



iun OPULENCE

INTRODUCING OPULENCE

The No.1 insurance product for high net worth individuals, featuring unique benefits, extended cover, increased limits and free of excesses across all sections.

UNIQUE SERVICE FEATURES

PERSONALISED SERVICE

Dedicated team of underwriters and claims technicians geared towards delivering service beyond expectation.

FAST TRACK CLAIMS

Lost, stolen or damaged electronics claims are authorised within 4 hours.

WINDSCREEN CLAIMS

Claims are authorised in under 45 minutes.

PROFESSIONAL CONCIERGE SERVICE

Personal concierge service provided to assist with the sourcing and replacement of contents in the event of a claim.

QUALIFYING CRITERIA

In order to be eligible for IUM's Opulence Product, the following criteria must be met:

Minimum age: 30 years old

Minimum household contents sum insured: R5 000 000

Mandatory building and contents valuation

BUILDINGS BENEFITS

NO EXCESS

- This section carries no excess in the event of a claim

ACCIDENTAL DAMAGE TO BUILDINGS

- Comprehensive accidental damage cover for repair or replacement up to the full sum insured

AVERAGE PROTECTOR

- Optional cover for an additional 25% of the building sum insured in the event of underinsurance

CONSTRUCTION ALL RISK COVER

- Provides construction all risk cover during renovations up to 25% of the building sum insured

DAMAGE CAUSED BY VERMIN AND PESTS

- Cover is extended to include property damage as a direct result of infestation of pests and vermin

DAMAGE TO LANDSCAPED GARDENS

- Cover provided for damage to landscaped gardens, irrigation systems, water features and statues up to 2.5% of building sum insured

MATCHING BUILDING MATERIALS

- Cover extended to include matching the building materials required to create uniformity in the room where damage has occurred

POWER SURGE INCLUDING LOAD SHEDDING

- Full cover up to buildings sum insured

VALUATION OF BUILDING

- Subsidised rate for a specialised risk consultant to perform a detailed value at risk assessment including a fire, flood and lightning risk report
- The average clause will not apply for a period of 24 months following this evaluation



CONTENTS BENEFITS

NO EXCESS

- This section carries no excess in the event of a claim

ACCIDENTAL DAMAGE TO CONTENTS

- Comprehensive accidental damage cover for repair or replacement up to the full sum insured

AVERAGE PROTECTOR

- Optional cover for an additional 25% of the building sum insured in the event of underinsurance

DAMAGE CAUSED BY VERMIN AND PESTS

- Cover is extended to include property damage as a direct result of infestation of pests and vermin

BUSINESS CONTENTS

- Full cover included in contents sum insured for:
 - Office furniture
 - Business equipment
 - Stock

MONEY

- Provides cover for loss of or damage to money:
 - From the residence subject to installation of a fixed safe up to R200 000
 - On your person up to R10 000

PAIRS AND SETS COVER

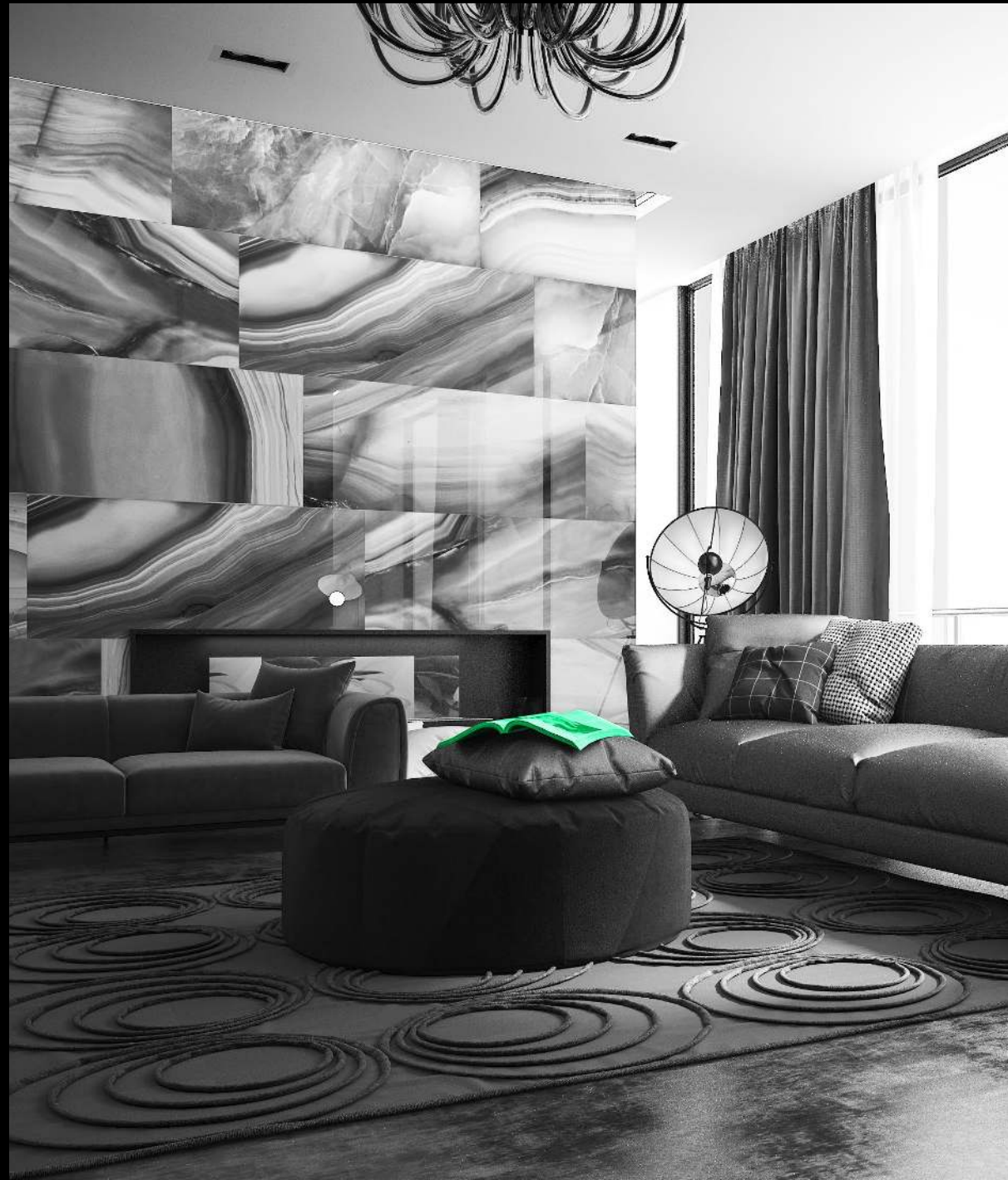
- Provides cover for the replacement of a set, pair or collection in the event of loss of or damage to any part thereof

POWER SURGE INCLUDING LOAD SHEDDING

- Full cover up to contents sum insured

HOUSEHOLD CONTENTS VALUATION

- Subsidised rate for a specialised risk consultant to perform a detailed value at risk assessment including a fire, flood and lightning risk report
- The average clause will not apply for a period of 24 months following this evaluation



ALL RISKS BENEFITS

NO EXCESS

- This section carries no excess in the event of a claim

FLEXIBLE ALL RISK UNSPECIFIED COVER

- Sum insured options:
 - 10% of contents sum insured. Maximum R100 000 per item
 - 15% of contents sum insured. Maximum R150 000 per item
 - 20% of contents sum insured. Maximum R200 000 per item
- Cover options:
 - Standard cover:
 - Cover is provided for all personal property carried on the person, excluding electronic equipment, mobile phones, tablets, drones and bicycles
 - Extended cover:
 - Cover is provided for all personal property carried on the person including electronic equipment, mobile phones, tablets, drones and bicycles

PAIRS AND SETS COVER

- Provides cover for the replacement of a set, pair or collection in the event of loss of or damage to any part thereof

MY JEWELLER

- Repair or replace jewellery at a preferred jeweller



ART COLLECTIBLES BENEFITS

NO EXCESS

- This section carries no excess in the event of a claim

LOSS OR DAMAGE TO COLLECTIBLES

- All risks cover for loss of or damage to art, antiques and collectibles of particular value due to their age, style, artistic merit or collectable value

DEATH OF ARTIST COVER

- Provides cover for the automatic increase of the insured value of the artwork if the artist dies

ART EXHIBITIONS OR MUSEUMS COVER

- Optional cover for art collectibles exhibited at any Art Exhibition or Museum

TRANSIT COVER

- Provides cover for art collectibles in transit

PAIRS AND SETS COVER

- Provides cover for the replacement of a set, pair or collection in the event of loss of or damage to any part thereof

LOSS OF VALUE COVER

- Provides cover for loss in value if the item has been repaired by an authorised repairer up to the market value of the item or sum insured

ADDITIONAL PURCHASES COVER

- Provides cover for the increase in value of art collectibles following additional purchases

TEMPORARY REMOVAL COVER

- Provides cover for art collectibles temporarily removed to other premises



COMPUTER EQUIPMENT BENEFITS

NO EXCESS

- This section carries no excess in the event of a claim

LOSS OR DAMAGE TO COMPUTER EQUIPMENT

- Provides all risks cover for non-portable and portable computer equipment including mechanical, electronic and electrical breakdown

INCOMPATIBILITY COVER

- Provides cover for the incompatibility of:
 - Computer equipment following repair or replacement
 - Licensed software for upgrades and replacement following loss or damage to computer equipment

RESTORATION OF COMPUTER PROGRAMS AND/OR DATA COVER

- Provides cover for the cost to restore computer programs and/or data following loss or damage to computer equipment



LUXURY VEHICLES BENEFITS

NO EXCESS

- This section carries no excess in the event of a claim

CAR HIRE

- 30 day car hire automatically included
- Additional car hire options:
 - 60 days
 - Unlimited days

REPLACEMENT OF MOTOR VEHICLE

- In the event of a total loss within the first 24 months of registration, IUM will replace the motor vehicle with a new equivalent model, provided the sum insured is adequate to cover the replacement

RETAIL VALUE BOOSTER

- Optional cover for vehicles older than 24 months in the event of a total loss for an additional 15% of the retail value

WRITE-OFF ACCELERATOR

- Optional cover available for the policy holder to elect to write off their vehicle should cost of repairs exceed 50% of the retail value



4X4 VEHICLES BENEFITS

NO EXCESS

- This section carries no excess in the event of a claim

REPATRIATION COVER

- Provides cover for the repatriation of vehicle following mechanical and electrical breakdown

RETURN FLIGHTS COVER

- Provides cover for the return flights to the Republic of South Africa up to 5 occupants in the vehicle

TEMPORARY ACCOMMODATION COVER

- Provides cover for temporary accommodation and car hire outside South Africa up to 5 occupants in the vehicle

VEHICLE CONTENTS COVER

- Provides cover for the contents of 4X4 or off-road vehicles up to R25 000

WINCHING EQUIPMENT COVER

- Provides cover for winching equipment including mechanical and electrical breakdown up to R10 000

CAR HIRE

- 30 day car hire automatically included
- Additional car hire extension:
 - 60 days
 - Unlimited cover

REPLACEMENT OF MOTOR VEHICLE

- In the event of a total loss within the first 24 months of registration, IUM will replace the motor vehicle with a new equivalent model, provided the sum insured is adequate to cover the replacement

RETAIL VALUE BOOSTER

- Optional cover for vehicles older than 24 months in the event of a total loss for an additional 15% of the retail value

WRITE-OFF ACCELERATOR

- Optional cover available for the policy holder to elect to write off their vehicle should cost of repairs exceed 50% of the retail value



CLASSIC VEHICLES BENEFITS

NO EXCESS

- This section carries no excess in the event of a claim

EMERGENCY TOWING COVER

- Provides cover for the protection and removal of the insured vehicle to the nearest competent repairer or place of safe storage or to your address

CHERISHED REMAINS

- You will have the first option to purchase cherished remains in the event of a total loss of your classic car

PARTS TEMPORARILY DETACHED

- Provides cover for parts that have been removed or detached from the vehicle for the purpose of service or repair

TRANSIT COVER

- Provides cover for classic cars in transit

CAR HIRE

- 30 day car hire automatically included
- Additional car hire extension:
 - 60 days
 - Unlimited cover



MOTORCYCLE BENEFITS

NO EXCESS

- This section carries no excess in the event of a claim

TRACK COVER

- Provides cover for:
 - Track schools
 - Approved track days

RIDER GEAR COVER

- Provides cover for rider gear whist in use
- Cover is automatically included in unspecified all risks

TRANSIT COVER

- Provides cover for motorcycles in transit



WATERCRAFT BENEFITS

NO EXCESS

- This section carries no excess in the event of a claim

UNSPECIFIED ALL RISKS COVER

- Provides cover for inflatables, wakeboards, skis and other recreational items up to R25 000

LOSS OR DAMAGE TO WATERCRAFT

- Provides all risks cover for boats, jet skis and other watercraft

EXTENDED COVER

Cover can be extended to include:

- Additional accessories and outboard motors
- Trailers
- Legal liability to third parties
- Passenger liability

TRANSIT COVER

- Provides cover for watercraft in transit



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INSURANCE UNDERWRITING MANAGERS (PTY) LTD

38 WHITTAKERS WAY, BEDFORDVIEW, 2007

+27 861 949 444

INFO@IUM.CO.ZA

WWW.IUM.CO.ZA

FSP NO. 21820

UNDERWRITTEN BY **GUARDRISK** 
TAILORED RISK SOLUTIONS
FSP NUMBER 75