



DISCOVERY BUSINESS INSURANCE RESTAURANT OWNERS' PRODUCT

Comprehensive market-leading insurance, offering restaurant owners cover that is tailored for their insurance needs including cover for newly emerging risks. Our cover is underpinned by technology, fast claims services and key innovations to ensure that your business remains protected and you can work efficiently.

Tailored insurance for restaurant owners

Discovery Business Insurance is committed to building better businesses in South Africa. In our efforts to do this, we have created a bespoke product for restaurant owners to help them deal with the risks this industry faces, including newly emerging risks.

We have automatically included essential cover and benefits at no additional premium to make sure that your business gets the most value so that it can succeed. For example, you get embedded business interruption cover at no additional premium to make sure that you can get back to business following a business interruption event.

KEY FEATURES

- Comprehensive business insurance for restaurant owners
- Embedded tailored cover and innovations at no additional premium including:
 - R100 000 business interruption cover
 - R50 000 restaurants' reputation management cover
 - R25 000 customer loyalty benefit after a traumatic crime event
 - Cyber and accidental damage cover for your point of sale devices
 - Automatic increase in cover during peak periods
 - Extending cover to third-party premises and to stock kept at multiple premises
- Up to 30% of vehicle premiums back for driving well.

Comprehensive core cover and benefits

We offer you flexible business insurance, enabling you to select the sections of cover that your business needs. You will be able to choose any cover sections and benefits from our Discovery Business Insurance Plan.

In addition to your chosen sections, we have selected the cover and benefits that are most appropriate for restaurant owners and automatically included them in the product at no additional premium to make sure that we give you the most comprehensive insurance.

Our cover is affordable and flexible, so that you can:

- Select the sections of cover you need from our Discovery Business Insurance Plan.
- Choose the amount of cover you require for each section of cover.

To qualify for the Restaurant owners' 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 restaurant, as defined by our underwriting team.

Our core product offers cover for your most valued possessions as covered under the traditional multi-peril policy, such as:

COVER FOR YOUR RESTAURANT ASSETS, EQUIPMENT AND POSSESSIONS

These sections of cover provide protection for your **valuable restaurant assets, equipment and possessions**. This ranges from your building, kitchen equipment, electronic equipment, portable equipment and motor vehicles.

LIABILITY AND PERSONAL ACCIDENT COVER

These sections cover you for **liabilities that may arise against you**. This includes cover against the legal liability to compensate third parties who get injured or sick as a result of visiting your restaurant. You also get cover against bodily injury to any principal, partner, director or employee of the restaurant caused by accidental or violent means.

COVER AGAINST CRIME EVENTS

Get **comprehensive cover against crime events** that lead to financial losses to your restaurant such as employee dishonesty or fraud, theft of money held at the restaurant, as well as **cyber crimes**.

COVER AGAINST BUSINESS INTERRUPTION LOSSES

This covers you for financial losses your business incurs as a result of business **interruptions caused by physical damage to your property**. You can also extend your cover to include protection against business interruption losses caused by theft, damage to electronic equipment and loss or damage to your business vehicles.

Embedded cover against the risks of today

As a restaurant owner, your livelihood depends on your ability to keep your doors open. That is why we have automatically included essential cover and benefits at no additional premium to help you deal with the risks facing your restaurant today. This embedded cover not only helps you prevent losses to your business, but it also helps you recover quickly. You will be able to increase your cover limit at an additional premium if you need more.

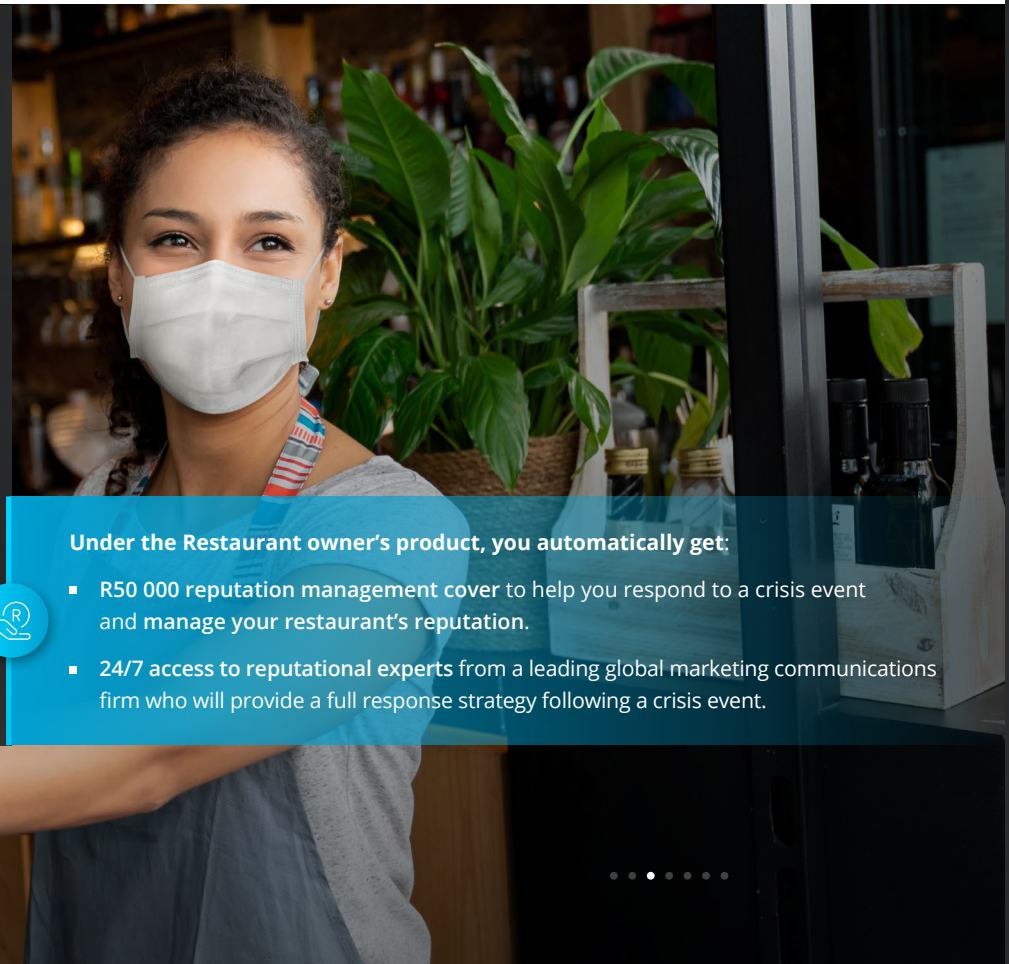
GET ENHANCED BUSINESS INTERRUPTION COVER

We understand that you depend on the income you make from your business operations to keep your restaurant running. That is why we have included the following cover to protect your business against loss of income:

- **R100 000 business interruption cover** (with a three-month indemnity period) for financial losses resulting from a business interruption event caused by physical damage to your restaurant property. This cover includes up to **7.5% of the sum insured (limited to R100 000) to cover franchise fees** payable during the indemnity period.
- **R25 000 customer loyalty benefit** that you can use to issue vouchers to your customers that were at the restaurant at the time of a traumatic crime event to incentivise them to visit the restaurant again.

GET RESTAURANTS' REPUTATION MANAGEMENT COVER

A crisis event happening at the restaurant may affect your customer numbers, making it difficult for you to operate at the same level as before the event. That is why we have automatically included reputation management cover for your restaurant.



Under the Restaurant owner's product, you automatically get:

- **R50 000 reputation management cover** to help you respond to a crisis event and manage your restaurant's reputation.
- **24/7 access to reputational experts** from a leading global marketing communications firm who will provide a full response strategy following a crisis event.



Innovative cover and benefits to help you work efficiently

We have enhanced our insurance offering to include additional cover and benefits to help you work efficiently. We have included these benefits at no additional premium to make sure that you get the most comprehensive cover for your restaurant. You have the ability to increase your level of cover at an additional premium should you need more.

GET INCREASED COVER DURING THE PEAK SEASON

We will automatically increase the sum insured for the Stock (Fire section), Money, and Theft sections by an additional 15% to help you account for the increased exposure and avoid underinsurance during peak periods (November to January).

PROTECT YOUR RESTAURANT WHILE YOU WORK AT OTHER PREMISES

This cover automatically protects your business operations and equipment (under the Fire section) and offers you liability cover (under the Public liability section) by extending your insurance cover to third-party premises. For example, where you may be hosting exhibition or catering events.

CONVENIENTLY INSURE STOCK KEPT AT MULTIPLE PREMISES

This cover enables you to insure the stock you keep at multiple business premises by specifying one total sum insured across those multiple premises. This makes it easier for you to arrange insurance cover for your restaurant stock without needing to constantly update it for each premises.

PROTECT YOUR POINT-OF-SALE DEVICES*

Your point-of-sale (POS) devices are critical to make sure that you can receive payments from your customers who are using debit or credit cards. To make sure that your POS devices are protected, we automatically give you the following cover:

- R15 000 for accidental damage to POS devices
- R10 000 for financial losses to the business as a result of an insured cyber event affecting the POS device's software.

GET OUR RESTAURANT LEGAL SERVICES BENEFIT

Dealing with employees, customers, and various business partners can be a challenging process and you need to make sure you treat them in a legal manner. Our legal support benefit has been tailored to ensure that you can do just that. Keep your focus on your business, while you get access to:

- A commercial lawyer who offers legal help over the phone
- Contract drafting services to help ensure your employee and business contracts are valid and up to date.

* POS devices include transactional machines, point-of-sale systems, and credit card machines. Till machines are not included.

Vitality Drive for Business

Three easy steps to join the programme

Vitality Drive for Business is a driver behaviour programme designed for businesses. It uses the latest telematics technology to measure and reward good driving behaviour.

You can join and earn great rewards with Vitality Drive for Business by following these three easy steps.



STEP 1

PROVIDE US WITH YOUR VEHICLE, FLEET MANAGER AND DRIVER INFORMATION

- Vehicle details, including VIN number.
- Fleet manager details, including email address, cellphone and ID numbers.
- Driver details, including ID number and cellphone number.



STEP 2

INSTALL A TELEMATICS DEVICE IN EACH VEHICLE

- Visit Tiger Wheel & Tyre to install or collect a smartphone-enabled DQ-Track device.
- You can also use an approved third-party device from Cartrack, Ctrack or Netstar and give us access to your driving information.



STEP 3

DRIVE WELL AND EARN REWARDS

Earn up to 30% of your monthly vehicle premium back for driving well (payable annually at the end of the plan year), as well as weekly driver rewards.

Rewards for driving well

BUSINESS REWARDS

We have enhanced our Vitality Drive for Business programme to give you even more rewards for driving well. In addition to the premium cash back and driver rewards, you can now get up to 50% discount on any purchases at Tiger Wheel & Tyre based on your company's Vitality Drive status.

GET UP TO 30% OF YOUR VEHICLE PREMIUM BACK

You can earn up to 30% premium cash back every month for each vehicle on the Vitality Drive for Business programme based on that vehicle's driving behaviour as shown below. Your total monthly company cash back will be the sum of the cash back earned by all your vehicles on the Vitality Drive for Business programme that month.

Vitality Drive status	Blue	Bronze	Silver	Gold	Diamond
Rewards %	0%	10%	15%	20%	30%
Driving score	0 - 54	55 - 69	70 - 84	85 - 100	85 - 100, with more than 80% of vehicles getting a valid score

The company score is the average of your vehicle scores for vehicles on the Vitality Drive for Business programme. Companies also get a Vitality Drive status each month based on their driving score according to the table above. The company's Vitality Drive status is used to determine the rewards percentage for status-based rewards.

GET UP TO 50% DISCOUNT ON TIGER WHEEL & TYRE PURCHASES



You can get up to 50% discount (limited to R5 000 maximum spend per vehicle, per transaction) on any purchases at Tiger Wheel & Tyre such as tyres, batteries and wiper blades, based on your company's Vitality Drive status.

Vitality Drive status	Discount %
Gold/Diamond	50%
Silver	35%
Bronze	15%
Blue	5%

DRIVER ACTIVE REWARDS

Each week, drivers who have achieved a driving score of 70 or higher and have driven more than 100 km, qualify for an airtime or data voucher, a meal, coffee or smoothie* from one of our partners at no cost to them.

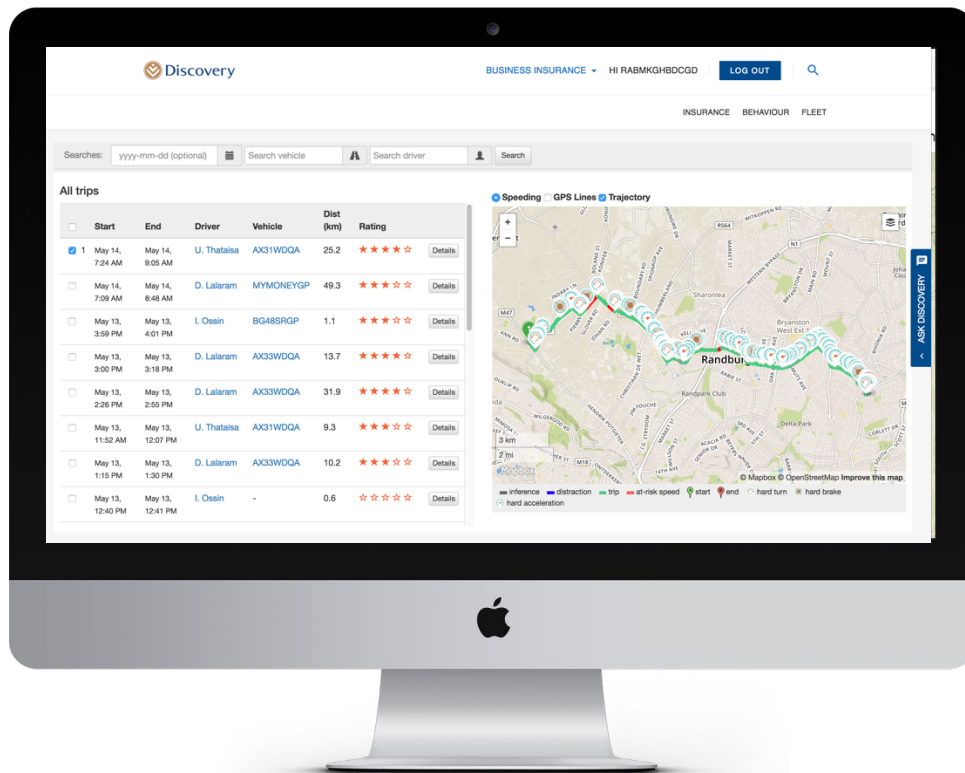


Drivers using the smartphone-enabled DQ-Track will be able to see their weekly score on their Discovery Insure app. They can easily claim their Active Rewards by selecting their preferred option on their phone and then redeeming it at the partner store.

*Reward options are dependent on the type of telematics device.

Monitor and improve driving behaviour

To help you monitor the driving behaviour of each of your drivers and help them improve, we give you access to the *Vitality Drive* online fleet portal.



ONLINE FLEET PORTAL




The fleet portal gives you all the information you need to track driver behaviour and help your drivers improve. Through the fleet portal, you will be able to:

- Track your vehicles in real time*
- View the trips taken by each vehicle
- Analyse and manage the driving behaviour of your drivers

* Only available with the smartphone-enabled DQ-Track

This brochure is a summary of

the benefits Discovery offers for business insurance. Speak to your broker about the full range of Discovery Business Insurance products, or visit

 Contact centre 011 529 6620  DBINewbusiness@discovery.co.za  www.discovery.co.za

Discovery Insure Ltd is a licensed non-life insurer and an authorised financial services provider. Registration number 2009/011882/06. Product rules, terms and conditions apply. Go to www.discovery.co.za for more details or call us on 011 529 6620.