



Join Discovery Business Insurance today and get affordable legal protection for your business

Legal problems can arise any at time and they can cost a business substantially. We understand that this can have a devastating impact on the business and even lead to business failure. That is why, at Discovery Business Insurance, we give all our clients access to quality online and telephonic legal services at no additional cost. This benefit is offered through our benefit partner, Updraft, an Origin Systems Company.

HOW BUSINESSES CAN SIGN UP FOR THE LEGAL SUPPORT BENEFIT

Contact your broker to sign up for the Discovery Business Insurance Plan. All businesses that sign up will automatically get access to the Embedded legal support benefit at no additional cost.

WHAT HAPPENS AFTER YOU SIGN UP

- You will automatically get access to the Embedded legal support benefit at no additional cost.
 - Legal services are available telephonically or through Updraft's online legal platform.
 - To get legal assistance telephonically, contact Updraft's call centre on 0860 222 240. All callers will be verified to confirm their identity as a valid insured company representative.
 - To access the online drafting services, your nominated company contact person can log in to www.discovery.co.za with their username and password. If the company contact person does not have a username and password, they will need to register on www.discovery.co.za to create these details.
 - How you access the online drafting services:
 - Once logged in to www.discovery.co.za, you will notice the **YOU AND YOUR FAMILY** drop-down list at the top-right of the landing page next to the greeting. Click on this to select **BUSINESS INSURANCE** from the list.
 - This will take you to the **Discovery Business Insurance** landing page. Select the **INSURANCE** tab and scroll down to the legal services section where you will be able to access the drafting services link.
 - If you have not nominated a contact person for your insured business, call Discovery Business Insurance on 011 529 6620 to nominate a company contact person.
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BENEFITS OF THE LEGAL SUPPORT BENEFIT

The following legal services are part of the Embedded legal support benefit:

Commercial lawyer on call

If you need professional legal advice in relation to legal issues facing your business, you can contact Updraft on 0860 222 240 during business hours and get legal advice from a commercial lawyer.

What you need to know:

- The Embedded legal benefit entitles you to two calls to the legal call centre a month and/or two hours of legal advice or research a month.
- The legal services exclude detailed advice on highly specialised legal areas, such as intellectual property law, taxation, municipal regulations, structured finance and non-commercial law.
- The legal services do not include ongoing legal support in relation to protracted legal matters such as litigation cases and conveyancing processes.
- The legal services do not cover disputes or issues existing before or after your Discovery Business Insurance Plan is active.

Legal consultations

For ongoing legal matters, you may choose to be referred to a law firm in your area, if one is available. You will be entitled to receive 30 minutes of consultation with an attorney at the law firm in question.

What you need to know:

- The first 30 minutes of consultation is available at no additional cost.
- You will be liable to pay for the attorney's fees for all consultations beyond the first 30 minutes.

Contract drafting services

This benefit provides your business with commercial drafting services for the following contracts:

- Employment agreement
- Deed of suretyship
- Sale of property agreement
- Acknowledgement of debt
- Service provider agreement
- Non-disclosure agreement.

What you need to know:

- You can request legal contract drafting either through the online legal platform or through the call centre.
- You can access this service up to a maximum of three contracts a month through the call centre or an unlimited number of contracts through the online legal platform.

Commercial compliance audit and reports

You receive unlimited access to legal audit services through the legal portal or call centre. The audit will involve the assessment of more than thirty legal areas which have an impact on the daily operations of your business. These areas include labour law, tax law, consumer protection, competition law, company law, risk management and a wide range of other issues.

You will be able to complete a questionnaire which will be used to produce a customised report detailing areas in which your business is legally compliant as well as the critical areas where the business has failed to comply with the law or is exposed to high levels of legal risk.

What you need to know:

- The legal portal provides dynamic legal publishing services over the internet which caters for common and standard situations. It should not be construed as specific legal advice for any particular factual situations. If you have any concerns, please request specific legal advice from Updraft's call centre or a law firm.
- Discovery will not be liable for any claims, losses or damages suffered by any person as a result of their utilisation of the services provided by Updraft.