

GET TAILORED BUSINESS INSURANCE FOR HEALTHCARE PROFESSIONALS

We understand that your goal as a healthcare professional in today's world is to service your patients efficiently and to be available to them when they need you. This has resulted in an increased adoption of digital medical platforms, introducing new risks to the healthcare industry.

Our Healthcare professionals' product is 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 (medical equipment and possessions), liability (injuries and reputation), crime events and business interruption losses as well as additional embedded cover innovations.



We have automatically included the following **EMBEDDED COVER INNOVATIONS** to help ensure that your practice is adequately protected:



R100 000 CYBER RISK COVER

This provides cover for loss or theft of your practice's sensitive data, data recovery, ransomware and legal defense costs. You also get **R50 000 business interruption cover** and an additional **R50 000 reputational cover** to assist in managing any harm to your business's reputation following a cyber event.



R100 000 CRISIS AND REPUTATION MANAGEMENT COVER

You get access to services that help you respond to a crisis event. This includes **24/7 access to reputational experts** specialising in medical reputational management who will provide a full response strategy following a crisis event.



R20 000 WORLDWIDE COVER FOR MEDICAL EQUIPMENT

This benefit covers you for loss of, or damage to your **portable medical equipment**, such as your stethoscope and glucometer that you may carry around with you.

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:



PAYMENT OF BUSINESS INTERRUPTION CLAIMS WITHIN 72 HOURS

This benefit offers an upfront payment of a portion of your business interruption claim if you are a Discovery Health Medical Scheme provider. The upfront payment will be equal to **25% of your verified Discovery Health earnings** for the period of loss (limited to three months).



CELLPHONE AND IPAD REPLACED OR REPAIRED WITHIN ONE BUSINESS DAY

This benefit helps you to get back to business quickly and be available to your patients 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.



LEGAL SUPPORT BENEFIT FOR YOUR MEDICAL PRACTICE

This benefit assists you in understanding and implementing the requirements of the **POPI Act**. It includes access to podcasts, webinars and other information which will help ensure that you can interact with your patients in a legal manner. You can visit the **Discovery website** for more information.



UP TO 50% OFF UBER RIDES

You get discounts on Uber trips to help you stay safe on your post-shift drive home. You will get a discount of **50% on night trips** and **25% on day trips**.

Get rewarded 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 Healthcare professionals' 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 a medical practice, 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.
- Electronic items are excluded from the embedded cover for medical equipment.
- The following applies to the upfront payment of business interruption claims benefit:
 - To qualify for this benefit, you must be a Discovery Health Medical Scheme provider and have business interruption cover on your plan.
 - This benefit will be applied if the estimated business interruption period is at least one week.
 - The estimated period of loss will determine how much of your Discovery Health earnings we will pay to you. For example, if the estimated period of loss is six weeks, we will pay you 25% of six weeks of your verified Discovery Health earnings.
- Your health earnings will be determined by taking a twelve-month average of the claims submitted to Discovery Health.
- The upfront payment made is a cash advance from us and will be deducted from the actual business interruption claim payouts made.
- The upfront payment will be deducted on a case-by-case basis. The full upfront payment can be deducted from one month's claim payout or a portion may be deducted over a few months claim payments.
- The remainder of the claim will be paid following confirmation of the loss as per the normal claims process.
- You must sign the privacy statement to allow us to access your data from Discovery Health at claim stage. Signing this upfront enables us to assist you quicker and if you have not done so previously, you can do so at claim stage.
- If you meet the loss adjustor immediately, we can make the upfront payout within 72 hours of the claim being submitted.
- 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.
- To qualify for the Uber benefit, you must have at least one vehicle on the Vitality Drive for Business programme.
- You will get a 25% discount on Uber trips taken during the day. This is capped at R50 per trip and 15 trips per month.
- You will get a 50% discount on Uber trips taken at night (23:00 to 04:30). This is capped at R100 per trip and 15 trips per month.
- When you activate Uber, the number of drivers you activate will be limited by the number of insured vehicles on your plan.
- To activate the Uber discount, you can send an email to hppuber@discovery.co.za and give us your plan number, company name and the name of the driver that the voucher should be sent to.

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