

GET TAILORED BUSINESS INSURANCE FOR TRADESPERSONS

To make sure that you have peace of mind while you focus on your trade, we offer you comprehensive business insurance that is tailored to your unique needs.

Our Tradespersons' product helps you protect and run your business well by giving you access to cover for an array of risks that you face in your trade daily. It offers all the benefits of the traditional multi-peril commercial policy, including cover for business assets, liability, personal accident, crime events and loss of revenue. You will also get access to embedded cover and tailored benefits that help you run your business sustainably.



AUTOMATICALLY EMBEDDED COVER



We automatically include the following embedded cover to make sure that your business is adequately protected:

- R500,000 public liability cover
- R100,000 cover per section for plant and machinery, legal defence costs, defamation and tradespersons' reputation management
- R50,000 machinery breakdown cover
- R20,000 toolbox cover
- R10,000 per section to hire tools following an insured event (if the tools have been specified) and costs to hire temporary employees in the event of injury or death of an employee that is specified under the Personal accident section.

If you have motor insurance cover:

- R20,000 to repair vehicle branding, if damage is as a result of an insured event
- You can authorise repairs of up to R15,000 prior to getting approval from Discovery Business Insurance, provided you forward the estimated cost of repairs to us as soon as possible
- R5,000 cover for stock and material lost if the vehicle gets stolen (provided the client has goods in transit cover).
- R500 per day (up to 30 days) for vehicle loss of use.

If you have cover under the Business interruption section:

- Extending business interruption cover to events where there is prevention of access to contract sites.

You will be able to add other sections of cover available on the Discovery Business Insurance Plan or increase your cover limit for the above sections at an additional premium (subject to underwriting approval).



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



OPTION TO ADD CONTRACTOR'S LIABILITY COVER

For protection against events that may happen while you are doing contract work, we give you an option to add contractor's liability cover at an additional premium. This cover protects your business against losses due to injury or damage arising out of (or in connection with) any construction work undertaken by or on behalf of your business. You must have public liability cover to qualify this buy-up option.



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 can get up to 20% 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 (HP, Dell and Lenovo) with a range of entry to high-level options available.



20% DISCOUNT ON SAGE ACCOUNTING AND PAYROLL SOFTWARE

To help you manage your business needs from finance and compliance to people, our product includes access to 20% discount on Sage accounting and payroll software. This benefit helps you stay on top of the latest rules and regulations when it comes to accounting and payroll requirements.

Get additional benefits from Discovery Business Insurance

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

IMPORTANT TO NOTE:

- To qualify for the Tradepersons' product, you must meet the following criteria:
 - You must have non-motor cover, including cover under the Fire, Buildings combined or Office contents section.
 - Your business must meet the tradesperson's business activity description, 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 following applies to the contractor's liability buy-up option:
 - All requests for this cover where the business activity is classified as high risk must be referred to our underwriting team for review.
 - All requests for cover above R100,000 (for all business risk classifications) must be referred to the underwriting team for review.
 - You must have public liability cover to qualify this buy-up option.
- The embedded crisis and reputation management cover offers up to R100,000 for reputation management services offered by our partner, Edelman.
- You will be required to pay an excess of 10% of the claim amount (subject to a minimum of R2,500) 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. We will repair or replace your phone or iPad within two business days if you are not in a metropolitan area. If we don't meet these agreed timelines, we will waive your excess for these claims.
- 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 Sage accounting and payroll software:
 - The 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 or Sage 200 VIP.
 - 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, if an accounting client buys a payroll package, then the discount will apply.
- To request the discount on new laptop purchases or on Sage accounting and payroll software, 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](#)