



DISCOVERY BUSINESS INSURANCE TRADESPERSONS' PRODUCT

Comprehensive market-leading insurance, offering tradespersons, contractors and artisans cover that is tailored to their insurance needs. Our offering is underpinned by technology, fast claims services and key innovations to ensure that you can work efficiently and run your business sustainably.

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 tradespersons and automatically included them in the product 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 the Discovery Business Insurance Plan.
- Choose the amount of cover you require for each section of cover.

To qualify for the Tradespersons' 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 tradesperson's business activity description, 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 ASSETS, EQUIPMENT AND POSSESSIONS

These sections give you protection for your valuable trade assets, equipment and possessions. This includes your tools, portable equipment, office contents and motor vehicles.



INJURIES, LIABILITY AND PERSONAL ACCIDENT COVER

These sections of cover insure liabilities that may arise against you. This includes the legal responsibility that may arise if anyone is injured at your property, if there is illness or death of, or bodily injury to, an employee.



COVER AGAINST CRIME EVENTS

Get comprehensive cover against crime events that lead to financial losses to your business such as employee dishonesty or fraud, theft of money held at your business premises, as well as cyber crime.



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 of, or damage to, your business vehicles.

Embedded cover tailored to suit your business needs

We have automatically included the following embedded cover to make sure that your business is adequately protected against the risks you face in your trade daily.

- R500,000 public liability cover
- R100,000 cover per section for plant and machinery, legal defence costs, defamation and tradespersons' reputation management
- R50,000 machinery breakdown cover
- R20,000 toolbox cover
- R10,000 per section to hire tools following an insured event (if the tools have been specified) and costs to hire temporary employees in the event of injury or death of an employee that is specified under the Personal accident section.

IF YOU HAVE MOTOR COVER:

- R20,000 to repair vehicle branding, if damage is as a result of an insured event
- You can authorise repairs of up to R15,000 prior to getting approval from Discovery Business Insurance, provided you forward the estimated cost of repairs to us as soon as possible
- R5,000 cover for stock and material lost if your vehicle gets stolen (provided you have goods in transit cover)
- R500 per day (up to 30 days) for vehicle loss of use.

IF YOU HAVE COVER UNDER THE BUSINESS INTERRUPTION SECTION:

- Extending business interruption cover to events where there is prevention of access to contract sites.

You can add contractor's liability cover to your plan at an additional premium, to protect your business when you do contract work.



Innovative benefits to help you work efficiently

We have enhanced our insurance offering to include these tailored benefits to help make the day-to-day running of your company easier, aiding in ensuring that you are able to build a healthy and sustainable business.



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

Having a working cellphone or iPad is critical to make yourself available if your clients need to contact you. Loss of or damage to such items can interrupt your normal business operations.

Therefore, with the Tradesperson's product, we give you:

- Premium cellphone and iPad replacements packs delivered to your business premises or to another preferred address within one business day of your claim submission. This includes a new iPad or phone alongside a screen protector, giving you the ultimate convenience if your phone or iPad is stolen or lost.
- Speedy cellphone and iPad repairs
 - For physical screen damage or other damages, we will arrange to collect the device from your preferred address and it 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 two business days if you are not in a metropolitan area.

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



GET 20% DISCOUNT ON SAGE ACCOUNTING AND PAYROLL SOFTWARE

Take the complexity out of accounting and payroll and stay on top of the latest rules and regulations with Sage.

Sage is the market and technology leader in cloud-powered integrated accounting, payroll and payment systems. No matter the size of business or industry you operate in, Sage has a solution that perfectly matches your business requirements.

With Sage human resources (HR) and payroll software, you'll:

- Spend less time on admin
- Pay your people accurately and on time
- Streamline payroll processes and calculations.

With Sage accounting solutions, you can create and send invoices in seconds, reduce manual admin and manage VAT with ease.



GET UP TO 20% DISCOUNT ON NEW LAPTOP PURCHASES

You can get up to 20% discount on new HP, Dell and Lenovo laptop purchases. This benefit will help you manage the cost of hardware required so that your business can operate efficiently and securely.

To qualify for the laptop discount, you need to complete the Discovery Business Insurance risk assessment. You can complete the risk assessment by either having a physical risk survey done at your business premises or completing the online self-assessment tool. This depends on which assessment your business qualifies for.




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.
- Or you can install the Vitality DriveView 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 also get up to 50% discount at Bridgestone and Tiger Wheel & Tyre based on your company's Vitality Drive status.

GET UP TO 30% OF YOUR VEHICLE PREMIUMS 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 AT BRIDGESTONE AND TIGER WHEEL & TYRE



You can get up to 50% discount (limited to R5,000 maximum spend per vehicle) on selected vehicle maintenance services and purchases at Bridgestone and on any purchases at Tiger Wheel & Tyre, based on your company's Vitality Drive status.

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

DRIVER ACTIVE REWARDS

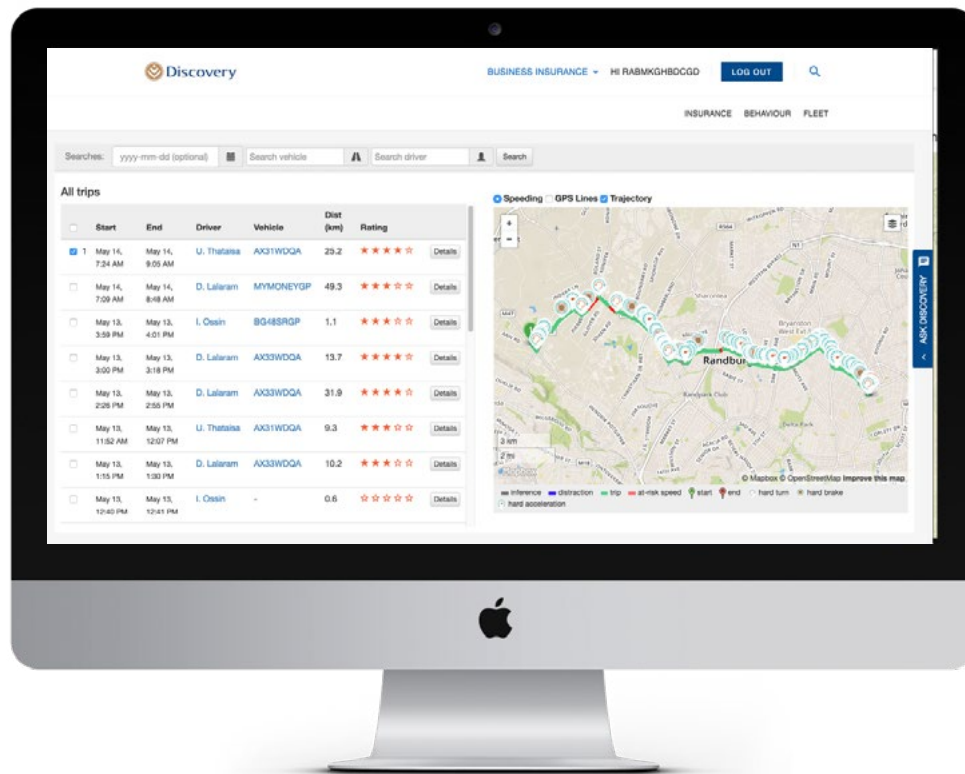
Each week, drivers who have achieved a driving score of 70 or higher and have driven more than 100 km, qualify for an airtime or data voucher, a meal, coffee or smoothie from one of our partners at no cost to them.



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.

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
- Manage your drivers: you can view driver scores, Active Rewards earned and used, and add or remove drivers on the programme
- Manage your teams: you can add or remove fleet administrators who can access the fleet portal.

* Available with the smartphone-enabled DQ-Track and Vitality DriveView devices.

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

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