



INSURE

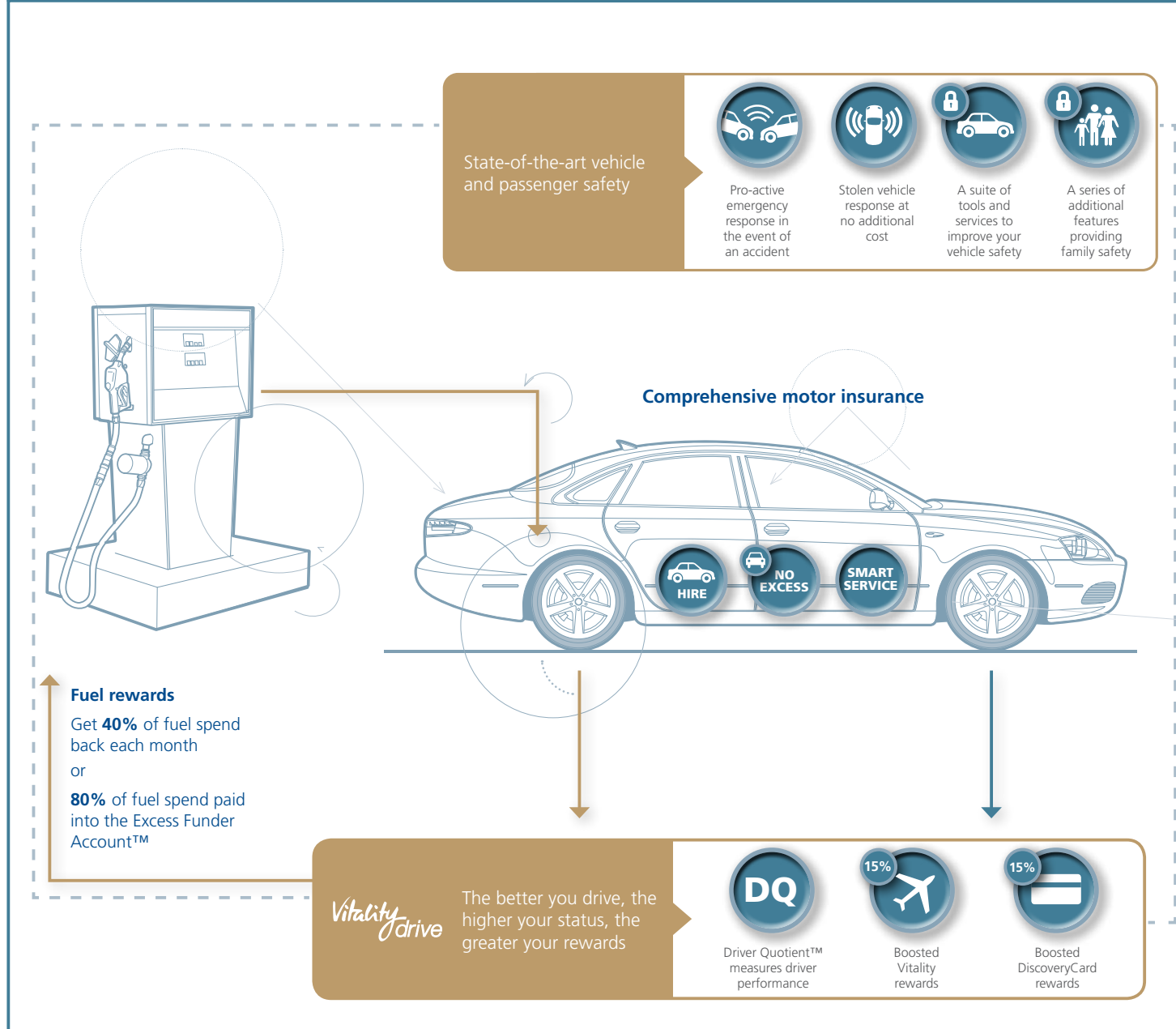
Discovery Insure
Product Summary



The Discovery Insure Product Platform

The Discovery Insure product platform is made up of five key features

- 01 Comprehensive insurance with seamless access to benefits and services through Discovery Insure SmartService™
- 02 VitalityDrive™ incentivises better driving
- 03 Immediate rewards on monthly fuel spend
- 04



Telematics technology facilitates a suite of safety features

05

Structured flexibility across the product range

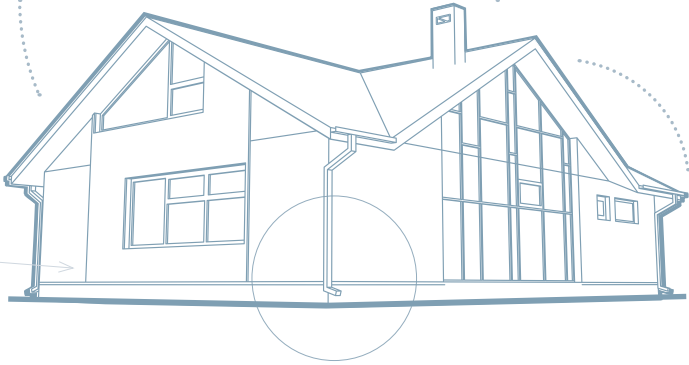
Flexible options for household and personal cover



No excess on burglary, hijacking, storm or fire



HomeProtector™: security and emergency accommodation



Building a Discovery Insure product in three easy steps

STEP 01

Comprehensive motor insurance forms the basis of each Discovery Insure policy



Car hire is included at no additional cost



SmartService™ takes the hassle out of claiming



No excess on theft, hijacking, hail, storm or fire



Roadside assistance benefits

STEP 02

By engaging in VitalityDrive™ clients receive up to 40% fuel rewards and other valuable benefits for driving well



DQ-Track™: Advanced telematics measures the Driver Quotient™



Fuel rewards on monthly fuel spend



Boosted Vitality and DiscoveryCard rewards



State-of-the-art vehicle and passenger safety features

STEP 03

Choose from a suite of structured flexible options for household and personal cover



Flexible product options to customise cover



Young Adult Contract™: discounted premiums for 18 to 25 year olds



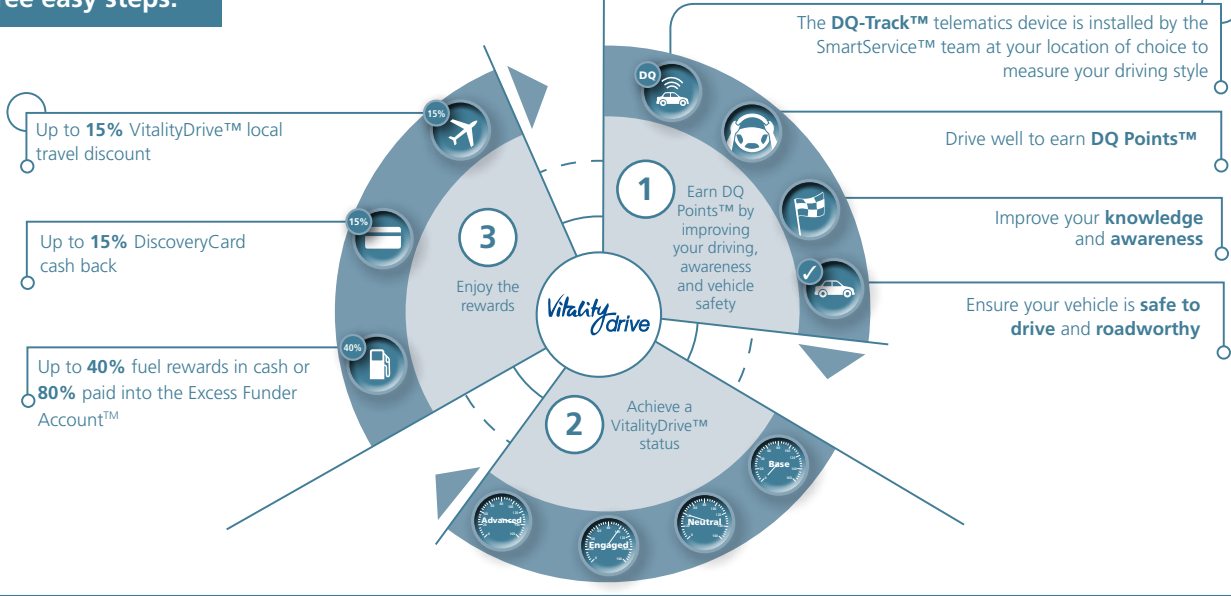
HomeProtector™: security and emergency accommodation



No excess on burglary, hijacking, storm or fire

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

Three easy steps:



Enjoy unprecedented rewards

01 Get up to 40% fuel rewards on monthly fuel spend

Visit Tiger Wheel & Tyre for your free Annual MultiPoint Check

Fill up at your nearest BP station

Pay with your DiscoveryCard

Enjoy fuel rewards

40% fuel reward on R400 BP fuel spend = **R160**

Activating VitalityDrive™ entitles clients to immediate rewards of 10% on their BP fuel spend. Completing a Tiger Wheel & Tyre Annual MultiPoint Check boosts the fuel reward to 25%. VitalityDrive™ clients who have a DiscoveryCard can receive an additional 15% reward on their fuel spend at any fuel station. The combination of the BP fuel network, DiscoveryCard payment and Tiger Wheel & Tyre Annual MultiPoint Check results in a 40% fuel reward. Fuel spend up to the number of DQ Points™ earned in that month qualifies for fuel rewards

02 Get up to 15% in cash backs at partner stores through DiscoveryCard

VitalityDrive™ rewards for DiscoveryCard holders

Status	Rewards
Base	0%
Neutral	5%
Engaged	7.5%
Advanced	15%

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

Rewards are additive DiscoveryCard holders get up to **35%** cash backs

03 Get up to 15% discount on local travel partners

VitalityDrive™ local travel rewards

Status	Rewards
Base	0%
Neutral	5%
Engaged	7.5%
Advanced	15%

Rewards are additive Get up to **50%** off local travel if you are an existing Vitality member