



Motor insurance that rewards good driving



## Enjoy your right to privacy with Discovery Insure and DQ-Track

At Discovery Insure we aim to protect you, your loved ones and your possessions. This includes protecting your rights too. We know you value your privacy, so we want to assure you that we will do our best to protect your information including the data we collect from your DQ-Track.

### DQ-Track uses the latest technology to accurately measure the way you drive

DQ-Track monitors factors like harsh braking, acceleration and cornering while you drive. It also measures the distance, speed and time that you travel.

### How we use the data from your DQ-Track

This information is used to calculate your monthly driver performance score. This is added to other DQ Points you earn to determine your Vitalitydrive status and the rewards you'll earn. On your Discovery Insure Plan anniversary, the data may be used with other rating and experience factors to calculate your new premium. We may also use your DQ-Track information proactively for general risk management and underwriting to ensure that you receive the best possible cover.

### The data will not be used when considering claims

We will not use information from your DQ-Track when approving claims. The only time we use the data from your DQ-Track in the claims process is to verify the time and location of an accident. This helps us to make sure that no fraudulent claims are approved.

## How you can use the information from your DQ-Track to help you

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You can access your driving data, including historic driver reports, by logging in to [www.discovery.co.za](http://www.discovery.co.za) and using the DQ-Mapper. This, together with your driver performance scorecard, will show you how you've been driving and where you need to improve to be an even better driver.

If you are involved in an accident and want to use data from the DQ-Track to prove your innocence and claim money from a third party, we will help you to do so. We will waive your basic excess if your DQ-Track data proves the accident was caused by an insured third party. Discovery Insure will not use such information without your permission.



### Remember

Vitalitydrive and the installation of a DQ-Track is optional for Discovery Insure clients.

You may choose to stop participating in the programme, as explained in the terms and conditions of Vitalitydrive.

For more information visit [www.discovery.co.za](http://www.discovery.co.za) or call us at 0860 751 751.