

## Protect your business against cyber attacks with Discovery Business Insurance cyber cover

Discovery Business Insurance is committed to providing South African businesses with comprehensive insurance cover, including cover for the business risks of today such as cyber risks. South Africa is ranked third in the cyber exposure index<sup>1</sup>, emphasising the importance of this cover for South African businesses. With Discovery Business Insurance, you get a holistic cyber solution to protect your business against first- and third-party losses following a cyber incident. You also get access to cyber protection packages at discounted rates to help you manage your business cyber risk.



### How to cover your business against cyber attacks with Discovery Business Insurance

To get cyber insurance cover for your business, you need to select **Cyber insurance** under the Liability section when you sign up for the Discovery Business Insurance Plan. You can also add this cover to your Plan any time after joining. You will be able to select the cover limit you require according to your unique business needs. Cover limits above R500 000 require additional underwriting.

You will need to fulfill the following cover requirements to get cyber insurance cover:

- Do weekly computer back-ups
- Keep antivirus software up to date
- Set operating system and program updates to automatic.



### Get cover against first- and third-party losses, with optional buy-ups for business interruption, crisis and reputational risks and multimedia liability

In the unfortunate event of a cyber-attack, you get cover against first- and third- party losses as follows.

#### First-party losses

- Loss of data, data recovery, ransom and other legal costs.
- Business interruption (if stated in the Plan Schedule to be included), for example, loss of profits or reduction in revenue following a cyber event.
- Crisis and reputational risks (if stated in the Plan Schedule to be included), for example, losses incurred due to a crisis or damage to your business's reputation following a cyber event.

#### Third-party losses

- Legal liability costs and legal defence costs.
- Multimedia liability following a cyber event (if stated in the Plan Schedule to be included). Multimedia activities include the publication or broadcasting of any digital media content on the insured's computer systems after a cyber event.

<sup>1</sup> <https://cyberexposureindex.com/south-africa-exposure-index/>



## Get cyber protection packages at discounted rates

Through our partnership with AVeS Cyber Security, you get a Basic Protection package at no additional cost for every R15 000 of cyber cover purchased to help you manage your business cyber risks. AVeS Cyber Security will contact you directly to help you register the computers that you want to protect using the free Basic Protection packages. You will be able to purchase additional packages from AVeS Cyber Security if the free packages are not enough to cover all your computers.

You will be able to purchase the following cyber protection packages from AVeS Cyber Security at discounted rates.

Benefit/protection	Basic Protection package	Intermediate Protection package	Advanced Protection package
Risk assessment	✗	✓	✓
Monthly PC health report	✓ Basic	✓ Advanced	✓ Advanced
Antivirus and endpoint protection	✓ Basic	✓ Advanced	✓ Advanced
Remote assistance	✓ Limited	✓ Limited	✓
Basic document backup	✗	✓	✓
Complete and continuous backup of PC	✗	✗	✓
Monthly cost for each PC	R12	R40	R195

### What you need to know:

- One package protects one computer (for example a desktop or laptop that uses Windows or macOS operating system). Mobile devices (such as tablets, mobile phones or any other computer-powered devices) are not covered by the cyber protection packages.
- AVeS Cyber Security will only manage one package type for each client. If you choose to upgrade to the Intermediate Protection package, all your insured computers must use Intermediate Protection packages. For example, you will not be able to have Intermediate Protection packages for executive employees and Basic Protection packages for other employees' computers.
- You can also purchase additional services from AVeS Cyber Security, such as full server back-up services, at an additional cost.



## What happens after you sign up for cyber cover

01



**Contact your broker to sign up** for Discovery Business Insurance cyber cover.

02



**AVeS Cyber Security will call you to** register the computers you want to protect with the free Basic Protection packages.

03



**AVeS Cyber Security will send you email instructions on how to install the software** that comes with the free Basic Protection packages.

04



AVeS Cyber Security will also assist you with **purchasing additional protection packages** or **upgrading** your cyber protection packages.

05



You will receive a **monthly PC health report** on all your computers that have an AVeS Cyber Security protection package installed.

### What you need to know:

- If you have not installed the software after seven days of receiving the email instructions, AVeS Cyber Security will send you another email to remind you to install the software or to confirm to them that you will be using your own cyber security package.
- In case of a cyber incident, the affected computer must have a protection package installed. You will not get immediate remote IT assistance from AVeS Cyber Security if you do not have the protection packages offered by AVeS Cyber Security installed on all your insured computers.
- The PC health report will give you information about the condition of your computers and any diagnosed IT issues. It will also indicate action items that you have to complete.
- You will not get a monthly PC health report from AVeS Cyber Security if you choose to use your own cyber security package.



## Claiming for a cyber event

- 01 | You can report all cyber incidents to Discovery Business Insurance, 24 hours a day, by calling **011 529 6620** or sending an email to **BusinessClaims@discovery.co.za**
- 02 | Discovery Business Insurance will explain the claims process to you and then put you through to AVeS Cyber Security who will provide immediate assistance.
- 03 | If you have installed one of the protection packages from AVeS Cyber Security, they will connect to your computers remotely to provide immediate IT assistance and help you to recover quickly.
- 04 | If you are using your own cyber security package, an agent from AVeS Cyber Security will be dispatched to your business premises to get the affected computers online for remote assistance. If you are using your own cyber security package, you must send proof to Discovery Business Insurance to make sure that AVeS Cyber Security can assist you if you experience a cyber event.

### What you need to know:

- Cyber-related losses resulting from the following optional buy-ups will only be covered if the specific buy-up is stated in your Plan Schedule to be included:
  - Business interruption
  - Crisis and reputational risk
  - Multimedia liability
- All cyber events that occur within a 30-day period will be regarded as one event and will be limited to the sum insured stated in your Plan Schedule.
- We recommend that the cyber security package you install on your computers must include both antivirus software and remote assistance for AVeS Cyber Security to assist you optimally during a cyber event.