



PERSONAL PRODUCTS COVER COMPARISON

Description	IUM Personal	IUM White Label	IUM Opulence
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	The No.1 insurance product for high net worth individuals, featuring unique benefits, widest cover, highest limits and free of excesses on all sections
BENEFITS			
Excesses	Per excess comparison	Per excess comparison	Nil for policyholder and spouse on all sections
Professional concierge service provided on replacement of contents in the event of a claim	Not included	Not included	Included
QUALIFYING CRITERIA			
Minimum brokerage monthly premium	Not included	R500 000	Not applicable
Minimum household contents sum insured at primary residence	R500 000	R500 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
Whistleblower reward	R10 000	R25 000	R50 000
BUILDINGS - BENEFITS			
Accidental damage to buildings	R25 000	R50 000	Full cover for repair or replacement
Average Protector	Not included	Not included	Optional cover: Covers up to an additional 25% of the building sum insured in the event of underinsurance
Construction all risks during the course of renovations	Not included	Not included	Covers up to 25% of the building sum insured
Damage caused by vermin and pests - Cover is extended to include property damage as a direct result of infestation of pests and vermin	R25 000	R50 000	R100 000
Damage to landscaped gardens, irrigation systems, water features and statues	R25 000	R50 000	2.5% of building sum insured
Matching building materials	Not included	Not included	Cover extended to include matching the building materials required to create uniformity in the room where damage occurred
Power surge	Full cover up to building sum insured	Full cover up to building sum insured	Full cover up to building sum insured
Valuation of building	Not included	Not included	Subsidised rate for external risk consultant. Average will not apply for 24 months following the valuation

Description	IUM Standard Personal	IUM White Label	IUM Opulence
BUILDINGS – COVER			
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 cover
Accidental breakage of mirrors and certain glass	R25 000	Replacement value	Replacement value
Accidental damage to fixed machinery	R5 000	R10 000	R50 000
Alterations, additions and extensions	Notify IUM within 6 months after completion. Cover is limited to 15% of buildings sum insured	Notify IUM within 6 months after completion. Cover is limited to 20% of buildings sum insured	Notify IUM within 6 months after completion. Cover is limited to 25% of buildings sum insured
Animal kennelling	R5 000	R7 500	R10 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
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 - Cover is provided for the reinstatement costs for your building with the option of installing a combination of rainwater tanks, solar power systems, including solar hot water systems or photovoltaic (PV) power systems, hot water heat exchange system and/or grey water recycling system	Not available	R50 000	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
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 - Costs for the removal of vermin and pests	R5 000	R15 000	R30 000
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

Description	IUM Standard Personal	IUM White Label	IUM Opulence
Repairs to pipes	R3 000	R10,000	R25 000
Reptile removal	R5 000	R15 000	R30 000
Riot and strike - Cover is provided 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
Trauma treatment – per event	R10 000	R20 000	R50 000
Veterinary expenses - Cover is extended to include injury to your pet by any vehicle, automated gates and automated garage doors	R5 000	R10 000	R20 000

CONTENTS - BENEFITS

Accidental damage to contents	R25 000	R50 000	Full cover for repair or replacement
Accidental damage to fixed machinery	R5 000	R10 000	R50 000
Average protector	Not included	Not included	Optional cover: Covers up to an additional 25% of the contents sum insured in the event of underinsurance
Damage caused by vermin and pests - Cover is extended to include property damage as a direct result of infestation of pests and vermin	R25 000	R50 000	R100 000
Business equipment belonging to the Insured in the Insured's private capacity	R25 000	R50 000	Full cover included in contents sum insured
Business/home-industry stock belonging to the Insured in the Insured's private capacity - Home industry must be stated	Optional cover	Optional cover	Full cover included in contents sum insured
Money - Cover includes theft subject to installed safe	R10 000	R25 000	R200 000
Money on your person	Not included	Not included	R10 000
Pairs and sets cover - Cover for the replacement of a set, pair or collection in the event of loss of or damage to any part thereof	Not included	Not included	Included
Power surge	Full cover up to contents sum insured	Full cover up to contents sum insured	Full cover up to contents sum insured
Household contents valuation	Not included	Not included	Subsidised rate for external risk consultant. Average will not apply for 24 months the following valuation

Description	IUM Standard Personal	IUM White Label	IUM Opulence
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CONTENTS - PROPERTY INSURED

Household contents	Included	Included	Included
Contents in garages, outbuildings, wendy houses and/or garden sheds	Included	Included	Included
Office furniture owned by the insured	Included	Included	Included
Personal property	Included	Included	Included
Fixtures and fittings that belong to the Insured as the tenant, not the owner, of the private residence	Included	Included	Included
Fixtures and fittings that do not belong to you as the tenant, but for which you are legally responsible for	Included	Included	Included
Home industry stock-in-trade per approved list	Optional cover	Optional cover	Full cover included in contents sum insured

CONTENTS - 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
Animal kennelling	R5 000	R7 500	R10 000
Bacterial infection	R5 000	R7 500	R10 000
Bowls full house	R10 000	R15 000	R20 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
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 by any vehicle 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
Laundry	R15 000	R25 000	R50 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

Description	IUM Standard Personal	IUM White Label	IUM Opulence
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
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 for loss or damage of personal luggage from airport to airport throughout the world	R15 000	R25 000	R50 000
Pest contamination - Costs for the removal of vermin and pests	R5 000	R15 000	R30 000
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
Reptile removal	R5 000	R15 000	R30 000
Riot and strike - Cover is provided outside the Republic of South Africa and Namibia	R100 000	R100 000	R250 000
Safe warranty limit - any single item, pair or set above the stated limit must be kept in an installed safe when not in use. Applies to jewellery and watches only.	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	R10 000	R15 000	R25 000
Theft or attempted theft from outbuildings (non-forcible) - Full cover is provided as a result of 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	R5 000	R7 500	R10 000
Time-sharing - Details to be stated in the schedule	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

Description	IUM Standard Personal	IUM White Label	IUM Opulence
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 - BENEFITS

Excesses	As per table below	As per table below	Nil
Unspecified personal property: Standard cover - Cover is provided for all personal property carried on the person, excluding electronic equipment, mobile phones, tablets, drones and bicycles	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 as follows: - Any amount up to R250 000 sum insured. Each item is limited to 20% of the unspecified sum insured R250 000. Maximum R50 000 per item - R500 000. Maximum R100 000 per item - R750 000. Maximum R150 000 per item - R1 000 000. Maximum R200 000 per item - R1 500 000. Maximum R250 000 per item - R2 000 000. Maximum R300 000 per item	Optional as follows: - R250 000. Maximum R50 000 per item - R500 000. Maximum R100 000 per item - R750 000. Maximum R150 000 per item - R1 000 000. Maximum R200 000 per item - R1 500 000. Maximum R250 000 per item - R2 000 000. Maximum R300 000 per item
Unspecified personal property: Extended cover - Cover is provided for all personal property carried on the person including electronic equipment, mobile phones, tablets, drones and bicycles	Not available	Optional as follows: - Any amount up to R250 000 sum insured. Each item is limited to 20% of the unspecified sum insured R250 000. Maximum R50 000 per item - R500 000. Maximum R100 000 per item - R750 000. Maximum R150 000 per item - R1 000 000. Maximum R200 000 per item - R1 500 000. Maximum R250 000 per item - R2 000 000. Maximum R300 000 per item	Optional as follows: - R250 000. Maximum R50 000 per item - R500 000. Maximum R100 000 per item - R750 000. Maximum R150 000 per item - R1 000 000. Maximum R200 000 per item - R1 500 000. Maximum R250 000 per item - R2 000 000. Maximum R300 000 per item
Pairs and sets cover - Cover for the replacement of a set, pair or collection in the event of loss of or damage to any part thereof	Not included	Not included	Included
My jeweller - Repair or replace jewellery at a preferred jeweller	Not included	Not included	Included

ALL RISKS - COVER

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

Description	IUM Standard Personal	IUM White Label	IUM Opulence
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
Safe warranty limit - any single item, pair or set above the stated limit must be kept in an installed safe when not worn. Applies to jewellery and watches only.	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

ART COLLECTIBLES - BENEFITS

Cover for art, antiques and collectibles of particular value due to their age, style, artistic merit or collectable value	Not available	Not available	Optional cover
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ART COLLECTIBLES - COVER

Additional Purchases Cover - Cover for the increase in value of art collectibles following additional purchases	Not available	Not available	Included up to 25% of the contents sum insured
Death of an artist - Cover for the automatic increase of the insured value of any item if the artist dies	Not available	Not available	Included for an additional 50% of the fine art item insured
Art exhibitions or museums Cover - Cover for loss or damage to the property exhibited at any art exhibition or museum	Not available	Not available	Optional cover
Loss in value - Cover for loss in value if the item has been repaired by an authorised repairer up to the market value of the item or sum insured	Not available	Not available	Included
Pairs and sets cover - Cover for the replacement of a set, pair or collection in the event of loss of or damage to any part thereof	Not available	Not available	Included
Temporarily elsewhere - Cover for art collectibles temporarily removed to other premises	Not available	Not available	Up to the amount or percentage as stated in the schedule
Transit - Cover for art collectibles in transit	Not available	Not available	Included

COMPUTER EQUIPMENT - BENEFITS

Excesses	As per table below	As per table below	Nil
All risks cover including mechanical, electronic and electrical breakdown	Included	Included	Included
Portable items	Worldwide cover	Worldwide cover	Worldwide cover

Description	IUM Standard Personal	IUM White Label	IUM Opulence
COMPUTER EQUIPMENT - COVER			
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	R35 000	R50 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 - BENEFITS			
4X4 cover - Cover includes repatriation of vehicle following mechanical and electrical breakdown, return flights, temporary accommodation and car hire outside South Africa	Optional cover	Optional cover	Included. Cover extended to include Contents of 4X4 or off-road vehicles up to R25 000
Classic motor - Cover includes first option to emergency towing, Your option to purchase the cherished remains, parts temporarily detached from the vehicle and transport cover	Not available	Not available	Included
Car hire	Optional cover: 30 days 45 days 60 days	Optional cover: 45 days 60 days	Automatically included for 30 days – Group B Optional cover: - 30 days – Groups C, D, G, J - 60 days - Groups B, C, D, G, J - Unlimited (Entire duration of repair) - Groups B, C, D, G, J
Replacement of motor vehicle when purchased new - any car, light delivery vehicle, 4X4 or 4X2, motorcycle or motor-home	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
Replacement of motor vehicle when purchased new - any trailer, caravan, golf car, recreational tractor, shopping riders or ride-on mowers	Replacement within 12 months	Replacement within 18 months	Replacement within 24 months
Retail value booster - Comprehensively insured vehicles only - Covers the client in the event of a write off, fire, 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
Write-off accelerator - Client has the option to write off their vehicle should cost of repairs exceed 50% of the retail value of the vehicle	Optional cover	Optional cover	Included
Legal liability to third parties	R5 000 000	R10 000 000	R15 000 000

Description	IUM Standard Personal	IUM White Label	IUM Opulence
VEHICLES - COVER			
4X4 cover	Optional cover	Optional cover	Included
4X4 extended cover: Car hire outside South Africa	Optional cover	Optional cover	Optional cover: R1 000 per day/R3 000 per event
4X4 extended cover: Contents of 4X4 or off-road vehicles	Optional cover	Optional cover	R25 000
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
4X4 extended cover: Winching equipment - Cover includes mechanical and electrical breakdown	Optional cover	Optional cover	R10 000
Automatic additions	R500 000	R750 000	R1 000 000
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	Included
Child seat	Replacement value	Replacement value	Replacement value
Classic motor	Not available	Not available	Included
Classic motor extended cover: Cherished remains	Not available	Not available	Included
Classic motor extended cover: Emergency towing	Not available	Not available	Included
Classic motor extended cover: Parts temporarily detached	Not available	Not available	Included
Contents of caravans	Optional cover	Optional cover	Optional cover
Contents of trailers	Optional cover	Optional cover	Optional cover
Cover for damage to borrowed or hired cars - Cover is provided 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

Description	IUM Standard Personal	IUM White Label	IUM Opulence
Locks, keys, tags and remote access devices	R25 000	R30 000	R50 000
Loss of fuel for comprehensively insured vehicles following total loss			
- Private types	R1 000	R1 500	R2 500
- Light delivery vehicles	R1 000	R1 500	R2 500
- Motor cycles	R300	R500	R750
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 following theft or hijack	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
Riot and strike			
- Cover is provided 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 and approved track days cover			
- Only applicable to the motorcycle section of the policy	Optional cover	Optional cover	Optional cover
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 sharing	Included	Included	Included
Vehicle transfer cover			
- Cover is provided for any vehicle you buy	Included	Included	Included
Wreckage and debris removal	R5 000	R10 000	R25 000

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

Description	IUM Standard Personal	IUM White Label	IUM Opulence
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

WATERCRAFT - BENEFITS

Unspecified all risks cover - Inflatables, Wakeboards, Skis and other recreational items	R5 000	R10 000	R25 000
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WATERCRAFT - COVER

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 - Cover is provided outside the Republic of South Africa and Namibia	Optional cover	Optional cover	Optional cover
Safeguarding costs	R5 000	R20 000	R25 000

Description	IUM Standard Personal	IUM White Label	IUM Opulence
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
Legal liability to third parties: If a person other than the Insured uses the Insured's watercraft	Optional cover	Optional cover	Optional cover
Legal liability to parasailers	Optional cover	Optional cover	Optional cover
Legal liability to water-skiers	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

PERSONAL ACCIDENT - BENEFITS

Death cover	Options up to R1 000 000	Options up to R1 000 000	Options up to R5 000 000
Permanent disablement	Options up to R1 000 000	Options up to R1 000 000	Options up to R5 000 000

PERSONAL ACCIDENT - COVER

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 - BENEFITS

Personal legal liability	R5 000 000	R10 000 000	R20 000 000
Cover provided for legal liability for digital payments	R10 000	R25 000	R50 000
Cover provided for legal liability for phishing	R10 000	R25 000	R50 000

PERSONAL LEGAL LIABILITY - COVER

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
Electric fence	R5 000 000	R10 000 000	R20 000 000
Garden services	R5 000 000	R10 000 000	R20 000 000

Description	IUM Standard Personal	IUM White Label	IUM Opulence
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
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
EXTENDED PERSONAL LEGAL LIABILITY - COVER			
Option 1: R10 000 000	Optional cover	Optional cover	Optional cover
Option 2: R20 000 000	Optional cover	Optional cover	Optional cover
LEGAL COSTS - BENEFITS			
Cover includes legal costs and expenses for family and labour matters	Optional cover	Optional cover	Included
LEGAL COSTS - COVER			
Legal costs and legal expenses	Optional cover	R20 000 Premium R20 per month. Option to increase	R40 000 Premium R40 per month. Option to increase
IDENTITY THEFT - BENEFITS			
Cover is provided for the unauthorised and/or illegal use of your personal information - Cover includes the impersonation of your personality and identity	Optional cover	Optional cover	Included
IDENTITY THEFT - COVER			
Identity theft	Optional cover	R20 000 Premium R20 per month. Option to increase	R40 000 Premium R40 per month. Option to increase