

# DISCOVERY BUSINESS INSURANCE HEALTHCARE PROFESSIONALS' PRODUCT

*Comprehensive market-leading insurance, offering healthcare professionals cover that is tailored to their insurance needs, including cover for newly emerging risks. Our offering is underpinned by technology, fast claims services and key innovations to ensure that you can work efficiently and be available to your patients when they need you.*



# Comprehensive core cover and benefits

*We offer you flexible business insurance, enabling you to select the sections of cover that your business needs. You will be able to choose any cover sections and benefits from our Discovery Business Insurance Plan.*

*In addition to your chosen sections, we have selected the cover and benefits that are most appropriate for healthcare professionals and automatically included them in the product at no additional premium to make sure that we give you the most comprehensive insurance.*

## Our cover is affordable and flexible, so that you can:

- Select the sections of cover you need from our Discovery Business Insurance Plan.
- Choose the amount of cover you require for each section of cover.

To qualify for the Healthcare professionals' product, you must meet the following criteria:

- You must have non-motor cover, including cover under the Fire, Buildings combined or Office contents sections.
- Your business must meet the description of a medical practice, as defined by our underwriting team.

Our core product offers cover for your most valued possessions as covered under the traditional multi-peril policy, such as:



### COVER FOR YOUR MEDICAL EQUIPMENT, PROPERTY AND POSSESSIONS

These sections of cover are for insuring your **valuable physical items**. This ranges from your superior **medical equipment** including your X-ray and ECG machines, to your practice's office desks and chairs, laptops and cellphones, **portable medical equipment**, money and motor vehicles.



### COVER AGAINST CRIME EVENTS

Get comprehensive cover against crime events like **cyber attacks** to make sure that your patients' confidential medical data is safe. We also cover you for any financial loss resulting from the **dishonesty and fraud of employees** as well as any loss or damage caused by **theft or attempted theft**.



### INJURIES, LIABILITY AND REPUTATION COVER

**These sections of cover insure any liabilities that may arise against you. This includes legal responsibility that may arise if:**

- Anyone is injured on your property.
- There is fault in the design or formulation of products you have dispensed.
- There is illness or death of, or bodily injury to, any employee.

You also get cover to help you manage your reputation when sensitive medical cases arise in the course of your work.



### COVER AGAINST BUSINESS INTERRUPTION LOSSES

This section provides cover for **loss of income** that occurs due to an interruption to your business operations caused by physical damage to your property. You can also extend your cover to include cover for business interruption losses caused by theft, damage to electronic equipment, and loss or damage to your business vehicles.

# Embedded cover against the risks of today

*We have enhanced our core insurance offering to include additional cover and benefits to protect healthcare professionals against today's newly emerging risks such as cyber risks and reputational risks. We have included these benefits at no additional premium to make sure that our product gives you the most comprehensive protection against these risks. You will be able to increase your cover amount at an additional premium if you need more.*

## PROTECT YOUR PATIENTS' CONFIDENTIAL MEDICAL RECORDS

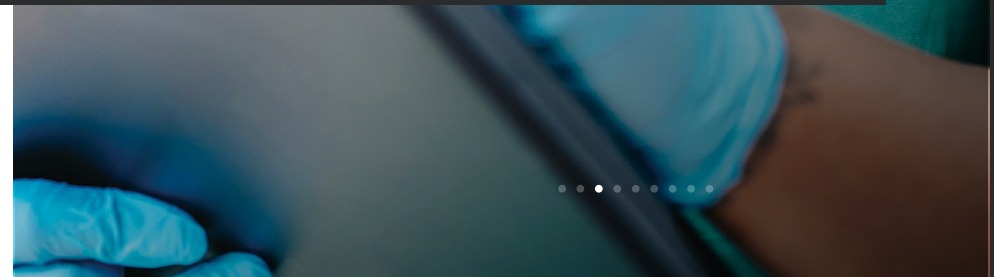
As a healthcare professional, your **patients trust you with their highly sensitive and confidential** medical information. To help you keep this data safe, our Healthcare professionals' product automatically includes:

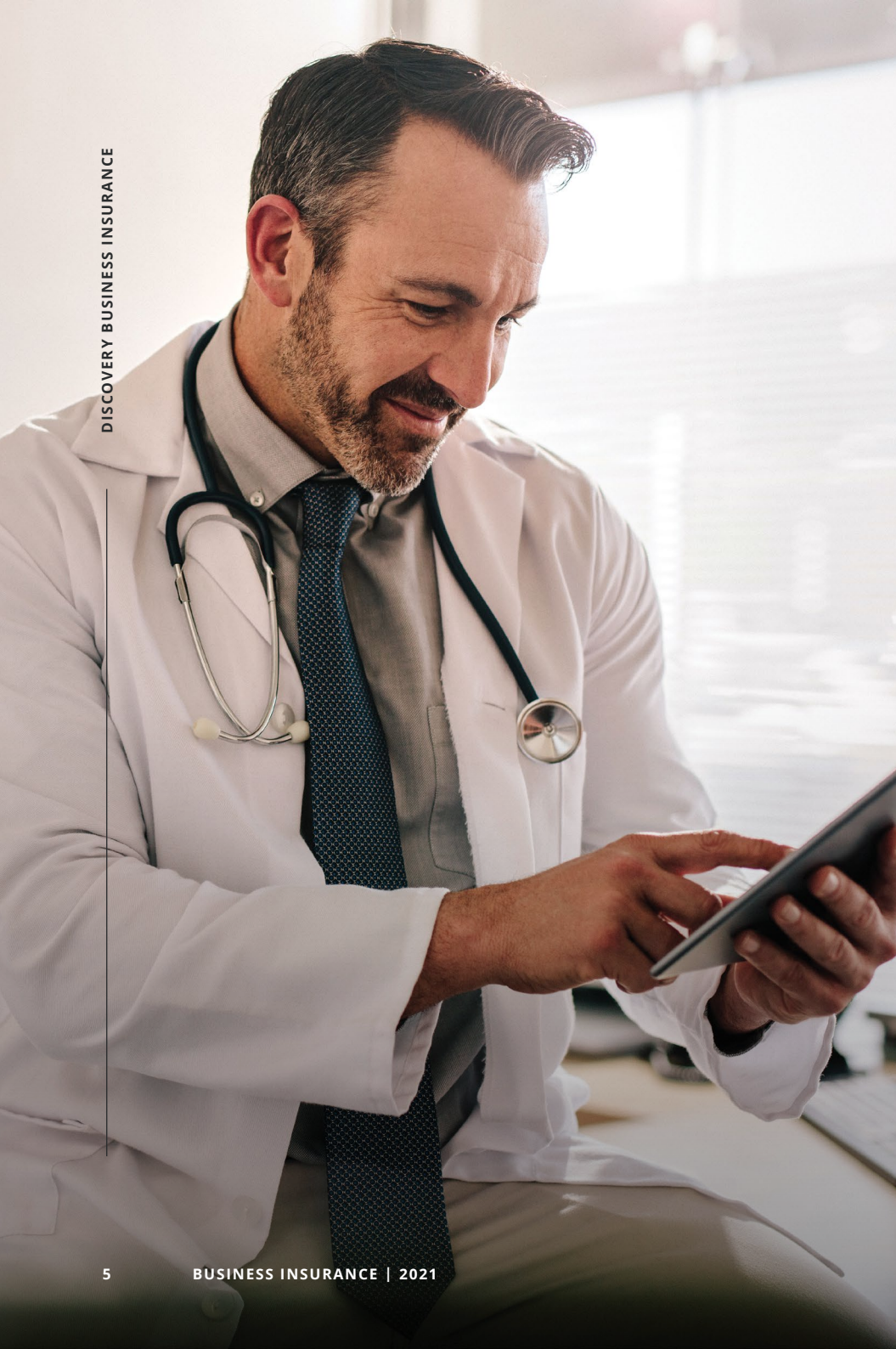
- **R100 000 cyber insurance cover** for loss or theft of your **practice's sensitive data, data recovery, ransomware and legal defence costs.**
- **R50 000 business interruption cover following a cyber event.**
- **R50 000 cover to assist you in managing any reputational harm** as a result of an insured cyber event.

## PROTECT YOUR MEDICAL REPUTATION

We understand that healthcare professionals sometimes need to deal with **sensitive medical cases** that could jeopardise their reputation. With our Healthcare professionals' product, you automatically get:

- **R100 000 reputation management** cover to help you respond to a crisis event.
- **24/7 access to global reputational experts** specialising in medical reputational management who will provide a full response strategy following a crisis event.





# Embedded cover for your medical practice

*Our product offering also includes embedded cover for your medical equipment and for legal services you may need to protect your medical practice. These benefits are automatically included at no additional premium. You will be able to increase your cover amount at an additional premium if you need more.*

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## PROTECT YOUR MEDICAL EQUIPMENT WORLDWIDE

Being a healthcare professional means you are on the go, with your most valuable medical equipment on you at all times. With the Healthcare professionals' product, you get:

- R20 000 worldwide cover for loss of, or damage to, your portable medical equipment that you carry around, such as a stethoscope and glucometer.

## ENSURE YOUR LEGAL PRACTICES ARE UP TO DATE

Dealing with patients and their confidential information can be an uncertain territory in the ever-changing medical regulatory environment. Our legal services benefit has been tailored to help ensure that you interact with your patients in a legal manner.

### The legal benefit includes:

- Access to podcasts, webinars and other information that will help you understand and implement the requirements of the POPI Act.

You can visit the **Discovery website** for more information.



# Innovative benefits to help you work efficiently

*We understand that the nature of your job requires you to respond to your patients 24/7 at a moment's notice because emergencies can happen at any time. That is why we offer you unique benefits to make sure that you can work efficiently and be available to your patients any time of the day.*



## GET YOUR CELLPHONE AND IPAD REPAIRED OR REPLACED WITHIN ONE BUSINESS DAY

Having a **working cellphone** or iPad is critical to make sure that you are always available if your patients need to contact you. **Loss of or damage to** these items can interrupt your normal practice operations.

**Therefore, with the Healthcare professionals' product, we give you:**

- Premium cellphone and iPad replacement packs delivered to your location of choice within one business day of you submitting your claim, including a new iPad or phone and screen protector, giving you the ultimate convenience if your phone is stolen or lost.
- Speedy cellphone and iPad repairs.
  - For a physical screen damage or other damages, the device will be collected from your preferred address and will be repaired and returned to you **within one business day**. You will also get a screen protector with screen repairs.

The above timelines apply for repairs and replacements done in metropolitan areas. We will repair or replace your phone or iPad within the next business day in other areas.

If we don't meet this agreed timeline, we will waive your excess for these claims.

## GET UP TO 50% OFF UBER, YOUR POST-SHIFT SAFE DRIVE HOME

Driving home when you are exhausted after a long shift can be dangerous. We also recognise that you may be called to attend to your patients at the hospital at any time of the day. To keep you safe on the road during the day and at night, we give you discounts on Uber rides.

**You can get up to 50% off of your Uber trips as a safe alternative to driving when you are too tired:**

### Get 50% off

your Uber trips during the night (from 23:00 to 04:30)\*

### Get 25% off

your Uber trips during the day\*\*

\*This is capped at R100 per trip and 15 trips per month.

\*\*This is capped at R50 per trip and 15 trips per month.

# Tailored benefit for Discovery Health Medical Scheme providers

*Using our integrated data from Discovery Health, we have created a unique benefit that helps you manage your medical practice and assists you to get back to business quickly following a claim event.*

## UPFRONT PAYMENT OF BUSINESS INTERRUPTION CLAIMS FOR DISCOVERY HEALTH MEDICAL SCHEME PROVIDERS

When an insured event occurs, such as a fire at your practice or a burst geyser causing large water damage, it can cause **business interruptions** and you can end up losing income as a result.

Often, after such a large event, rebuilding your practice and treating your patients at the same level as you were before the event can take weeks, sometimes months. This benefit covers you for financial losses as a result of business interruption.

- By integrating with Discovery Health, we can seamlessly verify your Discovery Health earnings almost immediately without any interaction from you. Therefore, you will get an **upfront payment within 72 hours** to help you continue your practice operations and be there for your patients.
- Your upfront payment will be equal to:  
**25% of your verified Discovery Health earnings for the period of loss, where the period of loss is limited to three months.**

# Vitality Drive for Business

## Three easy steps to join the programme

*Vitality Drive for Business is a driver behaviour programme designed for businesses. It uses the latest telematics technology to measure and reward good driving behaviour.*

You can join and earn great rewards with Vitality Drive for Business by following these three easy steps.



### STEP 1

#### PROVIDE US WITH YOUR VEHICLE, FLEET MANAGER AND DRIVER INFORMATION

- Vehicle details, including VIN number.
- Fleet manager details, including email address, cellphone and ID numbers.
- Driver details, including ID number and cellphone number.



### STEP 2

#### INSTALL A TELEMATICS DEVICE IN EACH VEHICLE

- Visit Tiger Wheel & Tyre to install or collect a smartphone-enabled DQ-Track device.
- You can also use an approved third-party device from Cartrack, Ctrack or Netstar and give us access to your driving information.



### STEP 3

#### DRIVE WELL AND EARN REWARDS

**Earn up to 30%** of your monthly vehicle premium back for driving well (payable annually at the end of the plan year), as well as weekly driver rewards.



# Rewards for driving well

## COMPANY REWARDS

Our Vitality Drive for Business programme rewards you with premium cash back and your drivers can get weekly Active Rewards for driving well. You can also get up to 50% discount on any purchases at Tiger Wheel & Tyre based on your company's Vitality Drive status.

### GET UP TO 30% OF YOUR VEHICLE PREMIUM BACK

Your business can earn up to 30% premium cash back every month for each vehicle on the Vitality Drive for Business programme based on that vehicle's driving behaviour as shown below. Your total monthly company cash back will be the total cash back earned by all your vehicles on the Vitality Drive for Business programme for that month.

Vitality Drive status	Blue	Bronze	Silver	Gold	Diamond
Rewards %	0%	10%	15%	20%	30%
Driving score	0 - 54	55 - 69	70 - 84	85 - 100	85 - 100, with more than 80% of vehicles getting a valid score

The company score is the average of your vehicle scores for vehicles on the Vitality Drive for Business programme. Companies also get a Vitality Drive status each month based on their driving score according to the table above. The company's Vitality Drive status is used to determine the rewards percentage for status-based rewards.

### GET UP TO 50% DISCOUNT ON TIGER WHEEL & TYRE PURCHASES



You can get up to 50% discount (limited to R5 000 maximum spend per vehicle) on any purchases at Tiger Wheel & Tyre such as tyres, batteries and wiper blades, based on your company's Vitality Drive status.

Vitality Drive status	Discount %
Gold/Diamond	50%
Silver	35%
Bronze	15%
Blue	5%

## DRIVER ACTIVE REWARDS

Each week, drivers who have achieved a driving score of 70 or higher and have driven more than 100 km, qualify for an airtime or data voucher, a meal, coffee or smoothie\* from one of our partners at no cost to them.

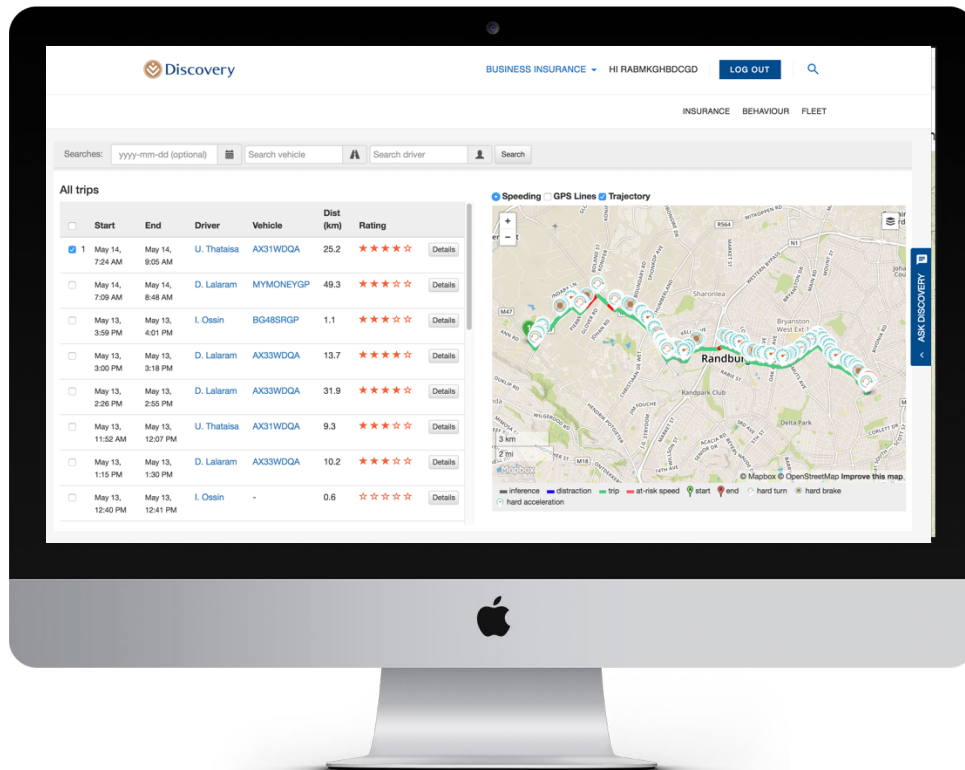


Drivers using the smartphone-enabled DQ-Track will be able to see their weekly score on their Discovery Insure app. They can easily claim their Active Rewards by selecting their preferred option on their phone and then redeeming it at the partner store.

\* Reward options are dependent on the type of telematics device.

# Monitor and improve driving behaviour

To help you monitor the driving behaviour of each of your drivers and help them improve, we give you access to the Vitality Drive online fleet portal.



## ONLINE FLEET PORTAL




The fleet portal gives you all the information you need to track driver behaviour and help your drivers improve. Through the fleet portal, you will be able to:

- Track your vehicles in real time\*
- View the trips taken by each vehicle
- Analyse and manage the driving behaviour of your drivers

\* Only available with the smartphone-enabled DQ-Track

## This brochure is a summary of

the benefits Discovery offers  
for business insurance. Speak  
to your broker about the full  
range of Discovery Business  
Insurance products, or visit

 Contact centre 011 529 6620  DBINewbusiness@discovery.co.za  [www.discovery.co.za](http://www.discovery.co.za)

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