



# PERSONAL PRODUCTS COVER COMPARISON

UNDERWRITTEN BY



Description	IUM Personal	IUM White Label	IUM Black
Product description	This product provides personal insurance cover for individuals, including buildings, contents, motor, motorcycle, watercraft, all risks and liability	This product is a broker branded personal policy, with increased limits, wider cover with additional cover options available.	This is the No.1 personal insurance product for high net worth individuals, providing the highest limits, widest possible cover, unique extensions and cover options reserved for the IUM Black policy only. We have highlighted the special cover that is exclusive for the IUM Black product.

#### QUALIFYING CRITERIA

Minimum brokerage monthly premium	Not applicable	R500 000	Not applicable
Minimum household contents sum insured	R250 000	R250 000	R3 000 000

#### MAXIMUM SUMS INSURED

Buildings	R50 000 000	R50 000 000	R200 000 000
Contents	R20 000 000	R20 000 000	R100 000 000
All risks – Specified item limit	R500 000	R1 000 000	R2 500 000
Vehicles	R5 000 000	R5 000 000	R12 000 000

#### GENERAL SECTION

Claims preparation costs	R25 000	R50 000	R100 000
No excess payable: Policyholder or spouse over 55	Included	Included	Included
Whistleblower reward	R10 000	R25 000	R50 000

#### BUILDINGS

Alternative accommodation	Up to 25% of building sum insured. 12 months cover	Up to 25% of building sum insured. 18 months cover	Up to 30% of building sum insured. 24 months
Accidental breakage of mirrors and certain glass	R25 000	Replacement value	Replacement value
Accidental damage to fixed machinery	R5 000	R10 000	R50 000
Accidental damage to buildings	Optional cover	Optional cover	Full cover for repair or replacement
Additions and alterations	Notify IUM within 6 months. 15% of buildings sum insured	Notify IUM within 6 months. 20% of buildings sum insured	Notify IUM within 6 months. 20% of buildings sum insured
Animal kennelling	R5 000	R7 500	R10 000
Average Protector	Not provided	Not provided	<b>Optional cover:</b> Up to 25% of buildings sum insured subject to aggregate of R 200 000
Bacterial infection	R5 000	R7 500	R10 000
Bowls full house	R10 000	R15 000	R20 000
Cover before property transfer	Included	Included	Included
Damage by wild animals	R100 000	R200 000	R300 000
Death benefit - per Insured	R5 000	R10 000	R25 000
Death benefit - per event	R10 000	R20 000	R50 000
Debris Removal	Necessary costs	Necessary costs	Necessary costs
Demolition costs, site clearing and professional fees	Necessary costs	Necessary costs	Necessary costs

Description	IUM Standard Personal	IUM White Label	IUM Black
Emergency accommodation	Up to 2 nights with a maximum of R10 000 per event	Up to 4 nights with a maximum of R20 000 per event	Up to 14 nights with a maximum of R50 000 per event
Emergency costs and temporary repairs	R10 000	R15 000	R20 000
Environmental benefits (reinstatement costs for your building with a combination of rainwater tanks, solar power systems, including solar hot water systems or photo-voltaic (PV) power systems, hot water heat exchange system and/or grey water recycling system)	Not available	Not available	R100 000
Fallen trees removal costs	R10 000	R15 000	R20 000
Fire brigade costs	Necessary costs	Necessary costs	Necessary costs
Generator hire	R5 000	R10 000	R25 000
Geysers	Included	Included	Included
Guards	R10 000	R15 000	R25 000
Hole-in-one	R10 000	R15 000	R25 000
Landscaped gardens, water features and statues	R25 000	R37 500	R50 000
Large loss excess waiver	No provision	No provision	The excess stated in the schedule will be Nil where the claim exceeds R100 000
Leak detection	R5 000	R10 000	R100 000
Locks, keys, remote controls and access cards/tags of the residence	R25 000	R37 500	R50 000
Loss of water	R15 000	R22 500	R25 000
Medical expenses of domestic employees – per event	R10 000	R15 000	R20 000
Medical expenses of visitors – per event	R10 000	R15 000	R20 000
Pest contamination (removal of rodents, vermin, bees, hornets, wasps and nests)	R5 000	R15 000	R30 000
Power surge including load shedding	Full cover up to building sum insured subject to SABS surge protection being installed	Full cover up to building sum insured subject to SABS surge protection being installed	Full cover up to building sum insured subject to SABS surge protection being installed
Public authorities requirement	Reasonable costs	Reasonable costs	Reasonable costs
Public supply or mains connections	Included	Included	Included
Rent receivable	Up to 25% of building sum insured. 12 months cover	Up to 25% of building sum insured. 18 months cover	Up to 30% of building sum insured. 24 months cover
Repairs to pipes	R3 000	R10,000	R25 000
Riot and strike (outside the Republic of South Africa and Namibia)	R100 000	R100 000	R250 000
Security systems upgrade	R15 000	R25 000	R50 000
South African record	R10 000	R15 000	R20 000
Special alterations	R100 000	R200 000	R300 000
Subsidence or landslip or ground heave: Limited cover	Included	Included	Included
Subsidence or landslip or ground heave: Extended cover	Optional cover	Optional cover	Optional cover
Temporary removal of fixtures and fittings	10% of sum insured, limited to R250 000 per event	15% of sum insured, limited to R500 000 per event	15% of sum insured, limited to R1 000 000 per event
Trauma treatment – per Insured	R5 000	R10 000	R25 000

Description	IUM Standard Personal	IUM White Label	IUM Black
Trauma treatment – per event	R10 000	R20 000	R50 000
Veterinary expenses	R5 000	R10 000	R20 000

#### CONTENTS - PROPERTY INSURED

Household contents	Included	Included	Included
Contents in garages, outbuildings, wendy houses and/or garden sheds	Full cover included in contents sum insured	Full cover included in contents sum insured	Full cover included in contents sum insured
Personal property	Full cover included in contents sum insured	Full cover included in contents sum insured	Full cover included in contents sum insured
Business/office contents	R25 000	R50 000	Full cover included in contents sum insured
Business/home-industry equipment belonging to the Insured in the Insured's private capacity	R25 000	R50 000	Full cover included in contents sum insured
Fixtures and fittings that belong to the Insured as the tenant, not the owner, of the private residence	Full cover included in contents sum insured	Full cover included in contents sum insured	Full cover included in contents sum insured
Home industry stock-in-trade per approved list	Optional cover	Optional cover	Full cover included in contents sum insured

#### CONTENTS - EXTENDED BASIC COVER

Alternative accommodation	Up to 25% of contents sum insured. 12 months cover	Up to 25% of contents sum insured. 18 months cover	Up to 30% of contents sum insured. 24 months cover
Accidental breakage of mirrors and certain glass	R25 000	Full cover for repair or replacement	Full cover for repair or replacement
Accidental damage to contents	R10 000	R20 000	Full cover for repair or replacement
Accidental damage to fixed machinery	R10 000	R10 000	R50 000
Accidental damage to landline telephones	R5 000	R10 000	Full cover for repair or replacement
Accidental damage to television sets	Full cover for repair or replacement	Full cover for repair or replacement	Full cover for repair or replacement
Animal kennelling	R5 000	R7 500	R10 000
Average protector	Not provided	Not provided	Optional cover: Up to 25% of contents sum insured subject to aggregate of R 200 000
Bacterial infection	R5 000	R7 500	R10 000
Bowls full house	R10 000	R15 000	R20 000
Claims preparation costs	R25 000	R50 000	R50 000
Contents inside a building of any office, business or trade where the Insured is employed	R25 000	R50 000	R75 000
Contents of refrigerators and freezers	R10 000	2% of sum insured	2% of sum insured
Damage by wild animals	R100 000	R200 000	R300 000
Death benefit – per Insured	R5 000	R10 000	R25 000
Death benefit - per event	R10 000	R20 000	R50 000
Death of horses	R10 000	R20 000	R50 000
Death of Koi fish	R15 000	R20 000	R50 000
Debris removal	Necessary costs	Necessary costs	Necessary costs
Emergency accommodation	Up to 2 nights with a maximum of R10 000 per event	Up to 4 nights with a maximum of R20 000 per event	Up to 14 nights with a maximum of R50 000 per event
Emergency costs and temporary repairs	R10 000	R15 000	R20 000

Description	IUM Standard Personal	IUM White Label	IUM Black
Fallen trees removal costs	R10 000	R15 000	R20 000
Fire brigade costs	Necessary costs	Necessary costs	Necessary costs
Generator hire	R5 000	R10 000	R25 000
Gifts for special events	R10 000	R25 000	R50 000
Groceries and household goods in transit from place of purchase	R10 000	R15 000	R25 000
Guards	R10 000	R15 000	R25 000
Hole-in-one	R10 000	R15 000	R25 000
Landscaped gardens, water features and statues	R25 000	R37 500	R50 000
Laundry	R15 000	R25 000	R50 000
Large loss excess waiver	Not available	Not available	The excess stated in the schedule will be Nil where the claim exceeds R100 000
Locks, keys, remote controls and access cards/tags of the residence	R25 000	R37 500	R50 000
Loss of water	R15 000	R22 500	R25 000
Marquee and inflatables hire	R10 000	R25 000	R50 000
Mechanical, electrical or electronic breakdown	Optional cover	Optional cover	Optional cover
Medical expenses of domestic employees – per event	R10 000	R15 000	R20 000
Medical expenses of visitors – per event	R10 000	R15 000	R20 000
Money including theft subject to installed safe	R10 000	R25 000	R50 000
Pairs and sets waiver	Not available	Not available	Included
Personal documents	R5 000	R10 000	R15 000
Personal belongings of domestic employees	R25 000	R30 000	R50 000
Personal belongings of parents, grandparents, spouse or dependants in a nursing home, old age home, retirement village or residential care home	R50 000	R75 000	R100 000
Personal belongings of students or scholars living in a boarding school, college, university, technicon, flat, hostel or other student accommodation	R50 000	R75 000	R100 000
Personal belongings of visitors	R10 000	R15 000	R25 000
Personal luggage (cover from airport to airport throughout the world)	R15 000	R25 000	R50 000
Pest contamination (removal of rodents, vermin, bees, hornets, wasps and nests)	R5 000	R15 000	R30 000
Power surge including load shedding	Full cover up to contents sum insured subject to SABS surge protection being installed	Full cover up to contents sum insured subject to SABS surge protection being installed	Full cover up to contents sum insured subject to SABS surge protection being installed
Property in the open within the Insured's private residence	10% of contents sum insured	10% of contents sum insured	15% of contents sum insured
Restoration of computer programs and/or data	R15 000	R25 000	R50 000
Riot and strike (outside the Republic of South Africa and Namibia)	R100 000	R100 000	R250 000

Description	IUM Standard Personal	IUM White Label	IUM Black
Safe warranty limit - any single item, pair or set above the stated limit must be kept in an installed safe when not in use	R25 000	R50 000	R75 000
South African record	R10 000	R15 000	R20 000
Storage costs for contents after damage	R10 000	R20 000	R50 000
Subsidence or landslip or ground heave: Limited cover	Included	Included	Included
Subsidence or landslip or ground heave: Extended cover	Optional cover	Optional cover	Optional cover
Temporary increase of the insured amount	10% of contents sum insured over December and January	10% of contents sum insured over December and January	10% of contents sum insured over December and January
Theft from any vehicle transporting the insured property provided the vehicle is not left unattended and unlocked	R10 000	R15 000	R25 000
Theft or attempted theft from outbuildings (unless breaking into or out of the outbuilding is by actual, visible, forcible and violent means)	R5 000	R10 000	R25 000
Theft of digital currency	Not available	Not available	R10 000
Time-sharing	R10 000	R15 000	R25 000
Trauma treatment - per Insured	R5 000	R10 000	R25 000
Trauma treatment - per event	R10 000	R20 000	R50 000
Valuation certificate required for Jewellery, watches, art and collectible items, pairs or sets over the stated limit	R25 000	R50 000	R75 000
Veterinary expenses	R5 000	R10 000	R20 000

#### ALL RISKS

Unspecified personal property: Standard cover (excludes certain personal property as defined i.e. mobile communication devices, electronic equipment, etc.)	Optional: Up to R250 000 sum insured. Each item is limited to 20% of the unspecified sum insured with a maximum of R35 000	Optional: Up to R500 000 sum insured. Each item is limited to 20% of the unspecified sum insured with a maximum of R50 000	Optional: 20% of contents sum insured. Each item is limited to 20% of the unspecified sum insured with a maximum of R150 000
Unspecified personal property: Extended cover (includes personal property as defined i.e. mobile communication devices, electronic equipment, etc.)	Not available	Not available	Optional: 20% of contents sum insured. Each item is limited to 20% of the unspecified sum insured with a maximum of R150 000
Death benefit - per Insured	R5 000	R10 000	R25 000
Death benefit - per event	R10 000	R20 000	R50 000
Losses as a result of remote jamming	R25 000	R35 000	R50 000
Pairs and sets waiver	Not available	Not available	Included
Personal belongings of parents, grandparents, spouse or dependants in a nursing home, old age home, retirement village or residential care home	Optional	R15 000 where cover is included under the contents section	R25 000 where cover is included under the contents section
Personal belongings of students or scholars living in a boarding school, college, university, technicon, flat, hostel or other student accommodation	Optional	R15 000 where cover is included under the contents section	R25 000 where cover is included under the contents section

Description	IUM Standard Personal	IUM White Label	IUM Black
Safe warranty limit - any single item, pair or set above the stated limit must be kept in an installed safe when not worn	R25 000	R50 000	R75 000
Trauma - per Insured	R5 000	R10 000	R25 000
Trauma - per event	R10 000	R20 000	R50 000
Valuation certificate required for Jewellery, watches, art and collectible items, pairs or sets over the stated limit	R25 000	R50 000	R75 000

### COMPUTER EQUIPMENT

Death benefit - per Insured	R5 000	R10 000	R25 000
Death benefit - per event	R10 000	R20 000	R50 000
Express delivery and overtime	R7 500	R10 000	R15 000
Incompatibility cover: Hardware	R5 000	R10 000	R15 000
Incompatibility cover: Licenced software	R5 000	R10 000	R15 000
Losses as a result of remote jamming	R25 000	R25 000	R25 000
Restoration of computer programs and/or data	R10 000	R15 000	R25 000
Trauma - per Insured	R5 000	R10 000	R25 000
Trauma - per event	R10 000	R20 000	R50 000

### VEHICLES

4X4 cover	Optional cover	Optional cover	Optional cover
4X4 extended cover: Car hire outside South Africa	Not available	Not available	Optional cover: R1 000 per day/R3 000 per event
4X4 extended cover: Contents of 4X4 or off-road vehicles	Optional cover	Optional cover	Optional cover
4X4 extended cover: Repatriation to South Africa within territorial limits following mechanical and electrical breakdown	R25 000	R30 000	R50 000
4X4 extended cover: Return flights to South Africa	Optional cover: Up to 5 people with a maximum of R5 000 per event	Optional cover: Up to 5 people with a maximum of R10 000 per event	Optional cover: Up to 5 people with a maximum of R50 000 per event
4X4 extended cover: Temporary accommodation outside South Africa	Optional cover: Up to 5 people with a maximum of R5 000 per event	Optional cover: Up to 5 people with a maximum of R10 000 per event	Optional cover: Up to 5 people with a maximum of R50 000 per event
Car hire	Optional cover: 30 days	Optional cover: 45 days	Optional cover: 60 days
Car hire: Outside South Africa	Optional cover: R1 000 per day/R3 000 per event	Optional cover: R1 000 per day/R3 000 per event	Optional cover: R1 000 per day/R3 000 per event
Car hire: Unlimited cover	Not available	Not available	Optional cover
Child seat	Replacement value	Replacement value	Replacement value
Classic motor	Not available	Not available	Optional cover
Classic motor extended cover: Cherished remains	Not available	Not available	Optional cover
Classic motor extended cover: Emergency towing	Not available	Not available	Optional cover
Classic motor extended cover: Parts temporarily detached	Not available	Not available	Optional cover
Contents of caravans	Optional cover	Optional cover	Optional cover

Description	IUM Standard Personal	IUM White Label	IUM Black
Contents of trailers	Optional cover	Optional cover	Optional cover
Cover for damage to borrowed or hired cars (when your car is out of use for repair)	Included	Included	Included
Credit shortfall: with residual	Optional cover	Optional cover	Optional cover
Credit shortfall: without residual	Optional cover	Optional cover	Optional cover
Death benefit - per Insured	R5 000	R10 000	R25 000
Death benefit - per event	R10 000	R20 000	R50 000
Delivery after repairs	Reasonable costs	Reasonable cost	Reasonable cost
Difference in excess cover for a rented vehicle	No Limitation	No Limitation	No Limitation
Emergency accommodation	R10 000	R20 000	R50 000
Emergency costs	R10 000	R20 000	R50 000
Emergency repairs	R10 000	R15 000	R20 000
Excess waiver	Optional cover	Optional cover	Optional cover
Fire extinguishing costs	Reasonable costs	Reasonable costs	Reasonable costs
Incorrect fuel: Damage caused to vehicle (comprehensively insured vehicles)	Full cover	Full cover	Full cover
Locks, keys, tags and remote access devices	R25 000	R30 000	R50 000
Medical expenses of passengers (other than your family) – per person	R5 000	R7 500	R10 000
Medical expenses of passengers (other than your family) – per event	R25 000	R30 000	R50 000
Medical expenses of passengers (your family) – per Insured	R5 000	R7 500	R10 000
Medical expenses of passengers (your family) – per event	R25 000	R30 000	R50 000
Pothole sure	Optional cover	Optional cover	Optional cover
Recovery costs (for theft or hijack, where insured)	R25 000	R50 000	R75 000
Repatriation costs: Insured vehicle	R25 000	R30 000	R50 000
Repatriation costs: Mortal remains – per person	R5 000	R10 000	R25 000
Repatriation costs: Mortal remains – per event	R25 000	R30 000	R50 000
Replacement of new motor vehicle when purchased new	Replacement within 12 months. Vehicle travelled less than 36 000 kilometres	Replacement within 18 months. Vehicle travelled less than 45 000 kilometres	Replacement within 24 months. Vehicle travelled less than 60 000 kilometres
Retail value booster (comprehensively insured vehicles) Covers the client in the event of a write off, theft or hijack for an additional 15% of the retail value of the vehicle at the time of a loss	Optional cover: From 12 months of first registration	Optional cover: From 18 months of first registration	Optional cover: From 24 months of first registration
Riot and strike (outside the Republic of South Africa and Namibia)	Optional cover	Optional cover	Optional cover
Special alterations	R50 000	R75 000	R100 000
Specified accessories (such as car sound equipment)	Optional cover	Optional cover	Optional cover
Tools, spare parts and travel accessories	Optional cover	Optional cover	Optional cover
Tow-in cost and safeguarding	Reasonable costs	Reasonable costs	Reasonable costs
Track school cover	Optional cover	Optional cover	Optional cover



Description	IUM Standard Personal	IUM White Label	IUM Black
(only applicable to the motorcycle section of the policy)			
Tracking device	R5 000	R10 000	R15 000
Trauma - per person	R2 500	R5 000	R10 000
Trauma - per event	R12 500	R25 000	R50 000
Vehicle glass (cover includes windscreen, window glass, external mirrors, sunroofs, head, tail or fitted spotlights including any safety or protection film applied thereto. Vehicle glass excess applies if no damage to vehicle)	Comprehensively insured vehicles only	Comprehensively insured vehicles only	Comprehensively insured vehicles only
Vehicle glass: Bullet proof	Not available	Not available	Optional cover
Vehicle sharing	Included	Included	Included
Vehicle transfer cover (for any vehicle you buy)	Included	Included	Included
Winching equipment (cover includes mechanical and electrical breakdown)	Optional cover	Optional cover	Optional cover
Wreckage and debris removal	R5 000	R10 000	R25 000
Write-off accelerator at 50% damage (option for client to write off their vehicle should cost of repairs reach 50% of the retail value of the vehicle)	Optional cover	Optional cover	Optional cover

#### VEHICLES - THIRD PARTY LIABILITY

Legal liability to third parties	R5 000 000	R10 000 000	R15 000 000
Legal liability to third parties if a person other than you uses the vehicle shown in your Schedule	R5 000 000	R10 000 000	R15 000 000
Legal liability to third parties arising out of you using a vehicle not shown in your Schedule	R5 000 000	R10 000 000	R15 000 000
Legal liability to third parties arising out of any one event or occurrence where the event or occurrence happened outside South Africa but within the included countries	R5 000 000	R10 000 000	R15 000 000
Passenger liability: Cars or light delivery vehicles	R5 000 000	R10 000 000	R15 000 000
Passenger liability: In or on the load body of light delivery vehicles	R5 000 000	R10 000 000	R15 000 000
Passenger liability: Motorcycles	Optional cover	Optional cover	Optional cover
Passenger liability: Special vehicles	Optional cover	Optional cover	Optional cover

#### VEHICLES - COUNTRIES INCLUDED

Republic of South Africa	Included	Included	Included
Angola	Included	Included	Included
Botswana	Included	Included	Included
Democratic Republic of the Congo	Included	Included	Included
eSwatini (previously known as Swaziland)	Included	Included	Included
Kenya	Included	Included	Included
Lesotho	Included	Included	Included
Malawi	Included	Included	Included

Description	IUM Standard Personal	IUM White Label	IUM Black
Mozambique	Included	Included	Included
Namibia	Included	Included	Included
Rwanda	Included	Included	Included
Tanzania	Included	Included	Included
Zambia	Included	Included	Included
Zimbabwe	Included	Included	Included

#### WATERCRAFT

Complete repairs	R10 000	R15 000	R20 000
Costs to prevent a loss	Reasonable costs	Reasonable costs	Reasonable costs
Credit shortfall	Optional cover	Optional cover	Optional cover
Death benefit - per Insured	R5 000	R10 000	R25 000
Death benefit - per event	R10 000	R20 000	R50 000
Delivery following repairs	Reasonable costs	Reasonable costs	Reasonable costs
Emergency accommodation	R5 000	R20 000	R50 000
Emergency costs	R10 000	R20 000	R50 000
Emergency repairs	R10 000	R15 000	R20 000
Fire extinguishing costs	Reasonable costs	Reasonable costs	Reasonable costs
Inspection of the hull after stranding, sinking or collision	Reasonable costs	Reasonable costs	Reasonable costs
Loss of keys, locks and remote-control units	R25 000	R30 000	R50 000
Medical expenses of passengers (other than your family) – per person	R5 000	R7 500	R10 000
Medical expenses of passengers (other than your family) – per event	R25 000	R30 000	R50 000
Medical expenses of passengers (your family) – per Insured	R5 000	R7 500	R10 000
Medical expenses of passengers (your family) – per event	R25 000	R30 000	R50 000
Outboard motors	Optional cover	Optional cover	Optional cover
Recovery costs (for theft or hijack)	R25 000	R50 000	R100 000
Repatriation of vessel costs for extended countries	R25 000	R30 000	R50 000
Repatriation costs: Mortal remains – per person	R5 000	R10 000	R25 000
Repatriation costs: Mortal remains – per event	R25 000	R30 000	R50 000
Riot and strike (outside the Republic of South Africa and Namibia)	Optional cover	Optional cover	Optional cover
Safeguarding costs	R5 000	R20 000	R25 000
Salvage costs	Reasonable costs	Reasonable costs	Reasonable costs
Special alterations	R50 000	R75 000	R100 000
Specified itemised all risks cover	Optional cover	Optional cover	Optional cover
Transit cover	Included	Included	Included
Trauma - per person	R2 500	R5 000	R10 000
Trauma - per event	R12 500	R25 000	R50 000
Watercraft trailer	Optional cover	Optional cover	Optional cover
Wreckage and debris removal	R5 000	R10 000	R25 000

#### WATERCRAFT - THIRD PARTY LIABILITY

Legal liability to third parties	Optional cover	Optional cover	Optional cover
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Description	IUM Standard Personal	IUM White Label	IUM Black
Legal liability to third parties if a person other than the Insured uses the Insured's watercraft	Optional cover	Optional cover	Optional cover
Liability of water-skiers	Optional cover	Optional cover	Optional cover
Liability of parasailors	Optional cover	Optional cover	Optional cover
Passenger liability	Optional cover	Optional cover	Optional cover
Passenger liability: Canoes or kayaks	Optional cover	Optional cover	Optional cover
Passenger liability: Jet skis or wetbikes	Optional cover	Optional cover	Optional cover
Liability to third parties caused by the trailer	Optional cover	Optional cover	Optional cover

#### WATERCRAFT - COUNTRIES INCLUDED

Republic of South Africa and Namibia and up to 20 (twenty) kilometres from the shores of these countries	Included	Included	Included
Botswana	Included	Included	Included
eSwatini (previously known as Swaziland)	Included	Included	Included
Lesotho	Included	Included	Included
Malawi	Included	Included	Included
Mozambique	Included	Included	Included
Zambia	Included	Included	Included
Zimbabwe	Included	Included	Included

#### PERSONAL ACCIDENT

Bereavement expenses	R10 000	R25 000	R50 000
Disappearance	Death Limit	Death Limit	Death Limit
Exposure	Death Limit	Death Limit	Death Limit
Life-support machinery	R10 000	R25 000	R50 000
Medical expenses	Optional cover	Optional cover	Optional cover
Mobility cover	R10 000	R25 000	R50 000
Repatriation	R10 000	R25 000	R50 000
Temporary total disablement	Optional cover	Optional cover	Optional cover
Trauma treatment	R10 000	R25 000	R50 000

#### PERSONAL LEGAL LIABILITY

Personal legal liability	R5 000 000	R10 000 000	R20 000 000
Credit cards, credit vouchers and sim cards (cover includes the sim cards of mobile communication devices, intercoms and alarm systems)	R10 000	R25 000	R50 000
Digital payments	R5 000	R10 000	R20 000
Electric fence	R5 000 000	R10 000 000	R20 000 000
Garden services	R5 000 000	R10 000 000	R20 000 000
Neighbourhood watch liability	R5 000 000	R10 000 000	R20 000 000
Personal legal liability to domestic employees	R1 000 000	R2 000 000	R3 000 000
Phishing	R5 000	R10 000	R20 000
Security companies	R5 000 000	R10 000 000	R20 000 000
Tenants liability	R5 000 000	R10 000 000	R20 000 000
Wrongful arrest and defamation	R100 000	R250 000	R500 000

Description	IUM Standard Personal	IUM White Label	IUM Black
<b>EXTENDED PERSONAL LEGAL LIABILITY</b>			
Option 1: R10 000 000	Optional cover	Optional cover	Optional cover
Option 2: R20 000 000	Optional cover	Optional cover	Optional cover
<b>LEGAL COSTS</b>			
Legal costs and legal expenses including family and labour matters	Optional cover	R20 000 Premium R20 per month. Option to increase	R40 000 Premium R40 per month. Option to increase
<b>IDENTITY THEFT</b>			
Identity theft	Optional cover	R20 000 Premium R20 per month. Option to increase	R40 000 Premium R40 per month. Option to increase