



Get the broadest business interruption cover for your business

Business interruption is among the top 10 risks facing businesses globally today¹ and can lead to business failure if the business is not adequately insured against it. With the evolving business needs and changes brought about by technology, the risks leading to business interruption have also evolved. At Discovery Business Insurance, we offer you extended business interruption cover that offers first-in-market protection for your business against a broader category of risks.



How businesses can buy non-physical damage business interruption cover

The non-physical damage business interruption cover is offered as an optional extension. You will need to sign up for the Discovery Business Insurance Plan and select the non-physical damage business interruption cover under optional extensions. You will be able to choose the insured amount you need.



What you are covered for

The usual business interruption cover on the market depends on the material damage condition indicated in the policy documents. In addition to traditional business interruption cover, we offer clients non-physical damage business interruption cover that waives this condition and extends cover to events that do not result in material damage to property. This means your business will be covered for business interruption if you experience:

- Theft
- Destruction or damage to electronic equipment
- Theft of insured motor vehicles, or total destruction or damage to insured motor vehicles.

Your business will be protected if these events lead to financial losses as a result of:

- A reduction in turnover
- Increased cost of working
- Loss of revenue
- Paying wages to employees whose services cannot be used or can only partially be used as a result of business interruption
- Having to pay contract breach fines and penalties because of non-completion or late completion of orders as a result of the business interruption.

TECHNICAL DETAILS

- Non-physical damage business interruption cover is only available if you selected it under optional extensions.
- The non-physical damage business interruption extension only applies to the theft, electronic equipment and motor sections of cover.
- To qualify for non-physical damage business interruption cover, you must have:
 - Cover under the theft, electronic equipment and motor sections
 - Business interruption cover.
- You will be insured up to the indemnity period stated in your Plan Schedule.

1. Global Risk Management Survey, Aon Risk Solutions, 2017