



Introducing Discovery Insure's Restaurant owners' product

Running a restaurant is not easy. It takes passion, patience and resilience to see such a business flourish in the competitive hospitality market. When the COVID-19 pandemic became a reality, it added more challenges to the restaurant industry. We wish you and your teams the very best over the festive season and hope this period allows your business to increase earnings whilst you navigate the latest regulations communicated by The Presidency.

A clear take-out from this period is that you, the restaurant owners, need unique solutions to help you face your day-to-day challenges. That is why we created the Restaurant owners' product, to help restaurant owners get comprehensive and tailored protection against the unique risks facing the restaurant industry, including new emerging risks **you may not have even considered**.

Discovery Insure has developed a rich and comprehensive product which aims to give you real value that goes further than the standard insurance cover. We believe that our product helps clients run their restaurants efficiently so that they can become better businesses. It will also offer you the specialised cover you need to keep your restaurants adequately protected plus the flexibility to tailor your cover according to your needs.

You will be able to get the following embedded covers at no additional premium when you add the relevant sections of cover. You will also be able to increase these embedded benefits' cover amounts if you elect to tailor your cover further.

The embedded cover innovations include:

- **R100 000 business interruption cover**, including cover for franchise fees that may be payable during the indemnity period.
- **R25 000 customer loyalty benefit** which you can use to issue vouchers to your customers following a crime event at the restaurant to incentivise them to visit the restaurant again.
- **R50 000 restaurant reputation cover** to help you respond to a crisis event. This benefit includes access to reputational experts from a leading global marketing communications firm.
- Additional cover during peak seasons which **automatically increases the sum insured** for the Stock (Fire section), Money and Theft sections **by an additional 15%**.



- Cover for handheld point-of-sale (POS) devices which includes **R10 000 cover** for financial losses to your business as a result of an **insured cyber event affecting the POS device's software** and **R15 000 accidental damage cover** for POS devices.
- Other premises cover which automatically protects your restaurant operations and equipment and offers liability cover **by extending insurance cover to other third-party premises.**
- Floating stock cover which enables you to insure the **stock you keep at multiple business premises** by specifying one total sum insured across those multiple premises.
- Restaurant legal services benefit which gives you **access to telephonic and online legal services** including access to a commercial lawyer.

In addition, you can get great rewards for managing your risks well such as up to **50% of your MTN business data spend back every month** and up to **30% of your vehicle premiums back** every year.

The Restaurant owners' product offers all the benefits offered by a traditional multi-peril commercial policy together **with expanded cover** for the risks of today such as cyber risks, reputational risks, social media liability exposures and legal risks. We have automatically embedded key cover innovations to help you run your restaurants efficiently and with **greater peace of mind**, enabling you to focus on taking your restaurant to new heights.

Read more about the [Restaurant owners' product](#); you can chat to us about the offering in more detail by calling 011 529 6620, or leave your details [here](#) for us to start the quote process for you.