

DISCOVERY BUSINESS INSURANCE

COVID-19 product enhancements

COVER FOR BUSINESSES WORKING FROM HOME

As a result of COVID-19, many businesses have adopted work-from-home strategies. This has resulted in a change in the nature of business risk.

Because of this, we have introduced product enhancements tailored to clients' adjusted risks. These enhancements ensure that clients receive appropriate cover to adequately protect their business while they work remotely. The COVID-19 product enhancements are **available to clients at no additional cost**.

Protect your business while your employees work from home

We will extend your existing cover for the following sections to all your employees' risk addresses:



Electronic equipment

Cover for accidental physical damage or loss of electronic equipment described in your Plan Schedule from any cause that is not excluded.



Office contents

Cover for loss of or damage caused by any of the specified perils to your office contents including legal documents. This cover excludes any electronic equipment.



Storage of stock

Cover for damage caused by the insured perils to the insured stock stated in your Plan Schedule.



Theft

Cover for loss of or damage to contents (that is your property or for which you are responsible) while at your employees' home addresses, as a result of theft accompanied by forcible and violent entry into or exit from such building. You also get cover for any attempted theft.



Public liability

Cover against liability to pay compensation to a third party for death, injury, damage or loss which is deemed to be your company's fault according to the law of any country (excluding countries that operate according to the laws of the USA and Canada).

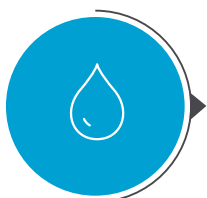
Protect your business premises while you are not there



We will waive the unoccupancy clause under the *Fire and Buildings Combined* sections for plans that have this cover.

Benefits to you:

- Insurance cover is not automatically suspended after 30 days of the insured building being unoccupied.
- You will not be liable to pay the 20% proportion of a claim that is usually required during the unoccupancy period.



We will automatically include the loss of water by leakage optional extension to all plans with the *Fire and Buildings Combined* sections.

Benefits to you:

- If there is water leakage and you are not at the business premises to detect or stop it, you will be covered up to the benefit limit stated in the Plan Guide.

IMPORTANT TO NOTE:

- The cover for businesses working from home will apply during COVID-19 lockdown alert level 3 to level 5, or until the end of September 2021, whichever ends first. Clients will receive an additional two weeks grace period of cover to allow the business' assets to be returned to the insured business premises.
- The cover for businesses working from home will not be available if the business is operating as usual at the insured business premises again. Clients will receive an additional two weeks grace period of cover after returning to business-as-usual, to allow the business assets to be returned to the insured business premises.
- The following cover limits apply for cover extended to the employees' home addresses:
 - Up to R20 000 for electronic equipment items
 - Up to R20 000 for contents and legal documents covered under *Office* contents
 - Up to 10% of the sum insured stated in your Plan Schedule for legal liability for documents covered under *Office* contents
 - Up to 10% of the sum insured stated in your Plan Schedule, maximum R150 000 for stock
 - Up to 10% of the first loss limit stated in your Plan Schedule, maximum R20 000 for theft
 - The public liability cover limits stated in your Plan Schedule will apply.