

JOIN DISCOVERY BUSINESS INSURANCE today and get **affordable legal protection for your business**

Legal problems can arise at any time and they can cost a business substantially. We understand that this can have a devastating impact on the business and even lead to business failure. That is why, at Discovery Business Insurance, we give all our clients access to quality online and telephonic legal services at no additional cost. This benefit is offered through our benefit partner, Updraft, an Origin Systems Company.

HOW BUSINESSES CAN SIGN UP FOR THE LEGAL SUPPORT BENEFIT

Contact your broker to sign up for the Discovery Business Insurance Plan. All businesses that sign up will automatically get access to the Embedded legal support benefit at no additional cost.

WHAT HAPPENS AFTER YOU SIGN UP

- You will automatically get access to the Embedded legal support benefit at no additional cost.
- Legal services are available telephonically or through Updraft's online legal platform.
- To get legal assistance telephonically, contact Updraft's call centre on **0860 017 455**. All callers will be verified to confirm their identity as a valid insured company representative.
- To access the online drafting services, your nominated company contact person can log in to **www.discovery.co.za** with their username and password. If the company contact person does not have a username and password, they will need to register on **www.discovery.co.za** to create these details.
- How you access the online drafting services:
 - Once logged in to **www.discovery.co.za**, you will notice the **YOU AND YOUR FAMILY** drop-down list at the top-right of the landing page next to the greeting. Click on this to select **BUSINESS INSURANCE** from the list.
 - This will take you to the **Discovery Business Insurance** landing page. Select the **INSURANCE** tab and scroll down to the legal services section where you will be able to access the drafting services link.
- If you have not nominated a contact person for your insured business, call Discovery Business Insurance on **011 529 6620** to nominate a company contact person

BENEFITS OF THE LEGAL SUPPORT BENEFIT

The following legal services are part of the Embedded legal support benefit:

COMMERCIAL LAWYER ON CALL

If you need professional legal advice in relation to legal issues facing your business, you can contact Updraft on **0860 017 455** during business hours and get legal advice from a commercial lawyer.

What you need to know:

- The Embedded legal benefit entitles you to two calls to the legal call centre a month and/or two hours of legal advice or research a month.
- The legal services exclude detailed advice on highly specialised legal areas, such as intellectual property law, taxation, municipal regulations, structured finance and non-commercial law.
- The legal services do not include ongoing legal support in relation to protracted legal matters such as litigation cases and conveyancing processes.
- The legal services do not cover disputes or issues existing before or after your Discovery Business Insurance Plan is active.

LEGAL CONSULTATIONS

For ongoing legal matters, you may choose to be referred to a law firm in your area, if one is available. You will be entitled to receive 30 minutes of consultation with an attorney at the law firm in question.

What you need to know:

- The first 30 minutes of consultation is available at no additional cost.
- You will be liable to pay for the attorney's fees for all consultations beyond the first 30 minutes.

CONTRACT DRAFTING SERVICE

This benefit provides your business with commercial drafting services for the following contracts:

- Employment agreement
- Acknowledgement of debt
- Deed of suretyship
- Service provider agreement
- Sale of property agreement
- Non-disclosure agreement.

What you need to know:

- You can request legal contract drafting either through the online legal platform or through the call centre.
- You can access this service up to a maximum of three contracts a month through the call centre or an unlimited number of contracts through the online legal platform.

COMMERCIAL COMPLIANCE AUDIT AND REPORTS

You receive unlimited access to legal audit services through the legal portal or call centre. The audit will involve the assessment of more than thirty legal areas which have an impact on the daily operations of your business. These areas include labour law, tax law, consumer protection, competition law, company law, risk management and a wide range of other issues.

You will be able to complete a questionnaire which will be used to produce a customised report detailing areas in which your business is legally compliant as well as the critical areas where the business has failed to comply with the law or is exposed to high levels of legal risk.



ADDITIONAL BENEFITS OFFERED BY THE PREMIUM LEGAL SUPPORT BENEFIT

Businesses can upgrade to the Premium legal support benefit at an additional premium and get access to the following additional legal services:

DEBT RECOVERIES

If you have a claim against another party, this service will assist you with drafting a letter of demand on behalf of your business. This service includes only the following causes of action:

- Repayment of a loan
- Payment of the purchase price for goods sold
- Delivery of goods purchased but not delivered
- Payment for services rendered
- Losses suffered from damage to a business vehicle in an accident
- Damages suffered as a result of defective building work
- The return of an asset owned by the business and in someone else's possession
- Payment of arrear rental
- Ejectment of a tenant for failure to pay rental
- Repayment of a purchase price because goods purchased are defective

CONTRACT DRAFTING SERVICES

In addition to the contracts mentioned above, the Premium benefit provides drafting services for the following contracts:

- Loan agreement
- Sale of motor vehicle agreement
- Shareholders' agreement
- Association agreement
- Commercial lease agreement
- Sale of shares
- Sale of members' interest agreement
- Residential lease agreement
- Trust deed
- Standard conditions of trade agreement

What you need to know:

- You can have up to three letters of demand or legal letters drafted for you each month.
- There is no limit on the number of contracts that can be drafted for you in a month.

CONTRACT MANAGEMENT SOFTWARE

This benefit will provide your business with contract management software, maintenance and support. The following services are part of the offering:

- Document drafting services.
- Contract deadline management with automated reminders and tasks. You will also be able to set your own custom reminders in relation to a specific contract.
- Ability to upload external documents, for a signed copy of a document created through the legal portal.
- Based on the data collected during the drafting and uploading of documents, reports and reminders can be generated in respect of contract deadlines, escalations and similar dates. The reports can be the standard reports offered by the legal portal or they may be customised.
- Daily automated back-ups and off-site storage of all data and documents stored in the system.

COMMERCIAL AND LEGAL ADVICE PACKAGES

You will be able to access detailed legal advice packages for your business, which include the following:

Avoiding liquidation and personal liability

Provides detailed advice on how to structure the operations of your business to minimise the risk of insolvency. It also provides a clear description of the conduct that could render a business manager or director personally liable for the debts of the business in the event of liquidation.

Choice of corporate vehicle

Provides detailed advice on the legislative restrictions, tax implications and management restrictions associated with different corporate vehicles such as co-operatives, companies, close corporations, partnerships and trusts.

Complying with tax legislation

Helps business owners to understand the tax obligations associated with their businesses, including detailed explanations relating to PAYE, Income Tax, VAT, the Skills Development Levies and other related topics.

Forms of security when raising funding

A business-appropriate explanation of debt factoring, deeds of suretyship, pledges, asset leases, special and general notarial bonds and other forms of security, including the pros and cons and what to avoid.

Protecting your intellectual property

This package includes an interview, practical advice and step-by-step guides to help business owners identify and protect their businesses' intellectual property.

Labour law compliance

Provides business-specific guidance in relation to unfair labour practices and correct dismissal procedures.

What you need to know:

- You will be charged an additional R67.06 monthly premium on your plan to upgrade your legal benefit to the Premium legal benefit.
- The legal portal provides dynamic legal publishing services over the internet catering for common and standard situations and should not be construed as specific legal advice for any particular factual situations. If you have any concerns, then you should request specific legal advice from Updraft's call centre or a law firm.
- Discovery may not be held liable for any losses suffered as a result of legal advice or contracts drafted by Updraft.