

GET TAILORED BUSINESS INSURANCE FOR ACCOUNTANTS

In today's business environment, and with the greater need for working remotely, there has been an increase in the use of technological innovations and a very direct move towards digitalisation. This leaves your accounting firm vulnerable to newly emerging risks, such as cyber and reputational risks, that make it more difficult to run your business and keep your client's highly sensitive and confidential financial information secure.

Our Accountants' product is specifically tailored to suit your unique business needs and helps you to ensure that you are adequately covered for these risks. This product offers all the benefits of the traditional multi-peril commercial policy, including cover for property (assets, electronic equipment and possessions), liability and personal accident, crime events and business interruption losses.



We have automatically included the following **EMBEDDED COVER INNOVATIONS** to protect your accounting firm against newly emerging risks:



R100 000 CYBER RISK COVER

This provides cover for loss or theft of your client's sensitive information, data recovery, ransomware and legal costs you may incur as a result of an insured cyber event. In addition, you get **R50 000 business interruption cover** and **R50 000 business reputation management cover** to help your business recover following a cyber incident.



R100 000 CRISIS AND REPUTATION MANAGEMENT COVER

You get access to services that assist you in responding to a crisis event and managing your accounting firm's reputation. This includes **24/7 access to reputational experts** who will provide a full response strategy following a crisis event.

You will be able to increase the embedded benefits' cover amounts at an additional premium, should you need more cover.



In addition, we offer you the following **TAILORED BENEFITS** to promote business efficiency and sustainability:



CELLPHONE AND IPAD REPLACED OR REPAIRED **WITHIN ONE BUSINESS DAY**

This benefit helps you to get back to business quickly and ensure that you are available to your clients when they need you. Your replacement pack is delivered to you, or the damaged device is collected from you, repaired and returned to you, all **within one business day**. A screen protector is included with each repair or replacement.



UP TO 20% DISCOUNT ON NEW LAPTOP PURCHASES

You get a discount on laptop purchases to help ensure that you have the necessary hardware to keep your business running efficiently. We have specifically chosen models to suit your profession from **HP, Dell and Lenovo**, with a range of entry-level to high-level options available.



25% DISCOUNT ON LEXIS SIGN

This platform provides an efficient, instant and secure method for **electronic document signing** and is critical in today's world where most business is conducted remotely. You will be able to securely sign and store documents online, and will **receive a copy of the document as soon as the client has signed it**.

Great rewards for managing your business well

In addition to the core insurance cover and embedded cover innovations, you will be able to get all the benefits and rewards offered under the **Discovery Business Insurance Plan** including:

IMPORTANT TO NOTE:

- To qualify for the Accountants' 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 description of an accounting firm, as defined by our underwriting team.
- You will be able to select which sections of cover, and the amount of cover for each section, that you require from our Discovery Business Insurance Plan.
- The embedded cyber cover provides cover of up to R100 000 per event and/or in the annual aggregate in the unfortunate event of a cyber attack that results in the insured business incurring losses as a result of:
 - Loss or theft of data
 - Privacy breach
 - Cyber extortion
 - Damage, loss, theft or disclosure of personally identifiable information
- The embedded crisis and reputation management cover offers up to R100 000 for reputation management services offered by our partner, Edelman.
- An excess of 10% of the claim amount (subject to a minimum of R2 500) will be payable for each crisis and reputation management claim that is paid out.
- The timeline of one business day for cellphone and iPad repairs or replacements applies in metropolitan areas. Your item will be repaired or replaced within the next business day in other areas. If we don't meet these agreed timelines, we will waive your excess for these claims.
- The cellphone or iPad item must be insured by Discovery Business Insurance to qualify for this benefit.
- We will provide you with the closest replacement phone or tablet.
- If the peril is theft or loss, you must blacklist the device before the claim can be processed. You do not need to provide a SAPS number to authorise the claim and the claim can be automatically authorised once we receive the blacklisting number.
- The following applies to the discount on new laptop purchases:
 - To qualify for the laptop discount, you must complete the Discovery Business Insurance Risk Assessment. This can be completed by either having a physical risk assessment done at your business premises or by completing the online self-assessment tool, depending on which assessment your business qualifies for.
 - This benefit is offered through our partner, AVeS Cyber Security.
 - There are no limits on the number of laptops that you can purchase, as long as the supplier has the required stock.
- The following applies to the discount on Lexis Sign:
 - The discount is available for new and existing Lexis Nexis clients.
 - The discount is for any size firm from small to large.
 - The discount will be applied monthly.
- To request the laptop discount or the Lexis Sign discount, you or your broker must send an email to DBIPartners@discovery.co.za and provide the company name and plan number. Your broker can also contact their Business Development Manager to request the discount on your behalf.

To get a quote, speak to your broker or [click here](#)