



Motor insurance that rewards good driving

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, payable to you in cash every six months.

01 | How does it work?

If you're a Discovery Insure client, younger than 26, with comprehensive car insurance who has activated Vitalitydrive you can enjoy the Young Adult benefit. It's available on the Classic, Essential and Executive 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!

02 | How to earn great rewards

Being a good driver means you can earn great rewards. As a Vitalitydrive member, you can 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.

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:

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 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. 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 (1000 to 1600 DQ Points). The higher your Vitalitydrive 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 DQ Points, you need to install DQ-Track, our telematics device. Simply log in to www.discovery.co.za to make your DQ-Track appointment as soon as your Plan is activated. Until we have enough information from our DQ-Track on your driving behaviour, we will give you 400 DQ Points a month for your driver performance score.

You need to take your vehicle to Tiger Wheel & Tyre for an Annual MultiPoint check to make sure it's safer to drive. Your vehicle's service history will also be checked to see if it's up to date. You'll earn 100 DQ Points for passing the check and an extra 50 DQ Points for having an up-to-date service history.

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 an accredited driving course with one of our partners. You can also complete our online driver assessment and regular visual training through EyeGym.

The more DQ Points you earn, the higher your Vitalitydrive status.

How to earn 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

You can start earning fuel rewards once your Vitalitydrive membership is activated and you have activated your Vitalitydrive card on www.discovery.co.za. If you are not a Vitalitydrive member, call us on 0860 751 751 to join.

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.

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.

03 | DriveMe for young adult drivers

With Discovery Insure, you have access to discounted, safe travel options at any time of the day with our DriveMe 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 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 (Executive and Classic Plan clients) 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 or Windows Phone. 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

You can use Road Trip to get home safely after a big night out.

You have exclusive access to a sober solution with Road Trip, pay no monthly fee for membership and pay only when you use the service. In addition you will also receive 25% off the cost of your trips up to a maximum total discount of R250 per month.

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.

Using Scooter Angels

Scooter Angels is your designated driver when you've had a bit too much of a good time and need to get home. Two drivers will be sent to your location to pick you up at the agreed time and will drive you home in the comfort of your own vehicle.

How it works

Using Scooter Angels is easy. Simply contact them and they will arrive at your location using their own transport, make sure everything is in order and drive you home in the comfort of your own vehicle.

Get your Classic Plan membership with Scooter Angels free

Take advantage of our exclusive Discovery Insure package and enjoy free monthly membership on the Classic Plan with Scooter Angels – a package that would usually cost you R199 a month. You pay reduced rates for every kilometre and will be able to use this service all year round.

Here are some reasons why you need to use Scooter Angels:

- You can book a trip for your guests through your account, if picked up from your home
- Minimum trip distance is only 5km
- You can charge trips to your account
- You pay no pick-up fees, non-members pay R99
- You pay no passenger drop-off fees, non-members pay R50
- No fixed-term contracts
- Trips are R12.20 per kilometre and you can pay cash or on account.

Other things you need to know:

- You need to have an active Vitalitydrive membership.
- For assistance, call Scooter Angels on 087 233 8787 or visit 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%
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.

04 | 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.

You will no longer qualify for the Young Adult benefit when you turn 26.

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.