

# BUSINESS INSURANCE

*Comprehensive, technology-enabled insurance, offering businesses cover for the risks of today and fast recovery following a claim, underpinned by our shared-value model.*

# Discovery

## Business Insurance Plan

*The Discovery Business Insurance Plan offers you market-leading insurance cover for your business at highly competitive rates.*

*We also offer you unique rewards and product features, including great rewards for managing your business well. For example, the Vitality Drive for Business programme rewards you and your drivers for driving well and offers state-of-the-art vehicle safety features. Our unique service features offer advanced risk management and fast recovery following a claim.*

### KEY FEATURES

- Comprehensive business insurance with advanced risk-assessment technology.
- Up to 30% of your monthly vehicle premiums back.
- 24/7 claims services, including immediate IT assistance following an insured cyber event.
- Tailored solutions, offering customised cover and benefits for different industries like restaurant owners, healthcare professionals, lawyers, accountants, fuel retailers, heavy commercial vehicles, residential sectional title schemes and tradespersons.





# Comprehensive and innovative business insurance

## PROPERTY AND ACCIDENT

*Offers cover for your business property against loss, damage or theft (including office contents, accounting records, electronic equipment, business all risks, money, glass, goods in transit and business interruption) as a result of an insured event. We also cover you for theft or embezzlement of money, stock or property by employees.*



## BUSINESS INTERRUPTION COVER FOR A BROAD CATEGORY OF RISKS

Get expanded business interruption cover that protects your business against business interruption losses resulting from:

- Material damage to property
- Theft
- Damage to electronic equipment
- Theft of or damage to insured vehicles.

## ADVANCED RISK-ASSESSMENT TECHNOLOGY

- Thermal imaging to detect electrical faults.
- Online tool to self-assess risk.

# Comprehensive and innovative business insurance



## MOTOR

*Comprehensive cover for your business vehicles with unique rewards and features.*

### ONLINE FLEET PORTAL

- Track your vehicles in real time\*.
- Analyse and manage the driving behaviour of your drivers.
- **Manage drivers:** you can view their driver scores, Active Rewards earned and used, and add or remove drivers on the programme.
- **Manage your team:** you can add or remove fleet administrators who can access the fleet portal.

### RETAIL VALUE BOOSTER

- Choose to get your business vehicles' retail value plus 15% back if the vehicle is written-off, stolen or hijacked.

### WRITE-OFF ACCELERATOR

- Choose to write off your business vehicles at a lower damage level.

### REWARDS FOR GOOD DRIVING

- Get up to 30% of your vehicle premiums back.
- Get up to 50% discount on vehicle maintenance services and purchases at Bridgestone and any purchases at Tiger Wheel & Tyre.
- Drivers get weekly rewards such as an airtime or data voucher, a meal, coffee or smoothie.

### UNIQUE SAFETY FEATURES\*

- **Impact Alert:** We send immediate emergency assistance if we detect a severe impact to your vehicle, even if we can't get hold of the driver.
- **Find my vehicles:** Through the Vitality Drive online fleet portal, you can find your vehicles in real time.
- **Vehicle panic button:** Turns the driver's phone into a panic button that requests immediate assistance in a vehicle emergency.
- **Weather warnings:** Using weather data combined with your device location data, we can send you warnings of imminent bad weather.

\* Available with the smartphone-enabled DQ-Track device.

# Comprehensive and innovative business insurance



## LIABILITY

*We protect your business against losses if you are legally responsible to pay third-party compensation as a result of your actions, negligence, or the actions of those acting on behalf of your business. Our expansive cover also caters for risks unique to the 21<sup>st</sup> century.*

### CYBER INSURANCE

- Offers cover for you or a third party following loss due to an insured cyber security event.
- Cyber-risk assessment and management solutions at discounted rates.

### LEGAL SERVICES

- Access to an on-call commercial lawyer.
- Legal consultations.
- Contract drafting services, available online and through the call centre.
- Commercial compliance audit and reports.

### CRISIS AND REPUTATION COVER

- Provides cover in the event of a crisis that jeopardises the reputation of your business.
- 24/7 access to a global reputational specialist.
- The reputational specialist will also provide a full response strategy following a crisis.
- Basic cover of R50,000 automatically included in your plan at no additional cost.

### SOCIAL MEDIA AND MULTIMEDIA LIABILITY COVER

- Offers cover for your business for liability as a result of social media and multimedia activities.
- Legal defence costs, wrongful arrest and defamation claims resulting from the event are also covered.

# Rewards for driving well

Through our shared-value model, we offer innovative rewards that we believe will help your business thrive. Our Vitality Drive for Business programme is a driver behaviour programme that uses the latest telematics technology to measure and reward good driving with up to 30% of vehicle premiums back and weekly driver rewards.

## VITALITY DRIVE FOR BUSINESS

You can maximise your Vitality Drive for Business rewards in three easy steps:



### STEP 1

#### PROVIDE US WITH YOUR VEHICLE, FLEET MANAGER AND DRIVER INFORMATION

- Vehicle details, including VIN number.
- Fleet manager details, including email address, cellphone and ID numbers.
- Driver details, including ID number and cellphone number.



### STEP 2

#### INSTALL A TELEMATICS DEVICE IN EACH VEHICLE

- Visit Tiger Wheel & Tyre to install or collect the smartphone-enabled DQ-Track device.
- You can also use an approved third-party device from Ctrack, Cartrack or Netstar and give us access to your driving information.



### STEP 3

#### DRIVE WELL AND EARN REWARDS

**Earn up to 30%** of your monthly vehicle premium back for driving well (payable annually at the end of the plan year), as well as weekly driver rewards.



# Vitality Drive for Business

## COMPANY REWARDS

Our Vitality Drive for Business programme rewards you with premium cash back and your drivers can get weekly Active Rewards for driving well. You also get up to 50% discount at Bridgestone and Tiger Wheel & Tyre based on your company's Vitality Drive status.

### GET UP TO 30% OF YOUR VEHICLE PREMIUMS BACK

Your business can earn up to 30% premium cash back every month for each vehicle on the Vitality Drive for Business programme based on that vehicle's driving behaviour as shown below. Your total monthly company cash back will be the total cash back earned by all your vehicles on the Vitality Drive for Business programme for that month.

Vitality Drive status	Blue	Bronze	Silver	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

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 above. The company's Vitality Drive status is used to determine the rewards percentage for status-based rewards.

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



You can get up to 50% discount (limited to R5,000 maximum spend per vehicle) on selected vehicle maintenance services and purchases at Bridgestone and on any purchases at Tiger Wheel & Tyre, based on your company's Vitality Drive status.

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

## 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.






Drivers using the smartphone-enabled DQ-Track will be able to see their weekly score on their Discovery Insure app. They can easily claim their Active Rewards by selecting their preferred option on their phone and then redeeming it at the partner store.



## 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

 Contact centre 011 529 6620  DBINewbusiness@discovery.co.za  [www.discovery.co.za](http://www.discovery.co.za)

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