



**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

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- Household Contents: R 5 000 000
- Vehicle: R 1 000 000
- Minimum Age: 30 years old

# WHAT MAKES THIS PRODUCT UNIQUE

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## 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



## 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

## 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



## 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







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

