



Opulence

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



OPULENCE PERSONAL INSURANCE SOLUTION

Our Opulence Personal Insurance offers unparalleled benefits, the widest cover, the highest limits, and no excesses across all sections. This product prioritises exceptional service delivery and fast claims turnaround times.





POLICY LIMITS

SECTIONS	MAXIMUM SUM INSURED
Building - standard	R 200 000 000
Building - nonstandard	R 50 000 000
Contents - standard	R 100 000 000
Contents - nonstandard	R 20 000 000
Fine arts: Item Limit	R 10 000 000
Fine arts: Accumulation limit	R 50 000 000
All risks unspecified per item	R 10 000 000
All risks specified per item	R 10 000 000
All risks combined per policy	R 20 000 000
Personal Accident - per person	R 5 000 000
Personal Accident - per policy	R 10 000 000
Motor own damage	R 12 000 000
Motorcycle own damage	R 1 000 000
Watercraft own damage inland	R 2 500 000
Caravan/ trailer	R 3 000 000
Computer equipment	R 500 000

QUALIFYING CRITERIA

- Household Contents: R5,000,000
- Vehicle: R1,000,000
- Minimum Age: 30 years old

WHAT MAKES THIS PRODUCT UNIQUE

Claims Benefits

- No excesses payable by you or your spouse
- Fast-track claims for mobile communication devices and electronic equipment within 4 hours
- Personal concierge service for sourcing and replacing contents during a claim
- Windscreen claims authorised within 30 minutes
- 24-hour claims support
- 10% discount on excess when notified from the accident scene
- Accident scene reconstruction specialists for third-party recoveries
- Dedicated salvage department for expedited salvage recovery and disposal
- In-house legal department for recoveries
- Digital video and real-time collaboration platform to fast-track claims
- Specialist tow operators for accidents



WHAT COVER DOES THIS PRODUCT PROVIDE



Contents

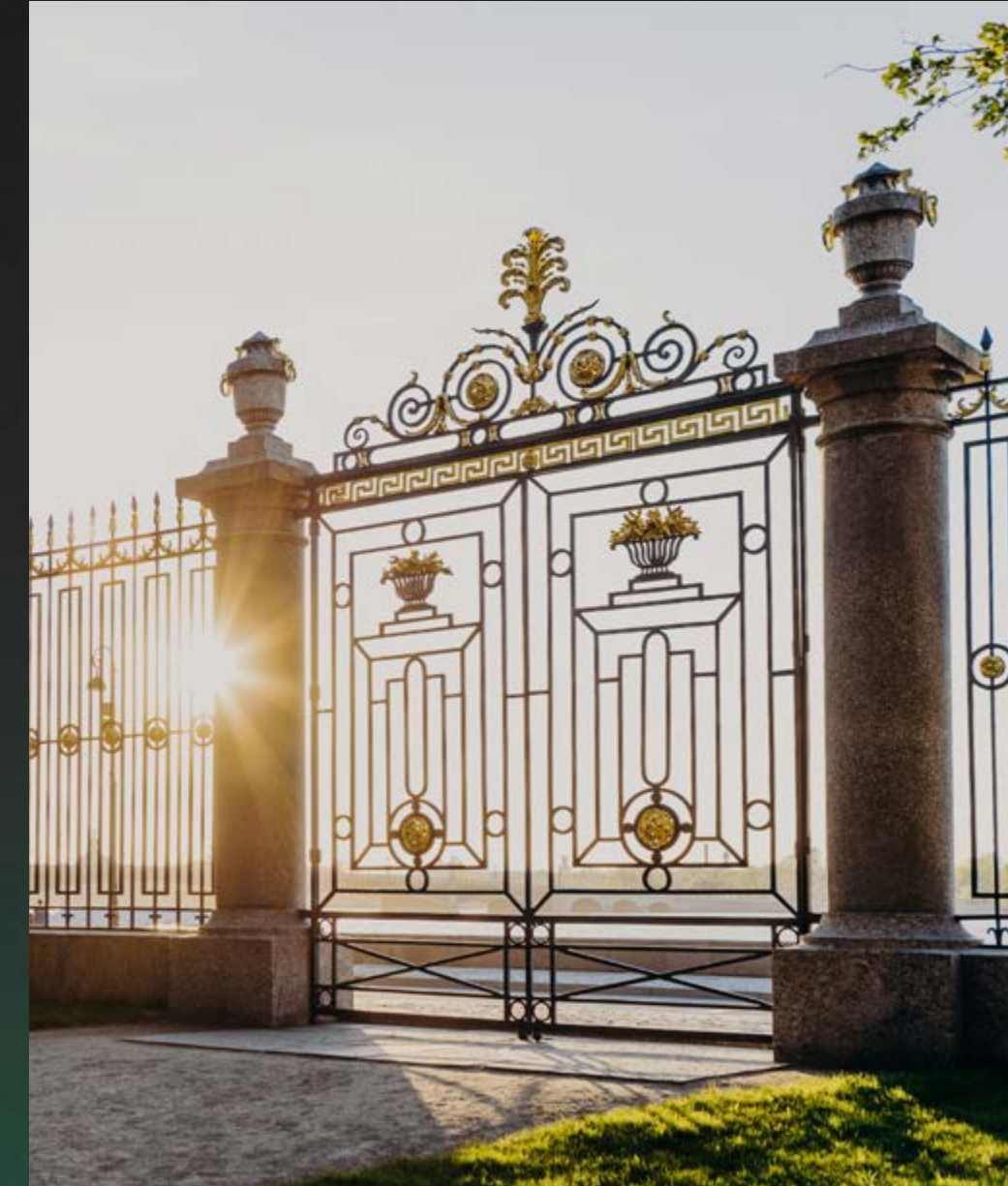
Covers loss or damage to household contents, personal property, and office furniture at your residence and outbuildings, including property in the open within your premises. Also covers:

- Fixtures and fittings installed by tenants
- Personal property away from your residence, including:
 - Safe-keeping at temporary locations, hotels, guesthouses, clubs, banks, safety deposit boxes, or registered furniture storehouses
 - During alteration, renovation, repair, cleaning, or dyeing
 - Personal use in your workplace
- Personal property during transportation by a furniture removal company for relocation
- Accidental damage to fixed machinery, motors, and built-in appliances
- Average Protector if valuation received
- Business/home-industry stock or merchandise
- Damage from pests and vermin
- Equipment, tools, and machinery used in home-run businesses
- Power surge
- Loss of money on your person
- Replacement of a set, pair, or collection

Buildings

Covers loss or damage to all buildings and outbuildings at your private residence, including fixtures and fittings. Includes cover for:

- Fixed machinery, motors, and built-in appliances
- Average Protector if valuation received
- Construction all-risks for renovations (up to 20% of building sum insured)
- Damage from pests and vermin
- Landscaped gardens, irrigation systems, water features, and statues
- Power surge
- Matching building materials



All Risks

Covers loss or damage to personal property:

- Covers personal property anywhere in the world
- Covers loss from remote jamming of your vehicle
- Unspecified extended cover for items carried on the person, including:
 - Drones
 - Electronic equipment
 - Mobile phones
 - Pedal cycles and accessories
 - Tablets
- Replacement for sets, pairs, or collections

Art Collectibles

All-risks cover for loss or damage to electronic equipment (including data reinstatement costs) owned by you, occurring anywhere in the world.

Vehicles

Comprehensive cover for loss or damage to any vehicle, including accessories, spare parts, and third-party liability, including:

- Cover for classic, collectible, and vintage vehicles, including specialised towing and purchasing remains
- Repatriation of 4X4 vehicles after breakdowns outside South Africa
- Damage from potholes to tyres, rims, and undercarriage
- Retail booster for higher settlement after write-off, theft, or hijack
- Replacement of new vehicles within 24 months of registration
- Vehicle hire during repairs after accidents, theft, or hijack for up to 60 days
- Write-off accelerator for repairs exceeding 50% of retail value for comprehensively insured vehicles



WHAT COVER DOES THIS PRODUCT PROVIDE



Watercraft

All-risks cover for watercraft, including contents, accessories, outboard motors, and trailers used for personal purposes:

- Cover for watercraft use in South Africa, Namibia, and up to 20 kilometres offshore
- Optional cover for international inland waters
- Liability cover for third-party injury or property damage

Covers:

- Canoes, paddle skis, kayaks, and surf skis
- Inflatables, skis, wakeboards, and other recreational items
- Jet skis or wet bikes
- Motorboats
- Surfboards, kiteboards, and windsurfers
- Yachts, sailboats, and dinghies

Personal Accident

Compensation for death, permanent disability, and temporary total disability due to accidents, including medical expense reimbursement.

Personal Legal Liability

Indemnifies you for costs, expenses, and compensation for legal liabilities arising from:

- Accidental death, bodily injury, or illness
- Accidental property loss or damage



Legal Costs

Compensation for legal costs and expenses from:

- Civil legal actions in your private capacity or defence against criminal charges
- Family matters such as divorce, child custody, maintenance suits, and access to children
- Labour court actions

Identity Theft

Compensation for expenses due to identity theft, including:

- Defending civil or criminal actions
- Removing wrongful civil or criminal judgements
- Challenging inaccurate credit report information
- Re-filing loan or credit applications
- Contesting inaccurate credit history information





Alpha Insure (Pty) Ltd

+27 861 949 444

info@alpha.co.za

www.alpha.co.za

Johannesburg

9th floor, IUM Building, 2 Nicol Road

Bedfordview

Gauteng, 2007

Cape Town

3 Niagara Road, Tyger Waterfront

Bellville

Western Cape, 7530

Durban

39 David Road

Scottburgh

KwaZulu-Natal, 4180

Alpha Insure (Pty) Ltd (FSP No: 21820) is an authorised financial services provider.

