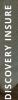


CLASSIC PLAN

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

DISCOVERY INSURE | 2021



Classic Plan

The Classic Plan gives you best-of-breed comprehensive insurance cover for your vehicles, household and portable possessions at highly competitive rates. The Vitality Drive programme rewards you for driving well and provides stateof-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 50% fuel cash 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

for theft- and weather-related claims, or if an accident is caused by an insured third party

• • • • • • • • • • • • •

• Get up to **25%** off Uber trips any time of the day

Vehicle cover

NO EXCESS IN THE EVENT OF

- Theft-related claims
- Weather-related claims
- An accident being caused by an insured third party

EXCESS FLEXIBILITY

Choose your own excess to meet your specific needs

WRITE-OFF ACCELERATOR*

Choose to write off your car at a lower damage level

RETAIL VALUE BOOSTER*

Choose to get your car's retail value plus 15% back

CAR HIRE OR UBER

Up to 30 days' car hire, or choose Uber services instead, while your vehicle is being repaired

EMERGENCY ROADSIDE ASSISTANCE

Including Direction Assist and Trip Monitor

GET OPTIONAL VEHICLE WARRANTY COVER

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

- 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.

* Optional benefit

Home cover

NO EXCESS IN THE EVENT OF

- Theft (forced entry) claims
- Weather-related claims

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

ONLINE VAULT

Store important documents, proof of ownership and valuation certificates online



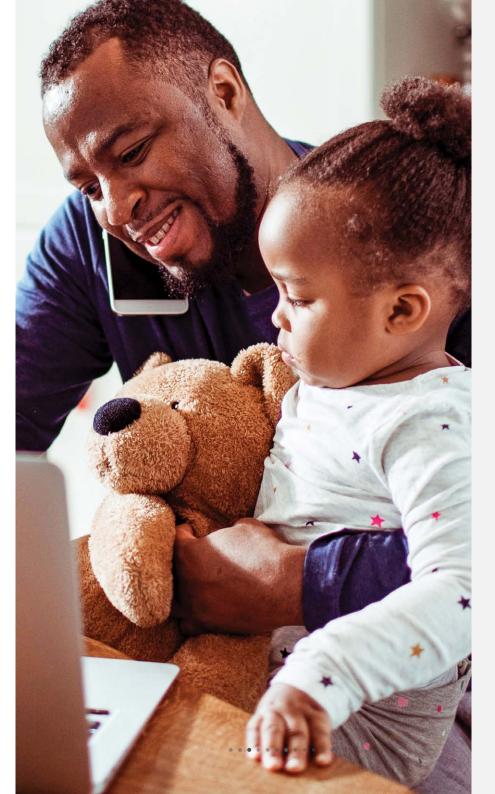
Manage your portable possessions cover and premium

MY JEWELLER*

Choose to repair or replace your specified jewellery at your preferred provider

NO-AVERAGE GUARANTEE

Complete an inventory assessment and know that your home contents are assessed and insured correctly



Unique service features

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

CLAIMS VIEW

View the progress of your claims online with real-time updates We process your specified lost or stolen cellphone claims within 48 hours

FAST TRACK CLAIMS

LEGAL SUPPORT BENEFIT

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

XPRESS REPAIRS

.

Submit your car's minor damage claim online 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 is reimbursed

04 CLASSIC PLAN | 2021

Rewards for driving well

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

FUEL CASH BACK

Get up to 50% of your BP and Shell fuel spend and Gautrain spend back every month for driving well.



Insure Funder Account

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.



Other rewards for driving well

VITALITY ACTIVE REWARDS

Get rewarded for meeting your weekly Active Rewards drive goals

VITALITY DRIVE STATUS-BASED REWARDS



GUARANTEED 0% RENEWAL INCREASE

If you are on Diamond status, you get a **0% renewal increase** on your comprehensive car insurance premium



Drive well to reach your **personalised**, **weekly drive goal** and close your drive ring.



DISCOUNTED CHILD CAR SEATS

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

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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 between 150 and 750 Discovery Miles. You can spend your Miles on coffees, smoothies, meals and entertainment or save them for higher value rewards like shopping, travel and holiday vouchers.



Earn even more Discovery Miles by reaching your **additional**, **monthly drive goal which we allocate to you**.



TIGER WHEEL & TYRE DISCOUNTS

Up to 20% off purchases at Tiger Wheel & Tyre



DISCOUNTED CAR MAINTENANCE

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



UBER DISCOUNT

Up to 25% off Uber trips and other drive-me-home services, any time of the day

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 on your phone

FIND MY VEHICLES

Find your vehicles in real time



WEATHER WARNINGS

Get warnings of imminent bad weather

How to get started on Vitality Drive

Get up to 50% back on your fuel and Gautrain spend with Vitality Drive limited to R800 a month. Follow these simple steps to start earning fuel cash back:

INSTALL YOUR VITALITY DRIVE SENSOR

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



LINK YOUR VITALITY DRIVE CARD

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





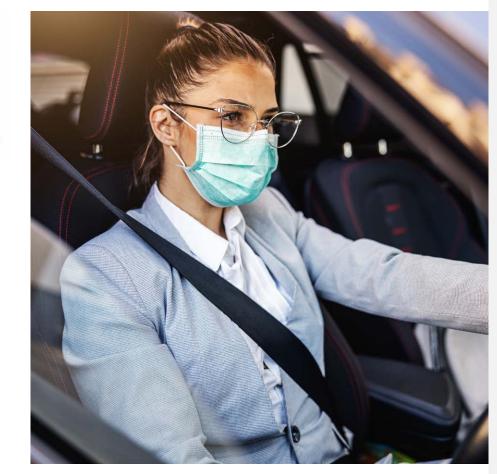
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DISCOVERY INSURE

SWIPE YOUR VITALITY DRIVE CARD

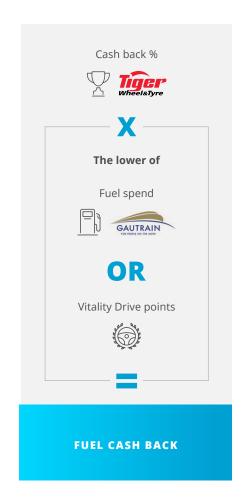
Swipe your Vitality Drive card when you fill up at a participating BP or Shell service station. You will also earn cash back on your Gautrain spend.



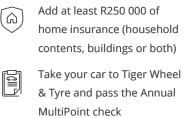


How to earn and maximise your fuel cash back

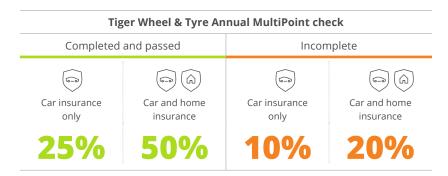
YOUR MONTHLY FUEL CASH BACK **IS CALCULATED AS FOLLOWS:**



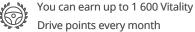
GET TO THE HIGHEST CASH BACK PERCENTAGE



YOUR FUEL CASH BACK PERCENTAGE



MAXIMISE YOUR VITALITY DRIVE POINTS



Drive points every month

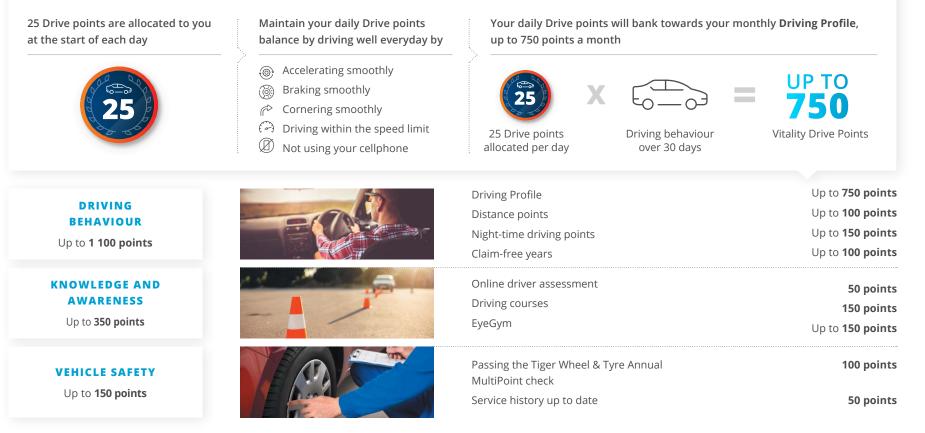
You will earn a Vitality Drive status based on your Vitality Drive points. As you earn more points, you will progress through the statuses:

Vitality Drive status Vitality Drive points needed		
Blue	0 to 299	
Bronze	300 to 599	
Silver	600 to 999	
Gold	1 000 to 1 600	
Diamond Earn a monthly average of 1 000 or more Vitality and remain claim free for 12 consecutive month		

How to earn up to 1 600 Vitality Drive points every month

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

MAXIMISING YOUR DRIVING PROFILE BY DRIVING WELL EVERY DAY





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.