



You've built a good reputation, now protect it with our crisis and reputation management cover

We understand that it takes a long time and discipline to build a good reputation, that is why we think it's important for you to protect one of your business's greatest assets: its reputation. 90% of consumers say that positive reviews influence their decision to purchase products and services¹. As a result, it is vital for companies to maintain a good reputation with their customers.

Get crisis and reputation management cover from Discovery Business Insurance

Discovery Business Insurance clients who select public liability cover will automatically get R50 000 crisis and reputation management cover, offered through our partnership with Edelman. This benefit is included in all plans at no additional cost. Clients can choose to increase their cover limit up to R500 000 at an additional premium, subject to additional underwriting.

What you are covered for

We will cover you for reasonable fees, costs and expenses associated with appropriate professional services to manage the effects of reputational harm directly resulting from any one of the following insured events, as defined in the Plan Guide:

- Behavioural failings caused by or to employees, customers, shareholders or company owners as a result of unethical or inappropriate behaviour, allegations of illegal activities or inappropriate statements.
- Operational failings causing harm or damage as a result of products or services you offer or interruptions in your ability to supply products or services.
- Technology failings resulting in data loss and system breakdown, excluding those technological failings covered under the cyber insurance section of the plan.
- Corporate issues resulting from events such as the death, injury or illness of staff, major complaints caused by customer dissatisfaction or legal action against the company or a senior employee.

¹ Marketing Land

Services offered

Following an insured event, Edelman will assist you by providing reputational management services, such as:

Communication strategy

Written strategy on how to communicate with stakeholders, including media, customers and employees.

Holding statement

Issuing an initial statement to stakeholders immediately after a crisis occurred.

Q & A

A set of potential questions and prepared answers to assist in responding to media and other queries.

Executive counsel

Strategic assistance offered to the company by senior members of Edelman.

Talking points

Messages to assist and ensure consistency when company spokespeople speak to stakeholders.

Speech writing

A well-researched speech of up to 1 000 words.

Media relations management

Respond to and handle all media queries by a qualified spokesperson.

Media monitoring

Monitoring mainstream and social media over a period of two weeks after a crisis incident.

Issues audit

A written report of the potential reputational issues facing the company.

Stakeholder letters

Letters to employees, clients and suppliers.

Stakeholder mapping

Half-day training with executives to determine which stakeholders are relevant to the issue.

Competitive audit

A written report of the competitive landscape outlining the impact of the crisis incident.

Spokesperson training

Half-day training session for up to four executives to assist them with answering questions from the media.

Employee engagement strategy

Review existing strategy to identify gaps and provide strategic recommendations to improve employee engagement.

Long-term reputational management plan

A written long-term plan with strategic recommendations to improve the company's reputation.

What you need to know:

- To be covered for crisis and reputation management, you need to select public liability cover under the liability class.
- The crisis and reputation management cover limit provides cover in addition to the public liability cover limit.
- Edelman will offer any of the above services to you, depending on the type of crisis that occurred.
- The embedded cover of R50 000 for crisis and reputation management is on an annual aggregate basis.
- Clients who choose to increase their cover limit above R50 000 can choose to either be covered per event or on an annual aggregate basis.
- Cover will cease when the crisis is averted or the limit of indemnity has been reached, whichever occurs sooner.

Claiming for a crisis incident

- You or your broker can report all crisis events to Discovery Business Insurance at any time of the day by calling 011 529 6620 or sending an email to BusinessClaims@discovery.co.za
- Discovery Business Insurance will appoint a claims consultant who will capture the claim details, appoint a service provider, act as a contact person and keep the broker updated on the progress of the claim.
- We will then send the claim details to the service provider, Edelman, who will assist you in managing the crisis and your company's reputation.
- Edelman will contact you or your broker to perform a telephonic assessment to determine if a crisis has occurred, and if so, the level and cost of services to be provided.
- Once the crisis is confirmed, Edelman will provide crisis and reputation management services to you up to the limit of cover stated in your Plan Schedule.
- If you wish to consult with Edelman further after reaching your cover limit, the additional cost will be for your own account.
- At the end of the consultation period, Edelman will provide a crisis report which gives details of the crisis and the services provided to you.

What you need to know:

- If you have selected cover up to an annual aggregate limit and the full cover limit is not used, you can claim again during the year and use the remaining cover for other insured events that happen during the year.
- Where the cover limit is stated to be in the annual aggregate, Discovery Business Insurance's liability for all claims arising in any one period of insurance shall be limited to the amount stated in the Plan Schedule irrespective of the number of events giving rise to such claims.
- If you have selected cover per event, you will be able to claim for a maximum of two events in any one month. Each event will be covered up to the sum insured stated in the Plan Schedule.
- Any two or more insured events that occur within a 14-day period will be regarded as one insured event that occurred on the day of the first insured event. Such events will be limited to the sum insured stated in the Plan Schedule.
- An excess of 10% of the claim amount (subject to a minimum of R2 500) will be payable for each crisis and reputation management claim that is paid out.
- All claim incidents should be reported to Discovery Business Insurance immediately upon detection in order for Edelman to assist you optimally following a crisis event and minimise losses to your business.