



PROVIDING PROTECTION AND REDUCING RISK

PERSONAL PRODUCT INFORMATION

UNDERWRITTEN BY

GUARDRISK 
TAILORED RISK SOLUTIONS

IUM's tailor-made personal product is specifically designed for the individual or family seeking bespoke cover for their specific needs.

Personal insurance solution

This product offers comprehensive cover for your personal assets when damaged or lost, as well as any liability for which you could be held legally responsible for in your personal capacity.

The following sections are available under this product:

- Buildings
- Contents
- All risks
- Computer equipment
- Vehicles
- Watercraft
- Personal accident
- Personal legal liability
- Legal costs
- Identity theft



Contact us

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

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What makes this product unique

Claims

- Personalised service by a dedicated team of underwriters and claims technicians geared towards delivering service beyond expectation
- Fast track claims for lost, stolen or damaged mobile communication devices and electronic equipment items are authorised within 4 hours
- 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
- Damage to landscaped gardens, irrigation systems, water features, and statues
- Damage to electronic equipment caused by a power surge

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 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 available for:

- Accidental damage
- Accidental damage to fixed machinery, motors and built-in appliances installed at your private residence for domestic use
- Damage to business/home-industry stock or merchandise kept at your private residence for sale or distribution



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- Damage to equipment, tools and machinery kept at your private residence for use in your personal home-run business
 - Damage to electronic equipment caused by a power surge

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

Computer equipment

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

Vehicles

Comprehensive cover is provided for loss of or damage to any vehicle owned by you, including cover for accessories and spare parts as well as liability for damage to third party property arising from the use of such vehicle. Damage to vehicles caused by potholes, loss of fuel during an accident and vehicle hire following an accident, theft or hijack are also available.

Cover is also available:

- Without an excess being payable
- In respect of 4X4's, for car hire outside the Republic of South Africa, contents of the 4X4, repatriation costs following mechanical and electrical breakdown, return flights, temporary accommodation and loss of, damage to or breakdown of winching equipment
- For credit shortfall with and without a residual
- For retail booster, which compensates you for an additional percentage of the retail value of the vehicle, resulting in a higher settlement figure in the event of the vehicle being written off, stolen or hijacked
- For the replacement of a newly purchased vehicle within 12 months of first registration with a new private motor car, light delivery vehicle, 4X4 or 4X2, motorcycle, motorhome, trailer, caravan, golf car, recreational tractor, shopping riders or ride-on mowers
- For vehicle hire following an accident, theft or hijack, up to 60 days
- For 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, as well as certain watercraft used for commercial recreational purposes.

Cover is provided whilst such watercraft are used on water within 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 also 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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