

A composite image showing hands assembling wooden puzzle pieces. The top half shows hands placing pieces on a reflective surface. The bottom half shows the pieces reflected. A semi-transparent diamond-shaped graphic with a grid pattern is overlaid on the left side.

DISCOVERY BUSINESS INSURANCE

PARTNER BROCHURE



DISCOVERY BUSINESS INSURANCE OFFERS INNOVATIVE COVER FOR THE BUSINESS RISKS OF TODAY

Discovery Business Insurance is committed to building better businesses and helping our economy thrive. Through our shared value model, we are able to assist businesses to improve their risk management and driving behaviour. This results in lower insurance costs and safer drivers, thereby building stronger and more sustainable businesses and improving our economy.

We offer comprehensive cover to businesses based on traditional multi-peril insurance, including cover for property, motor, liability and accident classes. Our insurance offering has been expanded to include cover for the business risks of today, such as cyber risks, non-physical damage business interruption, reputational risks, social media liability and legal risks. We have partnered with a number of expert service providers to ensure that we bring you the best business insurance cover around.



HOME



01

GET ACCESS TO OUR TAILORED
NETWORK OF PARTNERS
TO HELP YOU
GROW YOUR BUSINESS

At Discovery Business Insurance, we know that it's not easy to start or keep a business running. That's why we selected partners specifically to help you grow your business to its fullest potential.



ENDEAVOR

Who is Endeavor?

Endeavor is the leading supporter of high-impact entrepreneurs around the world. They focus on companies that are ready to scale, because that is where the highest job and wealth creation occur. Endeavor has over 13 years of experience locally (20 years globally) and has supported more than 80 000 high-growth companies in over 30 countries. Endeavor Entrepreneurs typically scale 2.5x faster than their comparable peers and have outsized impact in their local economies.

With the support of its global network and targeted mentor-lead model, Endeavor enables access to Capital, Talent and Markets, to support high-growth businesses achieve long-term economic growth both locally and globally. Endeavor apply a rigorous selection methodology to identify and select the best High Impact Entrepreneurs, these companies are typically founder-led, demonstrating early success in their market and aspire to become dominant players in their industry.

For more information on Endeavor and its selection criteria, please visit <https://endeavor.co.za/endeavor-programme/selection-criteria>

Benefit to you as a Discovery Business Insurance client

Discovery Business Insurance has partnered with Endeavor South Africa to develop a business diagnostic tool – The Business Health Check – which can provide insights to various aspects of your business and give you access to tailored solutions that can support you as you grow your business.

After completing the Business Health Check, you will get a business health report showing your score in 4 key categories: Money, Customers, People and Operations. To enable you to improve your scores in each category, we have partnered with the following service providers, at preferential rates.



AVES CYBER SECURITY

Who is AVeS Cyber Security?

AVeS Cyber Security specialises in IT governance and architectural services, combining expert knowledge, services and leading technology products to give comprehensive information security and advanced IT infrastructure solutions. With 20 years of experience, AVeS Cyber Security has honed their solutions and services to help Southern African businesses future-proof their IT environments against the constantly evolving threat landscape while achieving their digital transformation aspirations. The company offers a leading portfolio of professional services, products, and training in security, infrastructure and governance solutions.

What AVeS Cyber Security offers you

With Discovery Business Insurance you get a **20% discount on all products and services** offered by AVeS Cyber Security to help you manage the cyber risks facing your business.



AMAZON WEB SERVICES



THE ECONOMIST

Who is AWS

Amazon Web Services (AWS) is a secure cloud services platform, offering computing power, database storage, content delivery and other functionality to help businesses scale and grow.

What AWS offers you as a Discovery Business Insurance client

- As a Discovery Business Insurance client, you are eligible to receive AWS Activate credits to the value of \$3 000 USD. AWS credits can be applied to deploying:
 - Easy-to-build, e-commerce enabled websites and domain hosting through the AWS Marketplace
 - Applications like Amazon Chime for scheduling online meetings and secure video conferencing
 - Communications tools like Amazon WorkMail for managed business email and calendar services
 - Collaboration tools like Amazon WorkDocs for secure file management
- Under the Activate package, you are also eligible for technical support services to the value of \$5 000 USD, over a 12-month period.

Further conditions of eligibility related to the AWS Activate program can be reviewed on the AWS website: aws.amazon.com/activate/terms/

What is The Economist?

The Economist is a weekly magazine-format newspaper owned by Economist Group. For 175 years it has been delivering authoritative insight and opinion on international news, politics, business, finance, science and technology. It is available in print, digital (on mobile and tablet devices) and online editions (desktop and tablets), or a combination of these to suit your style.

What The Economist offers you as a Discovery Business Insurance client

As a Discovery Business Insurance client, you'll receive a **20% discount** on digital and print subscriptions to *The Economist*.



EDELMAN



GORDON INSTITUTE OF
BUSINESS SCIENCE (GIBS)

Who is Edelman?

Edelman is a leading, global communications marketing firm that partners with many of the world's largest emerging businesses and organisations, helping them evolve, promote and protect their brands and reputations.

Edelman believes that earning their partners' lasting trust is the secret to their success, that it's the best counter to competitors and consumer indifference. Having started as a public relations pioneer, Edelman's business now includes communications marketing, advisory services, and digital strategies and solutions. The diverse team at Edelman consists of strategists, creators and counsellors to give you in-depth expertise.

What Edelman offers you

As a Discovery Business Insurance client you get a discount of up to 52%* on the following services offered by Edelman, to help you manage your business's reputational risks:

- Brand in a box (logo, messaging strategy and website)
- Communication workshop/training 101
- Brand audit

* 54% discount on Brand in a box, 37.5% discount on Communication workshop/training 101 and 65% discount on Brand audit.

Who is the Gordon Institute of Business Science?

The Gordon Institute of Business Science (GIBS) was founded in 2000 and is the University of Pretoria's internationally accredited business school. For the past 15 years, they have been ranked among the top business schools world-wide.

What GIBS offers you

With Discovery Business Insurance, you receive a **10% discount** on the following courses offered through GIBS:

- Financial metrics
 - Finance for Non-financial Managers
 - The Expert Negotiator
- Market access and sales
 - Customer Centricity: Strategy, Design and Execution
 - Services Marketing
- Leadership and governance
 - Strategy for Non-strategists
 - Managing for Results
- Leadership Acceleration Programme
 - Managing Managers for Results
- Technology and information management
 - Understanding Big Data
- Operational efficiencies
 - Project Management for Non-project Managers

* 54% discount on Brand in a box, 37.5% discount on Communication workshop/training 101 and 50% discount on Brand audit.



GROW

Who is GROW?

GROW is South Africa's premier business-coaching firm, dedicated to assisting established businesses scale up. GROW works with you to identify the next level in your business and effect the change you envision.

What GROW offers you as a Discovery Business Insurance client

With Discovery Business Insurance, you get an initial **20% discount** on all services offered by GROW, including sales coaching, business coaching and leadership development. You and your employees can also attend coaching sessions customised to the life stage of your business. Examples of coaching programmes include GrowthCircle, Profit Accelerator, Success Builder and Scale Up.



MERCHANT CAPITAL

Who is Merchant Capital?

Merchant Capital is a leading alternative provider of working capital, designed specifically with South African retail businesses in mind. Since 2012, Merchant Capital has assisted thousands of small and medium businesses with access to hundreds of millions of Rands in working capital.

Merchant Capital is a founding member of the South African SME Finance Association (SASFA), which acts as a national regulatory body for alternative finance companies.

What Merchant Capital offers you as a Discovery Business Insurance client

A Merchant Capital Cash Advance is a quick-working capital solution for retail businesses which doesn't put pressure on cash flow. With a Merchant Capital Cash Advance, a business can access up to 100% of their average monthly credit and debit card turnover upfront, which is then paid back as a fixed percentage of each credit and debit card swipe made at the business. Repayments therefore happen directly in line with business turnover, meaning you don't have to worry about the affordability of fixed monthly lump sum payments.

Plus, as a Discovery Business Insurance client, the merchant can earn up to 5% back on the Cash Advance amount once the facility is paid up, or once 70% is repaid and the merchant opts to take out additional funding. Depending on their cash back band, the merchant can qualify for as much as R30 000 cash back.



ORIGIN SYSTEM

Who is Origin Systems?

Origin Systems is an experienced team of advocates and attorneys who work hand-in-hand with top information technology specialists to deliver the most advanced range of document creation, management, compliance and legal support solutions available in the market today.

With more than nine years of collaborative systems development, their legal and professional drafting and contract management solutions allow you to take control of the way in which your company documents are created, amended, stored and secured.

What Origin Systems offers you

As a Discovery Business Insurance client, you get **legal support and a regulatory assessment** embedded in your cover to help you manage your business legal risks.



SAGE

Who is 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, and 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.

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

What Sage offers you

Sage accounting and payroll software is reliable and easy to use, with the flexibility to grow with your business.

As a Discovery Business Insurance client, you get **20% discount** on Sage accounting and payroll software to help you manage your business needs, from finance and compliance to people.

sage BEE123

SAGE BEE123

Who is Sage BEE123?

Sage BEE123 is South Africa's leading B-BBEE software developer and advisory business. They have a diverse client base that spans the full range of corporate clients, both large and small from multinationals, JSE listed entities to family-owned businesses.

BEE123 is an affiliate of Sage South Africa.

What Sage BEE123 offers you

The Sage BEE123 Management Software System provides a powerful, cost effective solution to B-BBEE, making B-BBEE easy to understand, plan, manage and implement, whilst facilitating strategic and meaningful transformation. BEE123 offers a complete range of software tools, directories, information, training interventions and advisory services.

With Discovery Business Insurance, you receive a **25% discount** on B-BBEE Scorecard Management Software to help you with your business's BEE rating and transformation strategy.

VAT^{IT} | VAT IT

Who is VAT IT?

VAT IT is the largest VAT reclaim firm in the world, specialising in crossborder VAT and tax recovery. VAT IT is an expert in identifying foreign tax refund opportunities for clients and its experience and expertise ensures that their clients' claims are paid out successfully. Through their industry-first technology, tailor-made services and simple sign-on process, VAT IT can maximise your tax savings.

What VAT IT offers you

VAT IT offers a range of services for SME (small- and medium-sized enterprise) businesses, including the recovery of:

- VAT incurred on foreign travel and entertainment
- VAT incurred on goods and services from foreign suppliers
- Mineral oil tax for aviation companies
- Import VAT and other taxes when sending equipment overseas
- Service Withholding Tax
- African Withholding Tax

As a Discovery Business Insurance client you get a **20% discounted fee** on:

- VAT IT's standard fee of 50% of the VAT successfully recovered
- The recovery of withholding tax certificates.

Discount qualification for existing clients of Discovery Business Insurance partners

Partner	Discount qualification
AVeS Cyber Security	Discovery Business Insurance clients will still receive their discount even if they are existing AVeS Cyber Security clients.
AWS (Amazon Web Services)	Discovery Business Insurance clients will still receive their discount even if they are existing AWS clients. The exception to this is if the company already has benefits similar to the AWS Activate programme from another supplier, such as RMI's incubator.
The Economist	Discount will only apply to new subscriptions and renewals at the end of an existing subscription.
Edelman	Discovery Business Insurance clients will still receive their discount even if they are existing Edelman clients.
GIBS	10% discount on selected business courses applies to new Discovery Business Insurance clients as well as Discovery Business Insurance clients who are existing GIBS clients.
GROW	20% discount applies to new clients and 10% discount will apply to existing and all ongoing clients.
Merchant Capital	Cash back amounts will only apply to new clients and existing merchants that have not been in an advance cycle in the last six months.
SAGE	Discount will only apply to new clients signing up for any of the following products: Sage Business Cloud Accounting, Sage Business Cloud Payroll, Sage 50 Pastel Cloud, Sage Pastel Payroll, Sage 100 VIP, Sage 100, Sage 200 VIP or Sage 200. Existing Sage clients will not receive the discount. The exception is if existing clients buy-up to a new product or cross-buy, for example an accounting client buys a payroll package, then the discount will apply.
SAGE BEE123	Discount will only be applicable to clients with Qualifying Small Enterprise businesses and new businesses. This discount does not apply to any other clients.
VAT IT	Discovery Business Insurance clients will still receive their discount even if they are existing VAT IT clients. However, if any of VAT IT's existing clients already benefit from a discount on their fees, they have already been given a discount and cannot be given a further 20% discount from Discovery Business Insurance.

02

GET INNOVATIVE BUSINESS COVER, INCLUDING **COVER FOR THE RISKS OF TODAY**

We have partnered with the following companies to help you, as a Discovery Business Insurance client, manage the evolving risks facing your business including cyber risks, reputational risks and legal risks.





PROTECT YOUR BUSINESS AGAINST CYBER-ATTACKS WITH AVES CYBER SECURITY

How our cyber insurance offering benefits your business



South Africans lose more than R2.2 billion to internet fraud and phishing attacks a year.¹

Our cyber insurance cover provides a holistic approach by assisting you to both understand and mitigate the cyber risks facing your business. South Africans lose more than R2.2 billion to internet fraud and phishing attacks a year¹. This emphasises the importance of this cover for South African businesses.

As part of our partnership with AVeS Cyber Security, you get access to protection packages at discounted rates to help you manage your business cyber risks. You can choose from one of three packages which offer the following protection and benefits:

Protection/benefit	Basic protection package	Intermediate protection package	Advanced protection package
Risk assessment	✗	✓	✓
Monthly PC health report	✓ Basic	✓ Advanced	✓ Advanced
Antivirus and end point protection	✓ Basic	✓ Advanced	✓ Advanced
Remote assistance	✓ Limited	✓ Limited	✓
Basic document backup	✗	✓	✓
Complete and continuous backup of PC	✗	✗	✓

For every R15 000 of cyber cover, you will get a basic protection package at no additional cost.

¹ <http://www.africanbusinessreview.co.za/technology/2585/Cyber-crime-in-South-Africa-top-of-the-agenda-for-CFOs>



MANAGE YOUR BUSINESS' REPUTATION DURING A CRISIS WITH EDELMAN

How our crisis and reputation management cover benefits your business



"It takes 20 years to build a reputation and five minutes to ruin it. If you think about that, you'll do things differently." – Warren Buffet

Our crisis and reputation management offering provides cover in the event that a crisis occurs which jeopardises your business' reputation. When you select Public Liability cover, you will automatically get R50 000 of crisis and reputation management cover.

The cover amount can be used to purchase consultation services from Edelman who will assist you in managing the crisis and the reputation of your business. Edelman has a 24/7 call centre support service which offers immediate crisis control.

Services offered include:

- Media monitoring
- Issues audit
- Media relations management
- Communications strategy
- Speech writing
- Briefing the key stakeholders, including the CEO
- Issuing a company holding statement in the press or on social media
- Internal communication to staff
- Communication to customers and other stakeholders.



GET THE LEGAL SUPPORT YOUR BUSINESS NEEDS WITH **ORIGIN SYSTEMS**

Who is Origin Systems?

Origin Systems is an experienced team of advocates and attorneys who work hand in hand with top information technology specialists to deliver the most advanced range of document creation, management, compliance and legal support solutions available in the market today.

With more than nine years of collaborative systems development, their legal and professional drafting and contract management solutions allow you to take control of the way in which your company documents are created, amended, stored and secured.

How our legal support cover helps your business



In 2016, over 554 million records were exposed; every second 35 data records are lost or stolen and over 3 million data records are lost or stolen every day². Can you really afford not to have your legal documents and contracts set up and stored securely?

Our legal support benefit provides affordable, quality legal services to businesses. This benefit is automatically included in all Plans to help businesses with their day to day legal issues. The benefit includes:

- Access to legal support at any time during business hours
- A Business Legal Review that checks your compliance and risk management
- Online contract drafting services for the following business agreements:
 - Employment agreement
 - Acknowledgement of debt agreement
 - Service provider agreement
 - Deed of suretyship
 - Sale of property agreement
 - Non-disclosure agreement

The above contract drafting services reduce drafting time by up to 90%³, making your business more efficient than ever before.

² <https://www.zdnet.com/article/over-554m-data-records-breached-with-identity-theft-most-common/>

³ <http://www.originsystems.co.za>

A man wearing a blue cap and a dark jacket with a light-colored stripe on the sleeve is looking down at a clipboard. The background is a blurred interior of a vehicle.

03

GET REWARDED WITH OUR **VITALITY DRIVE FOR BUSINESS** PROGRAMME

Join Vitality Drive for Business and install a telematics device in each of your vehicles to help us measure driving behaviour and reward you and your drivers for good driving

TELEMATICS DEVICE OPTIONS

To measure and reward good driving behaviour, your insured business vehicles each have to be fitted with a telematics device. You have the option of installing one of the following telematics devices:



Discovery Insure's smartphone-enabled DQ-Track

Visit your nearest participating Tiger Wheel & Tyre branch to collect and install the smartphone-enabled DQ-Track devices. Drivers with compatible smartphones must download the Discovery Insure driving app and link with the Vitality Drive Sensor to start earning a driving score.

Drivers will receive immediate feedback on their driving behaviour through the app. They can also compete with other drivers on a leaderboard and easily view and redeem their Active Rewards.

The smartphone-enabled DQ-Track offers you access to our state of the art fleet portal to help you improve your driving behaviour. It also offers you a range of vehicle safety features including Impact Alert, weather warnings, the ability to track your vehicles in real time and a vehicle panic button – which turns the driver's phone into a panic button that allows immediate assistance in the event of a vehicle emergency.



Approved third-party devices

Clients using compatible Ctrack and Netstar devices will be able to continue using these devices, but they will have to give us permission to access their driving information.

These businesses will be able to earn rewards. However, they will not have access to the fleet portal and safety features that are offered with the smartphone-enabled DQ-Track. Their drivers will also not get real-time feedback on their driving behaviour and will have limited Active Rewards options.

WHERE TO OBTAIN YOUR TELEMATICS DEVICES

We have partnered with the following companies to provide alternative ways our clients can obtain their telematics devices:



Tiger Wheel & Tyre

Tiger Wheel & Tyre is our preferred partner for distributing Discovery Insure's smartphone-enabled DQ-Track device. Clients can collect their smartphone-enabled DQ-Track devices from Tiger Wheel & Tyre and either have the staff there help them install it or install it themselves.

Clients must please download the Discovery Insure app before they collect their devices and always ensure that the following settings are active: GPS and location services, Bluetooth, mobile and cellular data (even if clients have selected to upload their trips via Wi-Fi only) and ensure that background apps refresh.

Tiger Wheel & Tyre understands the varying needs of their customers and are as passionate about good service as they are about their products. With several wheel and tyre experts at every one of their over 100 stores across South Africa, Tiger Wheel & Tyre doesn't just sell wheels, tyres and automotive batteries, but also offers expert advice.



Ctrack

Ctrack is one of our third-party telematics device providers. Discovery Business Insurance clients can use compatible telematics devices from Ctrack.

A global leader in vehicle tracking, fleet management and insurance telematics solutions, Ctrack has more than 30 years of experience in vehicle tracking and recovery. With a stolen vehicle recovery rate of over 95% and continuous investment in research and development, Ctrack is committed to making sure your vehicles are safe.



Netstar

Netstar is one of our third-party telematics device providers. Clients using compatible telematics devices from Netstar can continue using these devices.

More than 23 years ago, Altech Netstar pioneered the stolen-vehicle tracking and recovery (SVR) industry in South Africa. Netstar has been on the cutting edge of technological development, being nominated numerous times for the Technology Top 100 award since 1999. They were also awarded the Platinum Technology Top 100 Status, the Minister's Award for Overall Excellence and was recognised as the best company in Altech at the Altron Awards in 2014.

JOIN VITALITY DRIVE FOR BUSINESS AND YOUR DRIVERS CAN ENJOY GREAT WEEKLY REWARDS FOR DRIVING WELL

Every week, drivers who qualify can choose an Active Reward from one of our partners below:



Nando's

Get your choice of one of the following:

- Hotpot with casa pap (pulled chicken, casa pap, veg and tomato relish)
- Hotpot with spicy rice (pulled chicken, spicy rice, veg and tomato relish)
- Chicken or veggie pita or wrap



Mugg & Bean

Get any cappuccino, latte, espresso or hot tea.



Vida e Caffè

Get any drink on the Vida e Caffè menu.



Wimpy

Get your choice of one of the following:

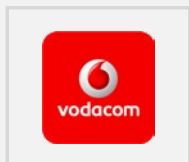
- Streaky bacon breakfast
- Plain Wimpy burger
- Famous Wimpy coffee



Kauai

Get any hot drink, small smoothie or small raw juice.

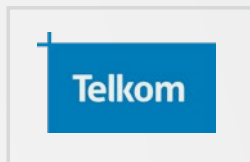
Data or airtime from



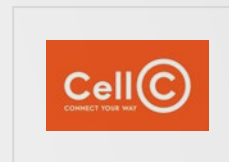
Vodacom



MTN



Telkom



Cell C

Get R35 airtime or 100 MB data from Vodacom, MTN, Telkom or Cell C.

For more information about these partners, how their product offering works and how you can add these benefits and products to your Plan (where they are not automatically included), please contact your broker. If you don't have a broker, you can call 011 529 6620 and we'll put you in contact with a broker.

