

Discovery Business Insurance product comparison

This comparison is to indicate how the Discovery Business Insurance Plan compares with the traditional multi-peril Plan which forms the base of most policies in the market. We have not included any competitor features that fall outside of the traditional cover.

To find the full details, benefit limits and terms and conditions, please refer to the companies' individual policies.

| COVER/BENEFIT | Discovery Business Insurance | Traditional multi-peril insurance |
|--|------------------------------|-----------------------------------|
| PROPERTY | | |
| Fire | ✓ | ✓ |
| Buildings combined | ✓ | ✓ |
| Office contents | ✓ | ✓ |
| Business interruption | ✓ | ✓ |
| Accidental damage | ✓ | ✓ |
| Accounts receivable | ✓ | ✓ |
| Physical risk surveys | ✓ | ✓ |
| Desktop risk surveys | ✓ | ✓ |
| Thermal imaging used for risk assessment | ✓ | ✗ |
| Mobile on-site tool enables quicker production of survey reports | ✓ | ✗ |
| Self-assessment tool (for own risk assessment) | ✓ | ✗ |
| MOTOR | | |
| Motor | ✓ | ✓ |
| Motor traders internal | ✓ | ✓ |
| Motor traders external | ✓ | ✓ |
| Tailored cover for hybrid and electric cars | ✓ | ✗ |
| Business interruption following loss or damage to a vehicle | ✓ | ✗ |
| Vitality Drive for Business programme (earn up to 30% of motor premiums back each month) | ✓ | ✗ |
| Weekly rewards for drivers | ✓ | ✗ |
| Fleet portal (view trips and monitor driving behaviour) | ✓ | ✗ |
| Dashboard (businesses can track driving behaviour and rewards earned) | ✓ | ✗ |
| Write-off accelerator (choose to write-off your vehicle at 40% or 50% damage level) | ✓ | ✗ |
| Retail value booster (get the vehicle's retail value plus 15%) | ✓ | ✗ |
| Impact Alert | ✓ | ✗ |
| Find my vehicles (find your vehicles in real time) | ✓ | ✗ |
| Vehicle panic button | ✓ | ✗ |

| COVER/BENEFIT | Discovery Business Insurance | Traditional multi-peril insurance |
|---|------------------------------|-----------------------------------|
| LIABILITY | | |
| Public liability | ✓ | ✓ |
| Employers liability | ✓ | ✓ |
| Personal accident | ✓ | ✓ |
| Cyber insurance | ✓ | ✗ |
| Crisis and reputation management | ✓ | ✗ |
| Social media and multi-media liability | ✓ | ✗ |
| Legal services | ✓ | ✗ |
| ACCIDENT | | |
| Theft | ✓ | ✓ |
| Business interruption following theft | ✓ | ✗ |
| Money | ✓ | ✓ |
| Glass | ✓ | ✓ |
| Goods in transit | ✓ | ✓ |
| Fidelity guarantee | ✓ | ✓ |
| Business all risks | ✓ | ✓ |
| Electronic equipment | ✓ | ✓ |
| Business interruption following damage or theft of electronic equipment | ✓ | ✗ |
| Expanded definition of employees under fidelity guarantee | ✓ | ✗ |
| ADDITIONAL UNIQUE SERVICES | | |
| Business diagnostic tool leveraging global business insights | ✓ | ✗ |
| Business score and recommendations to create a better business | ✓ | ✗ |
| Access to a global partner network at preferential rates | ✓ | ✗ |