

DISCOVERY BUSINESS INSURANCE LAWYERS' PRODUCT

Comprehensive market-leading insurance, offering lawyers cover that is tailored to their insurance needs, including cover for newly emerging risks. Our offering is underpinned by technology, fast claims services and key innovations to ensure that you can work efficiently and be available to your clients when they need you.

Tailored insurance for lawyers

Our experience in the commercial insurance space has enabled us to collect lots of data on professionals, including lawyers. We have studied this data to get a detailed understanding into the legal industry, enabling us to create a bespoke product for this profession.

Our tailored product offers affordable comprehensive insurance for traditional business risks, as well as embedded cover and benefits designed to help your legal practice succeed. These benefits are included in our product at no additional premium and include access to a digital search engine where you can find more information on property, people and companies from reputable data sources.

KEY FEATURES

- Comprehensive business insurance for lawyers
- Embedded tailored cover and innovations at no additional premium including:
 - R100 000 cover against cyber events
 - R100 000 crisis and reputation management cover
 - 25% discount on selected Lexis WinDeed searches
 - 25% discount on Lexis Sign platform
 - Up to 20% discount on new laptop purchases
 - Settlement of cellphone and iPad claims within one business day
- Up to 30% of vehicle premiums back for driving well

Comprehensive core cover and benefits

We offer you flexible business insurance, enabling you to select the sections of cover that your business needs. You will be able to choose any cover sections and benefits from our Discovery Business Insurance Plan.

In addition to your chosen sections, we have selected the cover and benefits that are most appropriate for lawyers and automatically included them in the product at no additional premium to make sure that we give you the most comprehensive insurance.

Our cover is affordable and flexible, so that you can:

- Select the sections of cover you need from our Discovery Business Insurance Plan.
- Choose the amount of cover you require for each section of cover.

To qualify for the Lawyers' product, you must meet the following criteria:

- You must have non-motor cover, including cover under the Fire, Buildings combined or Office contents sections.
- Your business must meet the description of a law firm, as defined by our underwriting team.

Our product offers cover for your most valued possessions as covered under the traditional multi-peril policy, such as:

COVER FOR YOUR ASSETS, ELECTRONIC EQUIPMENT AND POSSESSIONS

These sections of cover provide protection for your **valuable practice assets** such as your office furniture, electronic equipment, **portable equipment** such as your business's laptops and cellphones, as well as your **motor vehicles**.

LIABILITY AND PERSONAL ACCIDENT COVER

These sections cover you for liabilities that may arise against you. This includes cover against the liability to compensate third parties for **injuries or illness that occurs while they are on your property**.

You also get cover against **bodily injury to any principal, partner, director or employee** of your business caused by accidental or violent means. With this cover, you can help your key partners and employees get the care they need to help them recover following an accident.

COVER AGAINST CRIME EVENTS

Get comprehensive cover against crime events that lead to financial losses to your legal practice such as **employee dishonesty** or **fraud, theft of money** held at your business premises, as well as **cybercrimes**.

COVER AGAINST BUSINESS INTERRUPTION LOSSES

This covers you for **financial losses your business incurs** as a result of **business interruptions caused by physical damage to your property**. You can also extend your cover to include cover for business interruption losses caused by theft, damage to electronic equipment, and loss or damage to your business vehicles.

Embedded cover against the risks of today

In today's business environment, it is important to have access to technology solutions that enable you to run your legal firm. This is especially so during the current COVID-19 period where many businesses are working remotely. The increase in technology use increases your business's risk of cyber events and reputational damage events. That is why we have automatically included these covers in our Lawyers' product at no additional premium. You will be able to increase your cover limit at an additional premium if you need more.

PROTECT YOUR CLIENTS' CONFIDENTIAL RECORDS

As a lawyer, your **clients trust you with their most sensitive and confidential information**. Any loss of such information may result in legal disputes or regulatory fines. To help you protect your clients' information, we give you:

- **R100 000 for loss or theft of your clients' sensitive information, data recovery, ransomware** and other legal costs you may incur as a result of an insured cyber event.
- **R50 000 business interruption cover for financial losses your business incurs** as a result of an insured cyber event.
- **R50 000 business reputation management cover to help you respond to a crisis event** caused by a cyber incident.

PROTECT YOUR FIRM'S REPUTATION

We understand that a **crisis event happening at your legal firm may affect your reputation**. That is why we have included the following cover for you:

- **R100 000 crisis and reputation management cover** to help you respond to a crisis event and manage your legal firm's reputation.
- **24/7 access to reputational experts** from a leading global marketing communications firm who will provide a full response strategy following a crisis event.



Innovative benefits to help you work efficiently

We have enhanced our insurance offering to include tailored benefits to help you work efficiently. We have included these benefits at no additional premium to make sure that you get the most comprehensive benefits for your legal practice.

GET YOUR CELLPHONE AND IPAD REPLACED OR REPAIRED WITHIN ONE BUSINESS DAY

Having a working cellphone or iPad is critical to make sure that you are always available if your clients need to contact you. Loss of or damage to these items can interrupt your normal business operations.

Therefore, with the Lawyers' product, we give you:

- Premium cellphone and iPad replacement packs delivered to your business premises or to another preferred address within one business day of you submitting your claim, including **a new iPad or phone and screen protector**, giving you the ultimate convenience if your phone is stolen or lost.
- Speedy cellphone and iPad repairs
 - For a physical screen damage or other damages, the device will be collected from your preferred address and will be repaired and returned to you within **one business day**. You will also get a screen protector with screen repairs.

The above timelines apply for repairs and replacements done in metropolitan areas. We will repair or replace your phone or iPad within the next business day in other areas.

If we don't meet this agreed timeline, we will waive your excess for these claims

GET 25% DISCOUNT ON SELECTED LEXIS WINDEED SEARCHES

- It's important for you, as a lawyer, to have access to accurate and comprehensive information to help you with your day-to-day functions. Lexis WinDeed enables you to find information when searching for details on property, people and companies. It provides access to reputable data sources such as the CIPC, leading credit bureaus and a variety of other trusted suppliers.

Lexis WinDeed allows you to:

- Obtain property and ownership information
- Obtain registered company and directorship details
- Vet potential customers or tenants and trace debtors

Lexis® WinDeed

GET 25% DISCOUNT ON LEXIS SIGN PLATFORM

- Lexis Sign provides an efficient, instant and secure method for electronic document signing. This is a critical platform in today's world where a lot of business is conducted remotely.

It meets the criteria of a reliable signature as defined by the Electronic Communications and Transactions Act.

You will receive a copy of the document as soon as the client has signed, so you don't have to wait for clients to return signed documents anymore. Lost pages and illegible scans or faxes are a thing of the past with Lexis Sign.

Lexis® Sign

GET UP TO 20% DISCOUNT ON NEW LAPTOP PURCHASES

- You can get up to 20% discount on new HP, Dell and Lenovo laptop purchases. This benefit will help you meet the cost of hardware required so that your business can operate efficiently and securely.
- To qualify for the laptop discount, you need to complete the Discovery Business Insurance risk assessment. You can complete the risk assessment by either having a physical risk survey done at your business premises or completing the online self-assessment tool, depending on which assessment your business qualifies for.

 **Hewlett Packard Enterprise**

 **Lenovo™**



Vitality Drive for Business

Three easy steps to join the programme

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

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 a smartphone-enabled DQ-Track device.
- You can also use an approved third-party device from Cartrack, Ctrack 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.

Rewards for driving well

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 on any purchases at 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 ON TIGER WHEEL & TYRE PURCHASES



You can get up to 50% discount (limited to R5 000 maximum spend per vehicle) 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%

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.

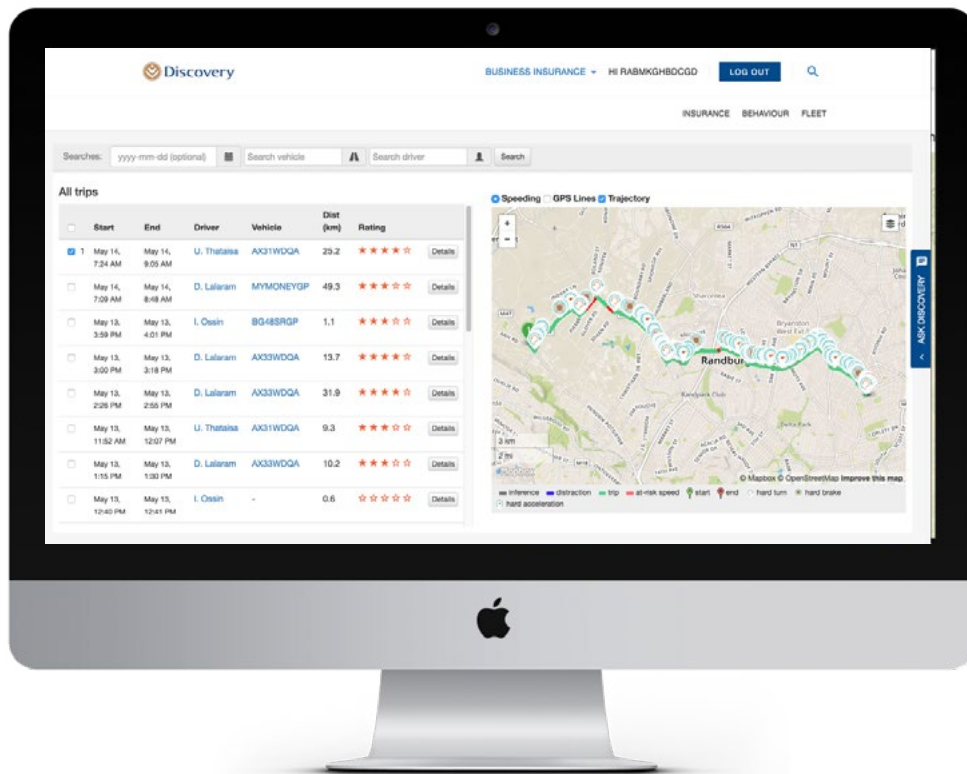


Drivers using the smartphone-enabled DQ-Track will be able to see their weekly score on their Discovery Insure app. They can easily claim their Active Rewards by selecting their preferred option on their phone and then redeeming it at the partner store.

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

Monitor and improve driving behaviour

To help you monitor the driving behaviour of each of your drivers and help them improve, we give you access to the *Discovery Drive* online fleet portal.



ONLINE FLEET PORTAL




The fleet portal gives you all the information you need to track driver behaviour and help your drivers improve. Through the fleet portal, you will be able to:

- Track your vehicles in real time*
- View the trips taken by each vehicle
- Analyse and manage the driving behaviour of your drivers

*Only available with the smartphone-enabled DQ-Track

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

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