

GET TAILORED INSURANCE FOR HEAVY COMMERCIAL VEHICLES

The heavy commercial vehicle (HCV) industry is facing unique risks and challenges, such as truck overloading, vehicle maintenance, driver fatigue and distracted driving, as well as a need for more focus on driver wellness. To help you face these challenges, we have created a tailored product that offers comprehensive cover, technology innovations and optional benefits to suit your business needs. The HCV product assists you in running your business more efficiently and sustainably, while ensuring you get the cover you need to adequately protect your business.



SAVE UP TO 40% ON YOUR VEHICLE PREMIUMS

Through our shared value model of insurance, we reward you for managing your HCV fleet well with these savings:



GET A 15% UPFRONT DISCOUNT ON VEHICLE PREMIUMS FOR BEING RTMS-CERTIFIED



GET UP TO 30% OF NET VEHICLE PREMIUMS BACK FOR DRIVING WELL



GET ACCESS TO INNOVATIVE VEHICLE TECHNOLOGY

The Vitality DriveView device provides a complete technology platform to help you manage your fleet well, and assists in keeping your drivers safe on the road while improving their driving behaviour. It offers the following benefits:

- **TELEMATICS CAPABILITIES** to measure driving behaviour. This data can be used to **analyse and monitor the behaviour** of each driver. Drivers with a compatible smartphone can use the app to view their **driving score** and get access to weekly Active rewards.
- **DASHCAM SOLUTION** with real-time **inward and outward** views of the cabin.
- **ONLINE FLEET PORTAL** which allows you to **view live and historical video recordings** of trips taken so that you can coach your drivers and help them to improve.
- **VEHICLE SAFETY FEATURES:**
 - **Driver panic button** which allows the driver to call for help if there is a vehicle emergency.
 - **Find my vehicle** through the online fleet portal where you can track all your vehicles in real-time.
 - **Impact Alert** sends automatic immediate emergency help to the driver's location if we pick up a severe impact to your vehicle, even if we can't get hold of the driver.
 - **Weather warnings** enable us to send you warnings of imminent bad weather, using weather data combined with your device location data.



GET ACCESS TO UNIQUE BENEFITS

The following unique benefits will help to keep your business, vehicles and drivers in good health:

RTMS CONSULTING SERVICES

You get two free consultation hours with SA Fleet to help you prepare for the audit and get **RTMS certified**. You also qualify for a **33% discount** on further consulting hours, should you need more.

UP TO 50% DISCOUNT AT BRIDGESTONE AND TIGER WHEEL & TYRE

The discount percentage is based on your company's Vitality Drive status and applies to:

- Tyres, tyre re-treading, wheel alignment, wheel balancing and pressure maintenance at **Bridgestone**.
- Purchases at **Tiger Wheel & Tyre** such as tyres, batteries and wiper blades.

VITALITY HEALTH CHECKS FOR DRIVERS

To help **ensure that your drivers are in good health** and **assists in meeting the requirements for being RTMS certified**. The checks include blood pressure, blood sugar and cholesterol tests as well as eyesight and hearing assessments.



CUSTOMISED OPTIONAL COVER AND BENEFITS

You can add the following cover and benefits to your Plan at an additional premium:

- **COVER FOR GOODS IN TRANSIT**, including cover for financial losses resulting from fraud or dishonesty of drivers.
- **EXPANDED BUSINESS INTERRUPTION COVER**: covers financial losses that result from business interruptions caused by loss or damage to your vehicles.
- **DRIVER LOSS OF USE**: covers the cost of hiring another driver while the regular driver is unable to work due to injuries following an insured event.
- **CREDIT SHORTFALL**: covers any amount that you may still owe the financing house after we have paid out the value of the vehicle.
- **INSTALMENT PROTECTOR**: covers the monthly instalments that are due for a financed vehicle if that vehicle is not operational following an insured event.
- **EXCESS REDUCER**: allows you to choose one flat excess for own damage, theft or hijack and third party claims.

IMPORTANT TO NOTE:

- All requests for HCV cover are reviewed by the underwriting team.
- You will be able to select which sections of cover, and the amount of cover for each section, that you require from our Discovery Business Insurance Plan.
- You will pay an activation fee of R500 for the Vitality DriveView device.
- You will also pay a monthly fee of R165 per unit, plus the standard Vitality Drive for Business monthly premium of R75 per vehicle.
- If you lapse your Discovery Business Insurance plan or remove Vitality Drive for Business from your plan, you must return the Vitality DriveView device to us within 30 days. If you do not return the device within this time period, or you return the device but it is not in working condition, then we will charge a penalty fee as follows:
 - R2,500 in the first year of installing the device
 - R1,000 after the first year of installing the device.
- To return the device, you can courier it to:

Discovery Central Services - Logistics,
Discovery offices, 1 Discovery Place,
Sandton
2196
- You can install a Vitality DriveView unit in each of your vehicles that are on the Vitality Drive for Business programme.
- The upfront 15% vehicle premium discount will be applied during the RTMS certification period. You will get the discount as long as you have RTMS certification. If this certification is removed during the plan year, you will no longer qualify for the discount.
- A vehicle pre-inspection is required if you do not have at least three months of uninterrupted comprehensive heavy commercial vehicles insurance at the time of joining Discovery Business Insurance.
- Vitality Drive for Business cash backs are calculated with respect to the net vehicle premium that you pay to us and are payable at the end of the plan year.
- Plans that lapse before the end of the plan year will forfeit all Vitality Drive for Business cash back earned in that plan year.
- The payment of the Vitality Drive for Business cash back is not subject to plan renewal, the only requirement is that the plan has to be active for the whole plan year.
- All of the Vitality Drive for Business rules apply for heavy commercial vehicles that are on the programme.
- We encourage drivers to take regular breaks during each trip, so that they can remain focused while driving. Drivers who drive non-stop for six hours or more during a single trip will have a negative impact on their focused driving score.
- Drivers of heavy commercial vehicles can have their Vitality Health Checks done onsite every year at no additional premium to you.
- The Vitality Health Check for drivers that do not have a Discovery Health or Discovery Life Plan will be limited to:
 - 1.5 x number of vehicles insured
- To qualify for the Vitality Health Check, drivers must provide their Professional Driving Permit to verify that they are a HCV driver.
- All other employees that are not members of Discovery Health Medical Scheme or Discovery Life will also get access to the same Vitality Health Checks at a reduced cost of R375. This will include a hearing test.
- To book the Vitality Health Checks for their drivers, clients must:
 - Complete the application form accessible via this link: <https://www.discovery.co.za/assets/template-resources/business-insurance/driver-health-check-application-form.pdf>
 - Email the completed form back to corporateevents@discovery.co.za.
- The following relate to the Bridgestone and Tiger Wheel & Tyre benefits:
 - To qualify for the discount, you must have at least one vehicle on the Vitality Drive for Business programme and the vehicle details (including the vehicle registration number) must be loaded in the Vitality Drive for Business programme.
 - The discount percentage can only be applied to purchases relating to vehicles on the Vitality Drive for Business programme.
 - You must provide the registration number of the vehicle you are making purchases for, to the store agent at the time of purchase.
 - The discount percentage applies to new tyre purchases, tyre re-treading, wheel alignment, wheel balancing and pressure maintenance at Bridgestone.
 - The discount applies to any purchase at Tiger Wheel & Tyre such as tyres, batteries and wiper blades.
 - The discount will be applied to the total spend on the items listed above, limited to R5,000 spend per vehicle, per transaction.
 - If it is less than a month since you joined Vitality Drive for Business (meaning you do not have a Vitality Drive status yet), you will get a default status of Blue and qualify for a 5% discount.
 - You will not receive a Vitality Drive for Business discount on purchases made with other discount or rewards cards at Tiger Wheel & Tyre.
 - Discovery Insure reserves the right to adjust the discount and/or spend limits at any time.

To get a quote, speak to your broker or [click here](#)