

How to get the most value from Discovery Insure

3 Steps to get monthly fuel rewards for driving well

01

Install your DQ-Track

Get your DQ-Track installed by going to Tiger Wheel & Tyre (Smartphone-enabled DQ-Track) or booking an appointment on www.discovery.co.za (Standalone DQ-Track). As soon as your DQ-Track is installed and activated, you will start earning a driver performance score.

02

Activate your Vitalitydrive card

Activate your Vitalitydrive card on www.discovery.co.za. To earn rewards on your Gautrain spend, you need to link your Gautrain Gold card on www.discovery.co.za.

03

Swipe your Vitalitydrive card

When you fill up at a participating BP or Shell service station, give your Vitalitydrive card to the petrol attendant and ask them to swipe your Vitalitydrive card when you pay for your fuel purchase.

Your fuel rewards, paid into your bank account every month, are calculated as follows:
Your rewards % X the lower of your [DQ Points or fuel spend]

Maximise your fuel rewards

Checklist

01 | Pass your Tiger Wheel & Tyre Annual MultiPoint check



Take your car to Tiger Wheel & Tyre once a year to complete and pass the MultiPoint check and confirm that your service history is up to date. Not only will you boost your fuel reward percentage, but you will also earn up to 150 DQ Points for 12 months.

02 | Make sure you are on the highest fuel reward percentage



Essential Plan

Passed Tiger Wheel & Tyre Annual MultiPoint check	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Car insurance only	5%	12.5%
Car and home insurance	10%	25%

Classic and Executive Plans

Passed Tiger Wheel & Tyre Annual MultiPoint check	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Car insurance only	10%	25%
Car and home insurance	20%	50%

03 | Earn more DQ Points



By improving your driving behaviour

Up to 1 100 DQ Points

Driver performance score	Up to 850
Personal goals	50
Claim-free years	Up to 200

By improving your knowledge and awareness

Up to 350 DQ Points

Online driver assessment	50
Driving courses	Up to 150
EyeGym: Primary course	Up to 50
EyeGym: Advanced course	Up to 100

By completing your vehicle safety check

Up to 150 DQ Points

Passing the Tiger Wheel & Tyre Annual MultiPoint check	100
Service history up to date	50

5 Simple steps to make sure you are always covered

01 | Disclose all information accurately upfront

Checklist

The information you provide at quote stage is used to assess your risk and determine your premium. Any inaccuracies could negatively impact claims. Useful things to remember:



- Past claims and loss history includes disclosing events even if you have not claimed for them.
- The regular driver is the person who drives the vehicle the majority of the time.
- Household contents need to be insured for their full replacement value (in other words, not the purchase value) to avoid average being applied at claims stage.

02 | Check your Plan Schedule regularly and update your cover, if needed

You need to make sure that all the information on your Plan Schedule is accurate, including your personal details and cover details. You will regularly need to check that your risk information and cover details are still accurate, for example:



- Are your sums insured still appropriate?
- Have you purchased new items that need to be included under portable possessions or your household contents sum insured?
- Are your jewellery valuations and cover amounts up to date?
- Are all your risk details, for example your address, still correct?

03 | Make sure you meet and are aware of your cover conditions

Make sure you meet your cover conditions, as shown in your Plan Schedule, within the required time frame in cases like:



- | | | |
|--------------------------|--|---|
| ▪ Vehicle pre-inspection | ▪ Stolen vehicle tracking and recovery | ▪ Minimum household security requirements |
|--------------------------|--|---|

Remember to note any endorsements and warranties stated on your Plan Schedule.

04 | Maintain your assets

Insurance contracts do not cover damage caused by lack of maintenance or wear and tear. Examples of good maintenance practices are:



- | | | |
|--|--|--|
| ▪ Cleaning gutters before the rainy season | ▪ Making sure your roof and geysers are maintained and in good condition | ▪ Replacing tyres before they are worn |
|--|--|--|

05 | Disclose information accurately when claiming

In the event of a claim it is important to disclose all information accurately. You can:



- | | | |
|----------------------------------|--|---|
| ▪ Contact your financial adviser | ▪ Log the claim through our Discovery app or on www.discovery.co.za | ▪ Call us on 0860 751 751 or, in the event of an emergency, on 0860 999 911 |
|----------------------------------|--|---|