

Five great reasons to join Discovery Business Insurance



You get comprehensive cover for your business, including unique cover for the risks of today

With Discovery Business Insurance, you can enjoy all the benefits offered by the traditional multi-peril policy together with expanded cover for the risks of today such as cyber risks, non-physical damage business interruption, reputational risks, social media liability and legal risks.

Businesses enjoy cover under four classes of business: motor, property, accident and liability.



Advanced technology-enabled risk management to help you manage your business risks

We use innovative technology to assess the risks at your business premises to make sure that your business is covered appropriately. Our risk engineers use drones, smart glasses and thermal imaging to gather more accurate and detailed information about the risk.

You will be able to conveniently do your own risk assessment using our online self-assessment tool to help you understand and manage the risks facing your business. Your broker would also be able to complete this assessment on your behalf.



You get access to a tailored network of service providers at discounted rates to improve your business

Discovery Business Insurance gives you access to a business diagnostic tool to help you assess your business health in the areas of sales, people, operational and financial management. The tool will help to give you detailed insights into your business, and customised solutions according to your business needs.

You will also get access to a tailored network of service providers at preferential rates to help you manage and grow your business.



Get rewarded and keep your drivers safe on the road with Vitality Drive for Business

Vitality Drive for Business is a driver behaviour programme designed for businesses that uses the latest telematics technology to measure and reward good driving. You can get up to 30% of your vehicle premiums back each month and your drivers can get weekly Active Rewards such as airtime, data, a meal, coffee or smoothie for driving well.

Through Vitality Drive for Business, you get access to a fleet portal at no additional cost to help you monitor the driving behaviour of all your drivers and to track your vehicles in real time.

You also get state-of-the-art safety features* including weather warnings, the vehicle panic button and Impact Alert where we send emergency help when we detect a severe impact to your vehicle, even if we can't get hold of your drivers.

* Available on Discovery Insure's smartphone-enabled DQ-Track



Efficient claims service

At Discovery Business Insurance, we understand the potential cost of interruptions to your business which is why we offer you efficient claims services.

Our claims service innovations are designed to get you back in business quickly following a claim event. For qualifying large or complex claims, we will send out a SWAT team with a dedicated Project Manager who will manage the claims process efficiently to help you recover quickly.

You also get 24/7 access to global reputation specialists, legal help online and remote IT assistance following a cyber incident to contain the loss to your business.