



PROVIDING PROTECTION AND REDUCING RISK

OPULENCE PRODUCT INFORMATION

UNDERWRITTEN BY

GUARDRISK 
TAILORED RISK SOLUTIONS

Opulence is more than just an insurance product covering the assets and liabilities of high-net-worth individuals. Understanding that time is money, our dedicated concierge service will gather all documentation and quotations required to expedite and prioritise the settlement of all claims.

Opulence personal insurance

The No.1 insurance product for high-net-worth individuals, featuring unique benefits, widest cover, highest limits and free of excesses on all sections. Paying special attention to service delivery and claims turnaround times.

Policy limits

Section	Maximum sum insured
- Buildings	R200 million
- Contents	R100 million
- All risks unspecified	R2,5 million with a R500,000 item limit
- All risk specified	R2,5 million per item
- Art collectibles	R25 million
- Vehicles	R15 million
- Watercraft	R15 million
- Personal accident	R15 million
- Personal legal liability	R50 million

Qualifying Criteria

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



Contact us

If you have any questions or would like more information, please contact:

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What makes this product unique

Claims

- No excesses payable by you or your spouse
- Fast track claims for lost, stolen or damaged mobile communication devices and electronic equipment items are authorised within 4 hours
- Personal concierge service provided to assist with the sourcing and replacement of contents in the event of a claim
- Windscreen claims are authorised in under 30 minutes

Buildings

Cover is provided for loss of or damage to all buildings and outbuildings at your private residence including any fixtures and fittings that belong to you.

Cover is also provided for:

- Loss of or accidental damage to fixed machinery, motors and built-in appliances installed at your private residence for domestic use
- Average Protector if valuation received
- Construction all-risks for renovations, up to 20% of building sum insured
- Damage to property as a direct result of infestation of pests and vermin
- Damage to landscaped gardens, irrigation systems, water features and statues
- Power surge
- Matching building materials

Contents

Cover is provided for loss of or damage to the household contents, personal property and office furniture of your private residence and outbuildings including property in the open within your premises.

Cover is also provided for loss of or damage to fixtures and fittings that you have installed as a tenant of a private residence.

Cover is further provided for loss of or damage to personal property whilst away from your private residence for:

- Safe-keeping at a building you temporarily occupy, hotel, guesthouse, club, bank, safety deposit box or registered furniture storehouse
- The purpose of altering, renovating, repairing, cleaning or dyeing
- Personal use inside any office where you are employed





Cover is included provided for loss of or damage to personal property whilst being transported by a furniture removal company and stored at a registered furniture storehouse for the purposes of relocating to a new address.

Cover is also provided for:

- Accidental damage to fixed machinery, motors and built-in appliances installed at your private residence for domestic use
- Average Protector if valuation received
- Damage to business/home-industry stock or merchandise kept at your private residence for sale or distribution
- Damage to property as a direct result of infestation of pests and vermin
- Damage to equipment, tools and machinery kept at your private residence used in your personal home run business
- Power surge
- Loss of money on your person
- The replacement of a set, pair or collection in the event of loss of or damage to any part thereof

All risks

Cover is provided for loss of or damage to personal property:

- Anywhere in the world
- As a result of remote jamming of your vehicle containing such personal property

Unspecified extended cover is provided for all personal property carried on the person including:

- Drones
- Electronic equipment
- Mobile phones
- Pedal cycles, including accessories attached thereto
- Tablets

Pairs and sets cover is included for the replacement of a set, pair or collection in the event of loss or damage to any part thereof.

Art collectibles

Cover is provided for loss of or damage to your art, antiques and other collectibles of a particular value due to their age, style, artistic merit or collectible value, that occurs:

- At your residence
- In transit
- Whilst on display at any art exhibition or in a museum

Computer equipment

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

Vehicles

Comprehensive cover is provided for loss of or damage to any vehicle owned by you including cover for accessories, spare parts as well as liability for damage to third party property arising from the use of such vehicle, as well as:

- Cover for classic, collectible and vintage motor vehicles and parts temporarily detached therefrom including emergency specialised towing and the option to purchase the cherished remains following an accident as well as cover whilst such vehicle is being transported
- Cover for the repatriation of your 4X4 vehicle following mechanical and electrical breakdown outside South Africa including return flights, temporary accommodation and car hire
- Damage to vehicle tyres, rims and undercarriage caused by potholes
- Retail booster cover which compensates you for an additional percentage of the retail value of the vehicle resulting in a higher settlement figure following write off, theft or hijack
- The replacement of a newly purchased vehicle within 24 months of first registration with a new private motor car, light delivery vehicle, 4X4 or 4X2, motorcycle, motor-home, trailer, caravan, golf car, recreational tractor, shopping riders or ride-on mowers
- Vehicle hire following an accident, theft or hijack for an unlimited time for the completion of repairs
- Write off accelerator which allows the vehicle to be written off at your request where the cost of repairs of the damage to the vehicle exceeds 50% of the retail value of the vehicle

Watercraft

All-risks cover is provided for loss of or damage to watercraft, including contents and accessories therein, outboard motors and trailers, used in your private and personal capacity.

Cover is provided whilst such watercraft are used on water within in the Republic of South Africa and Namibia and up to 20 (twenty) kilometres from the shores of these countries.

Cover may also be included for loss of or damage to watercraft used in international inland waters, on request.

Liability cover is also available to indemnify you for legal liability which could arise as a result of injury to third parties or damage to third parties' property caused whilst operating or towing your watercraft.





Cover can be provided for:

- Canoes, paddle skis, kayaks and surf skis
- Inflatables, skis, wakeboards and other recreational items
- Jet skis or wet bikes
- Motorboats
- Surf boards, kite boards, and windsurfers
- Yachts, sailboats and dinghy's

Personal accident

Compensation is provided for death, permanent disability and/or temporary total disability, resulting from an accident, and includes reimbursement of medical expenses incurred in relation thereto.

Personal legal liability

Indemnifies you for costs, expenses and compensation you may be legally liable to pay anywhere in the world arising out of:

- Accidental death, bodily injury or illness of any person
- Accidental physical loss or damage to property caused by you, your spouse or any other family member normally residing with you

Legal costs

Compensation is provided for legal costs and expenses that you become liable for arising from:

- An event that leads to a civil legal action brought by your or against you in your private capacity or an event that leads to your defence against a criminal charge
- Family matters such as divorce, child custody, maintenance suits and access to children
- Legal action by or against you in a labour court

Identity theft

Compensation is provided for expenses incurred by you, as a result of identity theft:

- In defending any civil or criminal action against you
- In removing any civil or criminal judgement wrongfully entered against you
- In challenging the accuracy or completeness of any information in your consumer credit report
- To re-file applications for loans or other credit or debit accounts
- To contest the accuracy or completeness of any information contained in your credit history



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