

V O L V O



Discovery Business Insurance Heavy Commercial Vehicles' Product

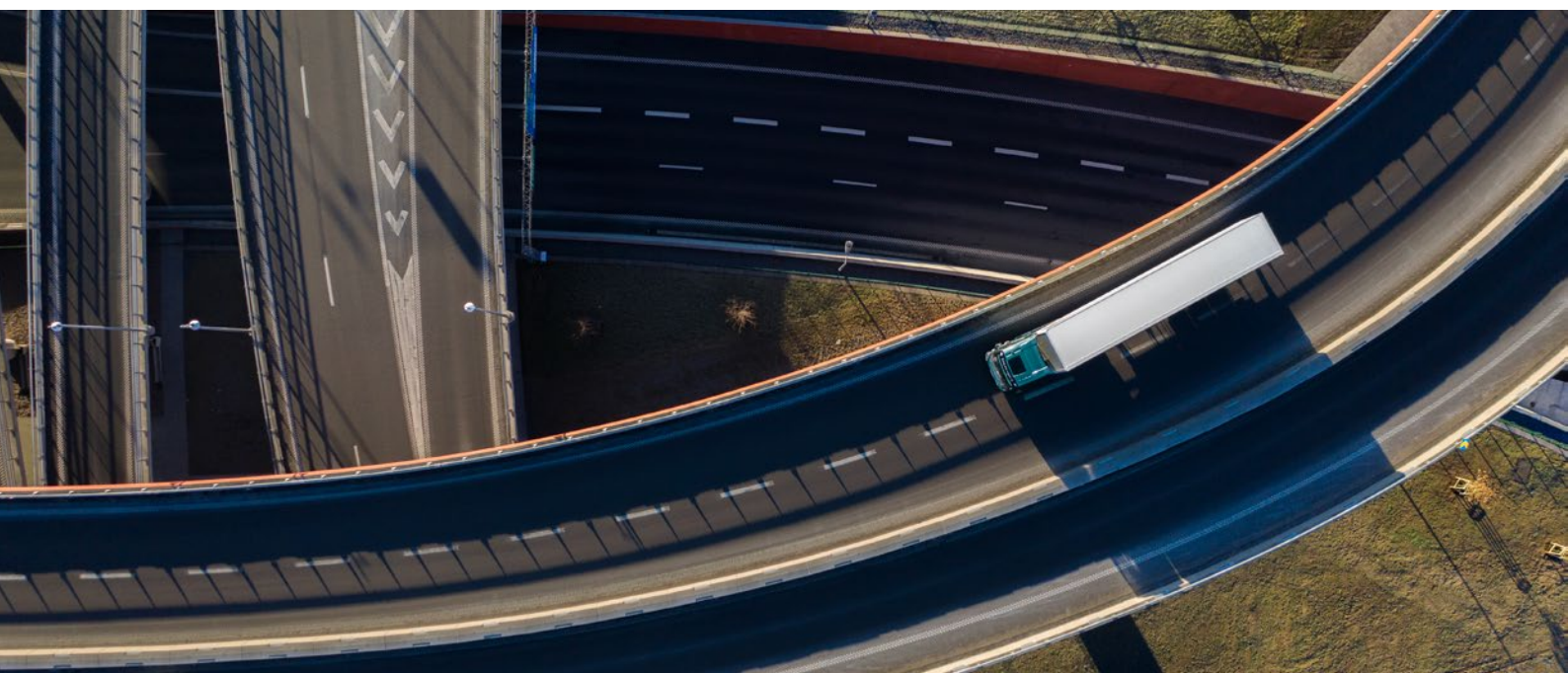
Comprehensive market-leading insurance tailored for the heavy commercial vehicles' industry. Our product includes innovative technology solutions to monitor and improve driving behaviour and keep your drivers safe on the road. It is underpinned by 24/7 claims services to make sure that you can get back to business quickly following a claim event.

Volvo Financial Services

Tailored insurance for heavy commercial vehicles

We understand that heavy commercial vehicles are different from other vehicles. That is why we created the Heavy commercial vehicles' product to offer this industry cover that is tailored to their needs.

Our product includes comprehensive cover for heavy commercial vehicles as well as unique benefits to help you manage your vehicle fleet well. It is underpinned by technology to monitor and incentivise good driving behaviour. You can save up to 40% on your vehicle premiums for managing your fleet well. You can get up to 15% upfront discount on vehicle premiums for being RTMS approved.



Key Features

- Comprehensive insurance for heavy commercial vehicles.
- Save up to 40% on your vehicle premiums for managing your fleet well.
- Customised optional cover and benefits.
- Up to 50% discount on tyre solutions and wheel alignment.
- **Vitality Health Checks** for drivers at no additional premium.
- Discounted rate on consulting services to help you meet RTMS requirements.

Comprehensive core cover and benefits

Using our expertise, we have selected sections of cover that we believe are most appropriate for heavy commercial vehicles based on the risks they face. We included relevant cover and benefits at no additional premium to make sure that we offer you affordable business insurance that is tailored to your needs.

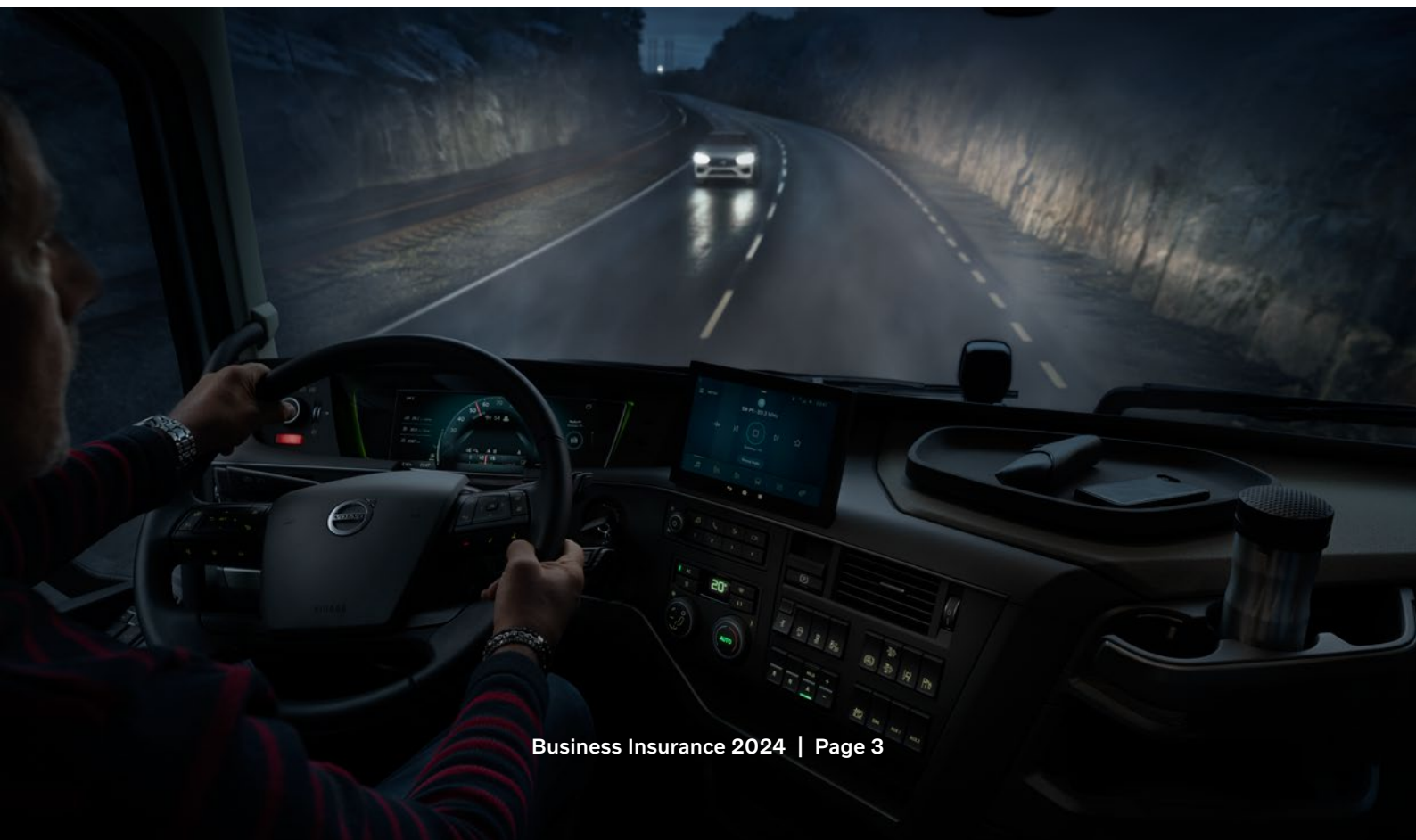
EMBEDDED CORE COVER AND BENEFITS

Our product includes embedded core cover and benefits available at no additional premium (up to specified limits), such as:

- Cover for **loss or accidental damage** to your commercial vehicles.
- Emergency services benefits such as **fuel delivery** and **battery assistance**.
- Cover for **liability to third parties**.
- **Personal accident** cover for your drivers.
- Cover for **vehicle branding costs** following an accident.
- Fire extinguishing, debris removal, spillage cleaning and towing costs cover.
- Cover for temporary repairs and replacement locks, keys and remote controls.

Our cover is affordable and flexible. It includes:

- Automatically embedded covers, available at no additional premium.
- Ability to increase your cover amount and choose optional covers at an additional premium.
- Different options for the basis of cover from retail value, market value and agreed value.



Customised optional cover and benefits

We have made our Heavy commercial vehicles' product wider by offering you optional cover and benefits that give you the additional protection you may need. You can get additional cover for your goods in transit as well as protection against financial losses.

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.



Rewarding you for managing your vehicle fleets well

It is important to manage your vehicle fleet well. Your drivers need to drive well to avoid vehicle accidents that result in business interruptions. You also need to make sure that you comply with the traffic regulations to improve road safety and productivity.

Using our shared value of model insurance, we incentivise you to improve your driving behaviour and comply with Road Traffic Management System (RTMS) regulations.

You can save up to 40% on your vehicle premiums for managing your fleet well.

You can get these savings as follows:

GET UP TO 15% OFF VEHICLE PREMIUMS FOR BEING RTMS-CERTIFIED

RTMS sets standards that encourage those involved in the transportation sector to manage their vehicles in a manner that complies with the Road Traffic Regulations.

Meeting these standards helps you to manage your vehicles well. That is why, we give you an upfront discount on your vehicle premiums for meeting the RTMS standards.

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

Through **Vitality Drive for Business**, you can earn up to 30% of your net vehicle premiums back based on your vehicle's driving score and Vitality Drive status. Your drivers can also earn weekly Active Rewards for driving well.

* The net vehicle premium that you pay to us

Example

Company A has two vehicles on the **Vitality Drive for Business** programme and both vehicles achieved Diamond Vitality Drive status for the month, so they qualify for 30% premium cash back. The company is RTMS-certified and they pay a monthly premium of R2 000 for the two vehicles.

- The company would qualify for an upfront discount of 15% for being RTMS-certified. So, their discount amount for the month is:

$$R2\ 000 \times 15\% = R300$$

The company's net premium is therefore R1 700

- The company qualifies for 30% of the net vehicle premiums back. So, they will earn an additional:

$$R1\ 700 \times 30\% = R510 \text{ at the end of the month}^*$$

- Therefore the company's total saving for the month is:

$$R300 + R510 = R810 \\ (40\% \text{ saving on the original premium of R2\ 000})$$

* Payable at the end of the plan year

How you can get up to a 15% vehicle premium discount for being RTMS-certified

We give you great rewards for managing your vehicle fleet well and complying with RTMS requirements. For vehicles that are not RTMS-compliant, we give you access to consulting services and resources to help you meet the RTMS requirements. You get:

GET UP TO 15% OFF ON VEHICLE PREMIUMS FOR BEING RTMS-CERTIFIED

You will get up to 15% vehicle premium discount for your vehicles that are RTMS-certified. The RTMS certification process encourages heavy commercial vehicle owners to comply with traffic regulations, improve road safety and increase efficiency and productivity.

PREFERENTIAL RATES ON RTMS CONSULTING SERVICES

You will get two hours of consulting services with SA Fleet every year at no additional premium. These services will help you prepare for the RTMS audit to make sure that you meet all the requirements to become RTMS-certified and to renew your RTMS certification annually.

If you need additional consulting services beyond the first two hours, you will get a discount of up to 33% on the standard rate charged.



How you can get up to a 15% vehicle premium discount for being RTMS-certified

Vitality Drive for Business is a driver behaviour programme designed for businesses. It uses the latest telematics technology to measure and reward good driving behaviour. You can join and earn great rewards with **Vitality Drive for Business** by following these three easy steps:

Step 1	Step 2	Step 3
Provide us with your vehicle, fleet manager and driver information.	Install a telematic device in each vehicle.	Drive well and earn rewards.
<ul style="list-style-type: none">Vehicle details, including VIN number.Fleet manager details, including email address, cellphone and ID numbersDriver details, including ID number and cellphone number.	<ul style="list-style-type: none">You can use the smartphone-enabled DQ-Track device.You can also use an approved third-party device from Ctrack, Netstar or Cartrack and give us access to your driving information.	<ul style="list-style-type: none">Earn up to 30% of monthly net vehicle premiums back for driving well (payable annually at the end of the year), as well as weekly driver rewards.

GET UP TO 30% OF NET VEHICLE PREMIUMS BACK

Through **Vitality Drive for Business**, you can earn rewards for driving well. Each vehicle on the **Vitality Drive for Business** programme can earn up to 30% premium cash back every month based on that vehicle's driving behaviour as shown in the table. Your total monthly company cash back will be the sum of the cash back earned by all your vehicles on the **Vitality Drive for Business** programme for that month. The company cash back is earned monthly and payable annually at the end of the plan year.

The company score is the average of your vehicle scores for vehicles on the **Vitality Drive for Business** programme. Companies also get a Vitality Drive status each month based on their driving score according to the table shown. The company's Vitality Drive status is used to determine the rewards percentage for status-based rewards.

Vitality Drive status	Blue	Bronze	Sliver	Gold	Diamond
Rewards %	0%	10%	15%	20%	30%
Driving score	0-54	55-69	70-84	85-100	85-100, with more than 80% of vehicles getting a valid score

DRIVER ACTIVE REWARDS

Each week, drivers who have achieved a driving score of 70 or higher and have driven more than 100 km, qualify for an airtime or data voucher, a meal, coffee or smoothie* from one of our partners at no cost to them.

* Reward options are dependent on the type of telematic device.



Keeping drivers in good health

Driver health is also important to make sure that drivers are fit to drive, especially since they may spend long hours on the road. To help keep your drivers in good health, we give them access to ***Vitality Health Checks*** at no additional premium to you.

VITALITY HEALTH CHECKS AT NO ADDITIONAL PREMIUM

Drivers get access to annual ***Vitality Health Checks*** through **Discovery Health** at no additional premium. These checks include blood pressure, sugar and cholesterol tests as well as eyesight and hearing assessments. They will also aid in meeting your driver health requirements for RTMS certification.



Keeping your vehicles in good health

Vehicle maintenance is an important part of good risk management when it comes to heavy commercial vehicles. This ensures that your vehicles are kept in a good condition and are safe to drive, thereby avoiding business interruptions that could occur due to road accidents or vehicle breakdowns. That is why we give you discounts on tyre solutions, wheel alignment and other services.

GET UP TO 50% DISCOUNT ON TYRES, WHEEL ALIGNMENT AND OTHER SERVICES*

Based on your company's Vitality Drive status, you can get up to 50% discount on tyre solutions including new tyres and tyre re-treading, wheel alignment, wheel balancing and pressure maintenance services from Bridgestone. You can also get up to 50% discount on any purchases at Tiger Wheel & Tyre such as tyres, batteries and wiper blades, based on your company's Vitality Drive status.

Vitality Drive status	Discount%
Gold/Diamond	50%
Silver	35%
Bronze	15%
Blue	5%

* Limited to a maximum spend of R5 000 per vehicle, per transaction

BRIDGESTONE STORE NETWORK

Bridgestone is equipped to support commercial vehicles. They have a national footprint, with 16 stores currently operating across the country. They are planning on expanding this network with an additional 38 independent accredited stores by the end of the second quarter this year. So, our clients will be able to get the discount at 54 stores by the end of the second quarter this year, giving them the flexibility to choose the store they prefer.



V O L V O



This brochure is a summary of the benefits Discovery offers for business insurance. Speak to your broker about the full range of Discovery Business Insurance products or visit **www.discovery.co.za**

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ROBIN BAIRD WRIGHT
Insurance Brokers

Robin Baird Wright Insurance Brokers (Pty) Ltd is an authorised financial services provider, FSP 23662.

Discovery Insure Ltd is a licensed non-life insurer and an authorised financial services provider.

Registration number 2009/011882/06.

Product rules, terms and conditions apply. Go to www.discovery.co.za for more details or call us on 011 529 6620



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