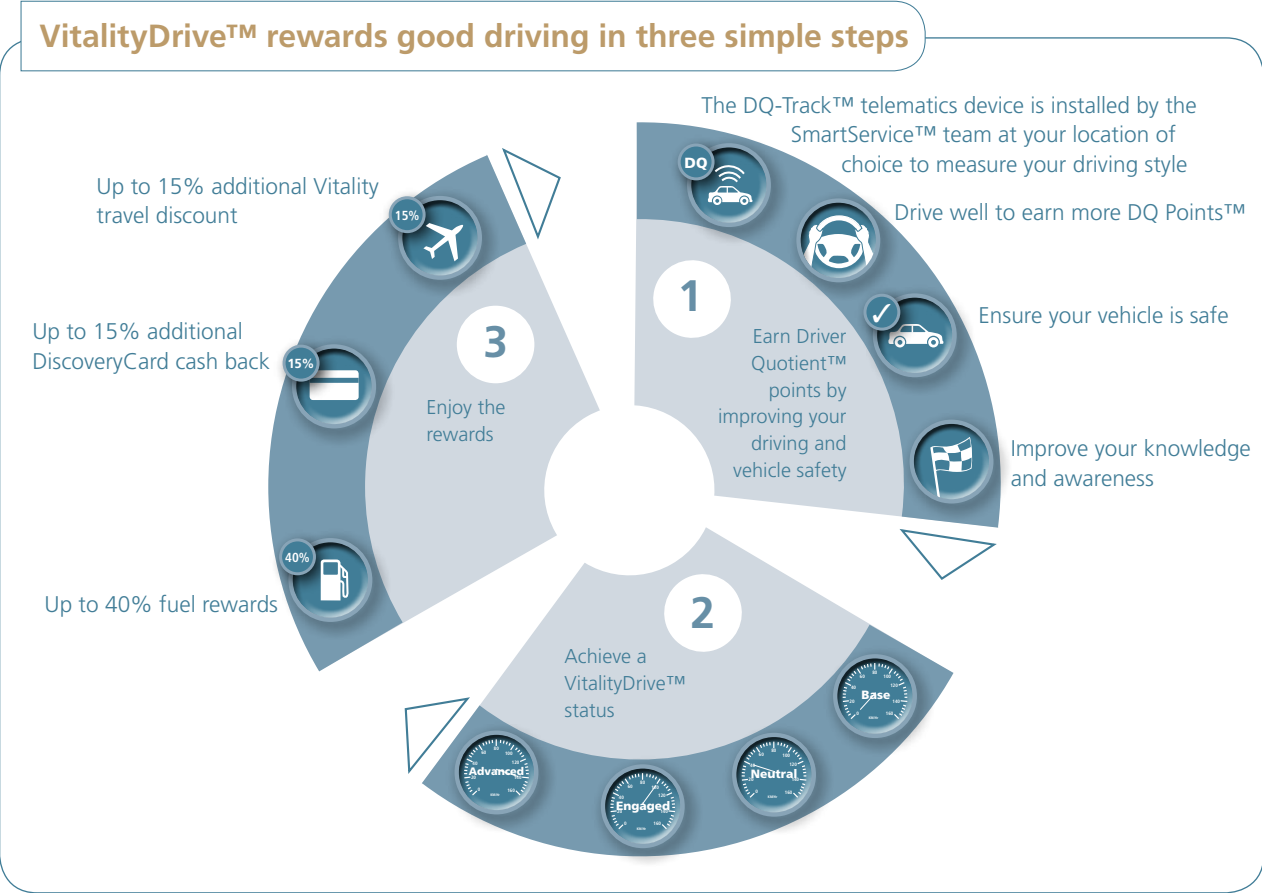
- 01 We offer extensive accident support and additional safety features through VitalityDrive™ (refer to page 13)
- 02 If you are able to notify us of your accident, call us or use the panic button on your smartphone
- 03 We will arrange for Avis to fetch you and take you to your destination
- 04 Avis will deliver a courtesy car to your destination of choice
- 05 We will ensure your damaged car is safely towed to one of our approved panel beaters
- 06 Collect your car at Avis when your repairs are complete. Now that's a smart move!

STEP

02

ValidityDrive™: the better you drive, the higher your status, the greater your rewards

ValidityDrive™ is Discovery Insure’s incentive-based driver programme that gives you access to valuable rewards. The programme uses DQ-Track™, the latest automotive telematics technology, to develop a scientific measure of your driver behaviour, your Driver Quotient™ (or “DQ”). Your DQ encapsulates the key measures of driver intelligence. ValidityDrive™ measures your DQ based on the number of points you earn. The more DQ Points™ you earn, the higher your DQ.



Rory Byrne

Special Engineering Adviser to Discovery Insure

Discovery Insure has developed the Driver Quotient™ together with our Special Engineering Adviser, Rory Byrne.



Rory is an automotive engineer and has led the design of Formula 1 cars for more than 20 years. South African by birth, he studied engineering at the University of Witwatersrand before relocating to Europe. Widely recognised as the most successful F1 car designer of all time, the cars he has designed have won 94 Formula 1 races, seven Constructor’s Championships with the Benetton and Ferrari teams, and seven Driver Championships. Rory has assisted in applying his expertise in motor vehicle dynamics to develop the methodology behind the Driver Quotient™.

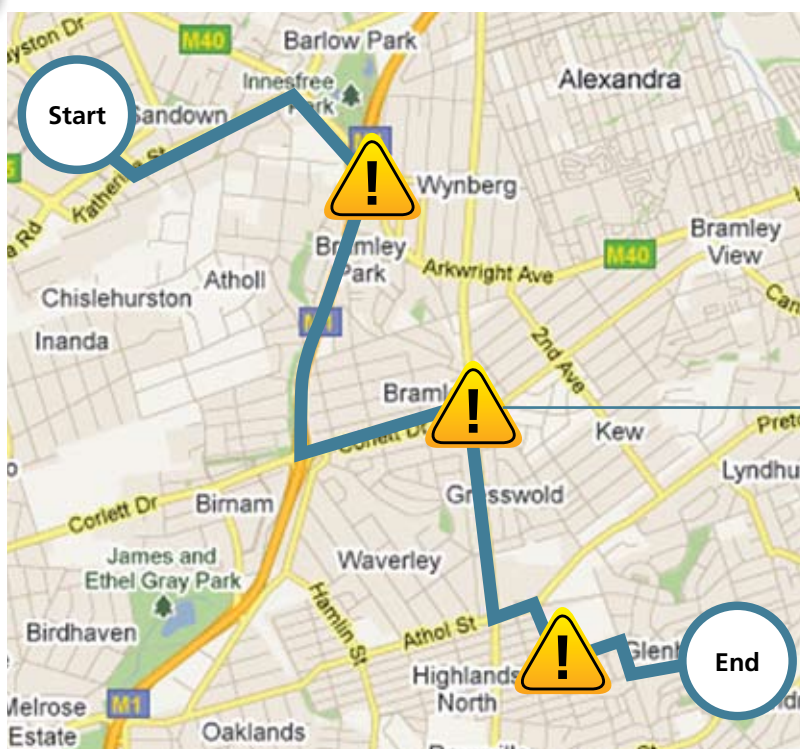
Earn Driver Quotient™ points

You earn Driver Quotient™ (DQ) points by improving your driving and vehicle safety

DQ-Track™ measures driving behaviour in real time. On a monthly basis, you can earn Driver Quotient™ (DQ) points based on your driving behaviour. Factors such as harsh braking, acceleration and cornering which increase the risk of loss of control of a vehicle are taken into account in formulating Discovery Insure's proprietary profile of a driver. You can also use the interactive online tool, DQ Mapper™, to view your historic trip information and driver records.



Improving driving behaviour with DQ-Track™ and DQ Mapper™



Track your historic trip information and view DQ-Track™ events online

In addition to driver behaviour points, you can earn up to 500 DQ Points™ a month by taking steps to improve your driving knowledge, awareness and vehicle safety.

VitalityDrive™ points-earning activities

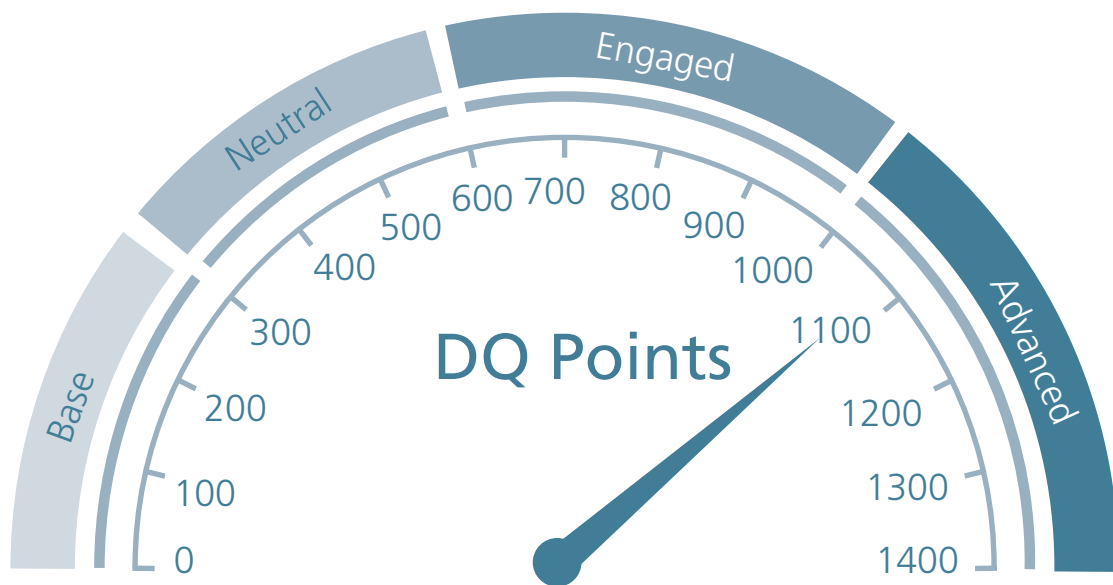
Activity	Monthly DQ Points™	
Driver behaviour	DQ-Track™ driver performance	0 to 750
	Claim-free years: One	25
	Claim-free years: Two	75
	Claim-free years: Three or more	150
Knowledge and awareness	Annual driver safety review	75
	Quarterly online quiz	75
	Bi-annual pro-active driving course	100
Vehicle safety	Annual car service	50
	Annual Tiger Wheel & Tyre MultiPoint check	100
	Bonus points for passing the check	100

Achieve a VitalityDrive™ status

Driver Quotient™ points accumulate to a VitalityDrive™ status

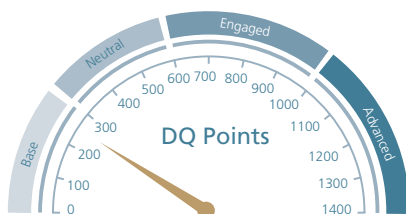
The higher your DQ Points™, the higher your VitalityDrive™ status. There are four status levels: Base, Neutral, Engaged and Advanced.

The VitalityDrive™ Status Monitor



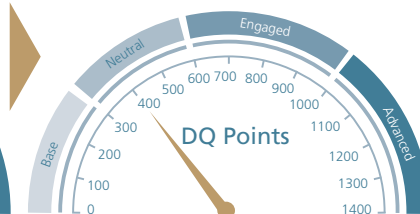
Get to Advanced status in three steps

Go to Tiger Wheel & Tyre for a MultiPoint check



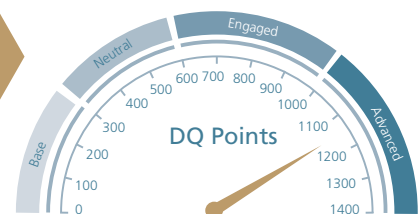
MultiPoint check	100
Passing the check	100
Proof of annual car service	50

Go online



Annual driver safety review	75
Quarterly online quiz	75

Drive well



A good driver could earn up to 750 DQ Points™

Enjoy the rewards

01 Up to 40% fuel rewards on your monthly fuel spend with the VitalityDrive™ fuel rewards

Activating VitalityDrive™ entitles you to immediate rewards of 10% of your BP fuel spend. If you complete a Tiger Wheel & Tyre MultiPoint check once a year, your fuel rewards increase to 25%. VitalityDrive™ clients who have a DiscoveryCard can receive an additional 15% reward on their fuel spend at any fuel station – this is additive to the VitalityDrive™ fuel rewards at BP stations.

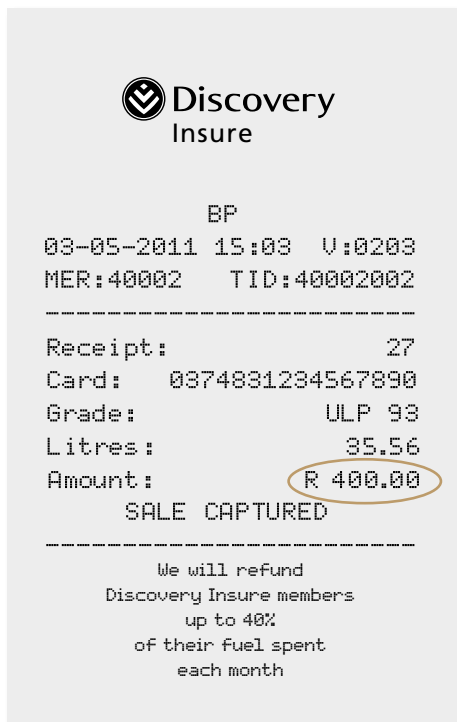
Note:

Your monthly fuel rewards are based on fuel spend that is equal to your DQ Points™, this means 1 000 DQ Points™ allows a monthly fuel bill of up to R1 000 to be eligible for the fuel rewards.

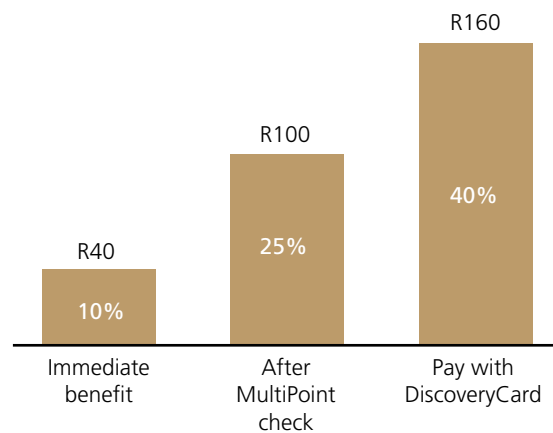
	Immediate reward	Reward with MultiPoint check
Fuel reward on BP fuel spend for clients with VitalityDrive™ only	10%	25%
Additional fuel reward on DiscoveryCard spend	5%	15%
Total fuel rewards for clients with VitalityDrive™ and DiscoveryCard	15%	40%

The VitalityDrive™ fuel rewards in action

Fuel spend



Fuel rewards



The VitalityDrive Excess Funder Account™ allocates up to **80%** of your fuel spend to fund your policy excess

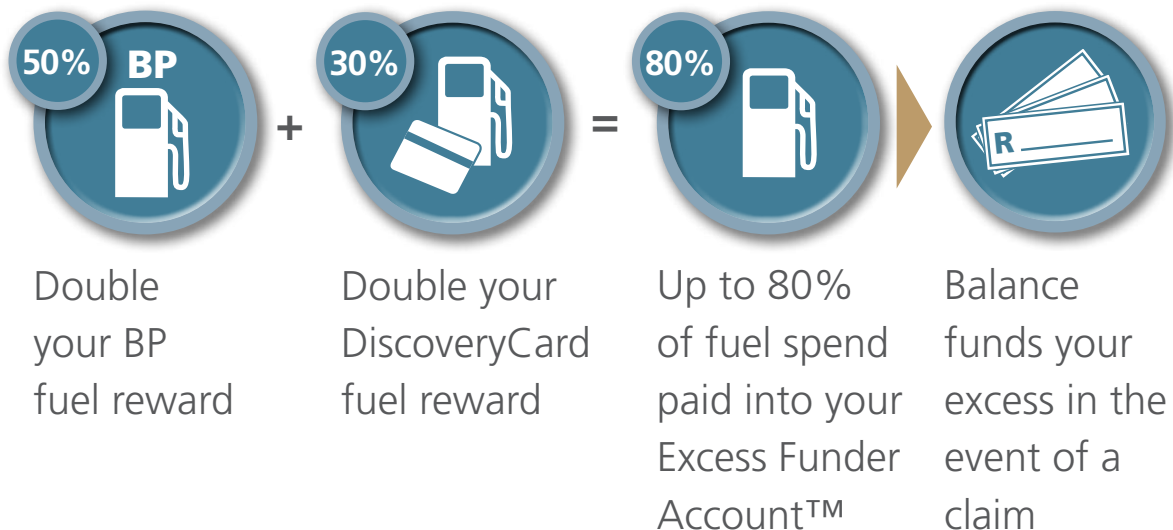
The VitalityDrive Excess Funder Account™ is a unique offering which allows you to build up a fund to cover your excess in the event of a claim. You can elect to receive your fuel rewards in cash or have these rewards doubled and paid into your Excess Funder Account™. In the event of a claim, the balance in your Excess Funder Account™ can be used to fund your motor policy excess.

The Excess Funder Account™ in action

The balance in your Excess Funder Account™ is carried over from month to month, and from year to year. With every rand of fuel spend, you build up your Excess Funder Account™.

You can also use your Excess Funder Account™ balance to afford a higher policy excess, providing the opportunity for substantial reductions in premiums over time.

VitalityDrive Excess Funder Account™



1. Unused funds carry over from year to year
2. Potential to reduce premiums by increasing motor policy excess
3. Option to withdraw nominal fuel rewards (50% of the Excess Funder Account™ balance) after three years even if you have not claimed.

Enjoy the rewards

Your VitalityDrive™ rewards increase with your status

02

Up to 15% in cash backs at partner stores through DiscoveryCard

VitalityDrive™ clients with a DiscoveryCard have access to retail partner discounts of up to 15%. Rewards are additive for existing DiscoveryCard holders – Vitality and DiscoveryCard holders who take out VitalityDrive™ can get up to 35% in cash backs through DiscoveryCard partners.

VitalityDrive™ members with a DiscoveryCard receive additional cash backs

Additional VitalityDrive™ rewards for DiscoveryCard holders		Status	Rewards
	Base	0%	
	Neutral	5%	
	Engaged	7.5%	
	Advanced	15%	

+

Existing DiscoveryCard rewards			
Status	<1 year	3-5 years	>5 years
Blue	10%	10%	10%
Bronze	10%	11%	12%
Silver	10%	12%	14%
Gold	10%	13%	15%
Diamond	-	15%	20%

= Up to 35% cash back at DiscoveryCard partners

Tiger Wheel & Tyre is available as a DiscoveryCard partner only through VitalityDrive™. The discounts available are different to the conventional DiscoveryCard discounts, varying from 8% to 15% depending on VitalityDrive™ status.

03

Up to 15% discount on local travel partners

VitalityDrive™ gives you access to discounted rates on local travel through British Airways, Kulula and Europcar. In addition, you will also be eligible for discounts of up to 15% through Southern Sun. These discounts are additive to the existing Vitality partner discounts – Vitality clients can get up to 50% off local travel by combining their Vitality and VitalityDrive™ discounts.

Additional VitalityDrive™ rewards		
	Status	Rewards
	Base	0%
	Neutral	5%
	Engaged	7.5%
	Advanced	15%

+

Existing Vitality rewards	
Status	Rewards
Blue	15%
Bronze	20%
Silver	25%
Gold	30%
Diamond	35%

= Up to 50% off local travel

Note: Vitality rewards at Europcar are between 8% and 25%, depending on Vitality status

VitalityDrive™ provides access to state-of-the-art safety features



By activating VitalityDrive™ and DQ-Track™, you have access to several features and tools to improve vehicle and passenger safety.

Stolen Vehicle Recovery included at no additional cost

DQ-Track™ is also a stolen vehicle tracking and recovery device. VitalityDrive™ members who activate DQ-Track™ have access to nationwide stolen vehicle tracking and recovery at no extra cost.

ImpactAlert™ provides real-time emergency support

DQ-Track™ integrates with Discovery Health's emergency response services to provide a pro-active emergency response. In the event of a serious accident an alert is sent to Discovery – emergency ground or helicopter support can be proactively dispatched to the scene of the accident using the GPS location co-ordinates from DQ-Track™.

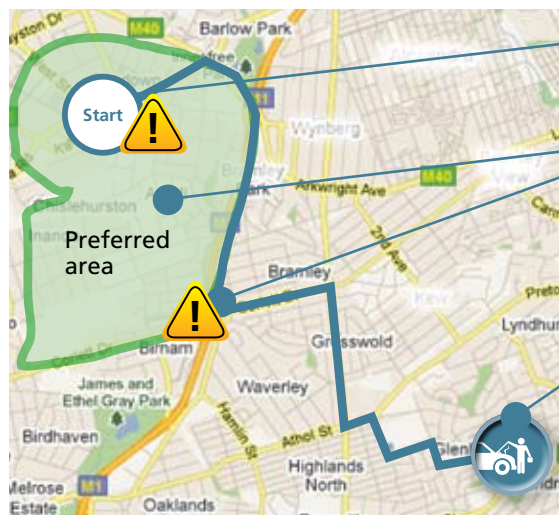
The VitalityDrive VehicleProtector™

The VitalityDrive Vehicle Protector™ reduces the risk of vehicle theft by providing immediate alerts and notifications if your car battery or DQ-Track™ is tampered with or if your vehicle is moved without going through the normal ignition procedure.

Options to improve family protection

The FamilyProtector™ provides a series of additional safety features aimed at improving family safety. The FamilyProtector™ and each of its components are activated online and managed through the user-friendly interface of the DQ Mapper™. The FamilyProtector™ is available at an additional monthly cost.

The VitalityDrive FamilyProtector™ in action



1

Drive alert:

Real-time sms notification when your family members start and end their journeys.

2

Preferred area:

Use the DQ Mapper™ to define a preferred safe driving area online where family members travel. Receive real-time notifications when family members leave the preferred driving area.

3

Panic assistance:

Armed security response if stranded in an unsafe area. You also have the option of a remote panic button linked to the armed response service.

STEP

03



Customised, **flexible options** for additional vehicle, personal and household **cover**

01 Young Adult Contract™ offers 18 to 25 year olds discounted premiums

High-risk driving behaviours, a lack of driving experience and general awareness around the risks of driving, all contribute to significantly higher accident rates among young adults. Our Young Adult Contract™ offers drivers between 18 and 25 years old discounted premiums through a contract aimed at raising awareness on good driving behaviour.

Key features of the contract are:

1. Discounted premiums on acceptance of the contract.
2. Raising awareness around high-risk driving behaviours such as cellphone use, passenger overloading and drinking and driving.
3. Providing the primary policyholder, usually the parent or guardian, access to driving records through the DQ-Mapper™.
4. The agreement to an extra excess for:
 - Accidents between Friday 21:00 and Saturday 6:00 or Saturday 21:00 and Sunday 6:00, facilitated by DQ-Track™
 - Accidents involving only the insured vehicle.

02 Third party or third party, fire and theft cover

The Third Party, Fire and Theft policy provides cover for the loss of or damage to your vehicle that is caused by theft, hijacking, fire, lightning or explosion only. Malicious and accidental damage is excluded. We cover theft of sound equipment provided that there has been forcible and violent entry into your vehicle.

The Third Party policy provides liability cover.

03 Household and personal cover

You also have a modular set of comprehensive options to tailor cover for household and personal possessions, with these five key features:

01 HomeProtector™

We offer home security services for up to two nights following a burglary and emergency accommodation up to R3 000.

02 No excess

We will not apply your policy excess if the claimed event is due to burglary, fire, lightning, hail, storm or flood damage.

03 No averaging on household claims

We will not average out claims for new purchases during the policy year if you make use of our household Inventory.

04 We base your premium on your expected loss, not the full value of your personal possessions

This is a fairer approach to determining your premiums, and allows for more cost effective insurance cover.

05 Cover for priceless and collectable items

We can cover these items up to an agreed cash amount – this amount will be agreed at the outset of your policy, providing certainty as to the level of your cover.

The Discovery Insure Client Journey

Discovery Insure and VitalityDrive™ offer unique benefits and services across the client spectrum.

DAVE'S journey with Discovery Insure

- 1 Takes out a Discovery Insure Comprehensive motor plan
- 2 Activates VitalityDrive™
- 3 Uses the flexible cover options for his personal and household cover

DQ-Track™ starts to measure the way Dave drives. He will start to earn DQ Points™ based on his driving behaviour.

The more DQ Points™ Dave earns, the higher his VitalityDrive™ status. Based on his driving behaviour and points-earning events, he remains on Engaged status from February until the end of the year.

SMART SERVICE

Jan

DQ

Feb

✓

March

April

Engaged

May

SmartService™ conveniently installs the DQ-Track™, Discovery Insure's telematics device, in Dave's vehicle at no extra cost, at his office premises.

Every VitalityDrive™ client is on Neutral status for their first month. Dave can use this time to earn DQ Points™ by doing the vehicle safety and awareness checks. He continues doing these on a regular basis.

	DQ Points™
Annual car service	50
Tiger Wheel & Tyre MultiPoint check (100 points; 100 points for passing)	200
Bi-annual pro-active driving course	100
Annual driver safety review	75
Quarterly online quiz	75

Dave's experience in Year 2

Discovery Insure premium (pm)	R 903 pm
VitalityDrive™ premium	R 49 pm
	R 952 pm
Total annual premium	R 11 424
Fuel rewards	R 7 680
DiscoveryCard rewards	R 1 350
Vitality travel rewards	R 375
Total annual rewards	R 9 405
Rewards as % of premiums	82%
Claims paid	R 10 000
Excess Funder Account™ balance at year end	R7 680

Dec

Nov

Oct

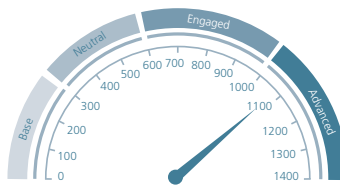
NO EXCESS

Sep

Aug

Using the DQ Mapper™ and online information, Dave improves his driving towards the end of the second year. Along with the 500 DQ Points™ he earns from regular activities, he moves up to Advanced status for his third policy year.

VitalityDrive™ Status Monitor



A lightning strike damages Dave's television and microwave. Discovery Insure's excess benefits means he is covered in full for his damages. Dave also uses an upfront household inventory, so his claim is not averaged.

Unfortunately Dave is involved in an accident while driving home from work.

Year 3

Jan

80% EXCESS FUNDER ACCOUNT

Feb

Mar

15%

Apr

May

Pro-active accident support

With the move to Advanced status, his DiscoveryCard rewards and Vitality travel discounts double to 15%.

Dave uses the Excess Funder Account™ to increase his motor excess from R2 000 to R8 000 at the beginning of his third year. This reduces his policy premium from R903 per month to R829 per month.

Pro-active accident support

The DQ-Track ImpactAlert™ provides immediate notification of the incident; facilitating the dispatch of emergency support to the scene of the accident.

The case study below illustrates these benefits in action and the tangible value added to clients. Dave is a 40 year old with a R150 000 car, and household contents worth R150 000. He spends R800 on fuel a month, R5 000 a year on holidays in the Cape, and R1 500 a month on a cellphone, home expenses, clothing, music and books.

The VitalityDrive™ fuel rewards means Dave can get 40% of his fuel spend at BP paid back to him in cash with his DiscoveryCard. He saves R320 per month in fuel through VitalityDrive™.

Dave has access to DiscoveryCard retail partners and Vitality travel discounts of 7.5% based on his Engaged VitalityDrive™ status.

Jun Jul Aug Sep Oct Nov Dec

Dave's experience in Year 1

Discovery Insure premium	R 903 pm
VitalityDrive™ premium	R 49 pm
	R 952 pm
Total annual premium	R 11 424
Fuel rewards	R 3 680
DiscoveryCard rewards	R 1 275
Vitality travel rewards	R 375
Total annual rewards	R 5 330
Rewards as % of premiums	47%



Jul Jun May Apr Mar Feb Jan

Year 2

Roadside assistance, automatically included in his policy, helps Dave get his car started when his battery runs flat one afternoon.

He remains on Engaged status for the rest of the year and continues earning the same Vitality travel and DiscoveryCard partner rewards.

At the beginning of his second year, Dave activates the Excess Funder Account™, doubling his fuel rewards to R640 a month. His Excess Funder Account™ balance is available to fund his motor policy excess in the event of a claim.

Jun Jul Aug Sep Oct Nov Dec

Dave's experience in Year 3

Discovery Insure premium (pm)	R 829 pm
VitalityDrive™ premium	R 49 pm
	R 878 pm
Total annual premium	R 10 536
Fuel rewards	R 7 680
DiscoveryCard rewards	R 2 700
Vitality travel rewards	R 750
Total annual rewards	R 11 130
Rewards as % of premiums	106%
Claims paid	R 30 000
Paid from Excess Funder Account™	R 8 000
Excess Funder Account™ balance at year end	R 7 360

SMART SERVICE

SmartClaims™ takes the hassle out of claiming

Fortunately Dave is not seriously injured, but his vehicle is severely damaged. An Avis Point-to-Point vehicle takes him home and Discovery Insure arranges for his car to be towed to an approved panel beater. Discovery Insure also arranges for his Avis hire car to be delivered to his house.

HIRE

...and keeps Dave on the move

Discovery Insure calls Dave to let him know when he can collect his repaired car at his nearest Avis branch.

80% EXCESS FUNDER ACCOUNT

Excess Funder Account™ covers his policy excess

Dave has R12 160 in his Excess Funder Account™ at the end of July when his vehicle is repaired. R8 000 is used to cover the policy excess, leaving a balance of R4 160 at the end of July.

Rewards from A to Z



A

Advanced drivers

Maximise your benefits and rewards by driving well and achieving VitalityDrive™ Advanced status.



H

HomeProtector™

Security and emergency accommodation.



B

Boost your Vitality benefits

Additional 15% on Vitality travel and DiscoveryCard partner cash backs.



I

ImpactAlert™

Pro-active emergency response in the event of an accident.



C

Car hire

Included in your Discovery Insure policy at no extra cost.



J

Jewellery and collectable items

You pay only for your expected maximum loss, not the full value of your possessions, and you can opt for cash benefits on collectable items.



D

Driver Quotient™ (DQ)

Your Driver Quotient™ (DQ) is a scientific measure of how well you drive. The better you drive, the higher your DQ.



K

Knowledge and awareness tools

Online tools and services to improve driver and vehicle safety.



E

Excess Funder Account™

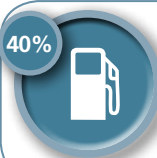
Save up to 80% of your fuel spend to fund your policy excess on claim.



L

Lower premiums

Use your Excess Funder Account™ balance to lower your insurance premiums.



F

Fuel rewards

Get up to 40% cash refund on your fuel spend each month.



M

MultiPoint check

Earn DQ™ points for taking your vehicle for a Tiger Wheel & Tyre annual MultiPoint check.



G

Guaranteed cover

No averaging on household items when you use the Discovery Insure household inventory.




N

No excess

You will not pay an excess on theft, hijacking, storm, hail or fire damage to your vehicle.




O Optional cover for secondary vehicles
Third Party, Fire and Theft cover and Third Party cover options available for secondary vehicles.




U Unit tamper alert
Real-time alerts if your DQ-Track™ or car battery is tampered with.




P Protection for your family and vehicle
The VitalityDrive™ Vehicle and Family Protectors provide a suite of tools and services to improve your safety.




V Vehicle recovery
Stolen vehicle tracking and recovery is included in your VitalityDrive™ policy at no extra cost.



Q Quick and easy claims submission
Our smartphone application makes it easy for you to notify Discovery Insure of your claim.




W www.discovery.co.za
Log on to view the full range of benefits.




R Roadside assistance
Included in your Discovery Insure policy at no extra cost.




X Extensive personal and household cover
Structured flexible cover to meet your specific needs.




S SmartService™ and SmartClaims™
Take the hassle out of the traditionally difficult claims process.



Y Young Adult Contract™
Discounted insurance premiums for 18 to 25 year olds.



T Track how well you drive
The DQ-Track™ automotive telematics device measures how well you drive.



Z Zero excess
No excess for claims out of your control for household and personal items.



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