



MUA

Insuring the Individual.

Tailored insurance solutions
for the discerning individual.

Our Story & Our Products.



MUA was established in 1988 and has the proud reputation of being the first specialist underwriting agency for the motor insurance market in South Africa.

Since then, we have expanded our focus and now offer full personal lines insurance products to the high net-worth and executive markets. We firmly believe that opportunities in life are meant to be utilised and invested in, which is why Lireas Holdings (the South African strategic investment business of the well-respected international reinsurer Hannover-Re) have backed MUA since the beginning. It's also why influential insurer Auto & General trust MUA to underwrite for them. We operate in four of the largest metropolitan areas, namely Cape Town, Durban, Port Elizabeth and Johannesburg; providing world-class insurance cover - which is available exclusively through our extensive network of over 700 handpicked brokers nationwide.

We believe that a personally tailored approach to individual risk management sets our clients up for success. It is our understanding of the unique lifestyle of the individuals we insure that allows our select clientele to benefit from our products and service. It is with equal measures of pride and humility that we have grown to become the leaders in tailored risk management solutions for the individual.



EXTRAORDINARY YEARS



WATCH HERE!

MUA CELEBRATES 100 EXTRAORDINARY YEARS WITH BENTLEY | <https://youtu.be/btV1LJfqYki>



THE MUA EXECUTIVE POLICY

We understand that your home is both a financial and emotional investment. As such, our many product features have been designed to offer you peace of mind, ensuring that you are appropriately covered for whatever the future might hold.

Our Building Cover assists you in rebuilding your building(s) in like kind and quality. Our House Contents Cover takes into consideration the often rare, extremely valuable or even irreplaceable nature of our clients' belongings, and we tailor policies with this in mind. And, our All Risk Cover serves to protect the possessions you carry with you. We also understand that standard motor insurance policies may not instill sufficient confidence within the drivers of these vehicles. Therefore, we've designed our motor insurance policies to cater specifically for the unique requirements of high-value vehicle owners. Assets that qualify for such cover includes motorcycles, caravans, trailers, and various watercrafts. Value added services including (but not limited to) concierge services and emergency assist are features of our motor insurance policies. When it comes to executive, exotic, luxury or bespoke, we understand that a tailored approach to insurance is essential.



100

EXTRAORDINARY YEARS



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MANAGING RISK INTELLIGENTLY.

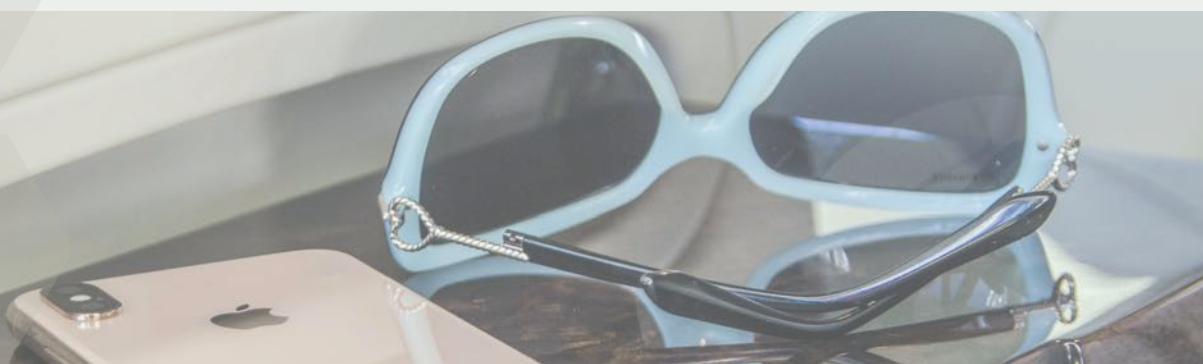
Building & House Contents Valuations

While some losses aren't preventable, poor risk management is. At MUA we place a high priority on accurately establishing correct replacement values for the homes we insure.

We have a comprehensive approach to building and house contents insurance valuations. We understand that each client has their own style with unique features to their properties. Our aim is to help ensure you have the right cover for your property in order to give you complete peace of mind knowing that, should anything happen, you are covered. To ensure this is the case, we offer an optional building and house contents valuation* on the main residence to MUA Executive policyholders at no cost. This enables us to waive the condition of average (our so-called Average Waiver Benefit), which is available to MUA Executive policyholders at a monthly nominal additional premium.

We understand that market value and replacement value is not the same thing. When evaluating buildings, our goal is to accurately determine what it would cost to repair or rebuild, and insure it accordingly. While estimating the replacement value of the buildings, we give attention to the rarity of materials used, the design and the need for skilled craftsmanship. Once the valuation has been completed, you will receive a report that will include a breakdown of all items with rates and photographs of key features. MUA's building valuers have a wide range of backgrounds, including architecture and surveying. Each has been trained to recognise the unique architectural features of buildings. The building valuers will consider the structures, finishes and improvements, and take measurements of all buildings on your property.

Our coveted valuation service includes a detailed valuation of the house contents - where our specialists work together with clients to determine the proper insurance value for all precious items. We can also put you in touch with South Africa's best specialist valuers who are accredited to value fine art, jewellery and collectables for insurance purposes.



A CAREFULLY CALCULATED APPROACH TO PERSONAL RISK MANAGEMENT MAKES ALL THE DIFFERENCE.

These specialists will help you by providing the replacement values for any unusual artefacts you may possess. This service is ideal if you have a number of high value items such as jewellery, fine art and collector's pieces that need to be individually researched and then valued.

This may be of particular interest for inherited items where values are unknown. We are able to assist you to obtain certificates for certain valuable pieces appraised by professional valuers who specialise in specific high value movable items.

Rare items and collectibles may be irreplaceable, but the peace of mind our cover brings is priceless.

*Please note that:

- The MUA valuation service is subject to conditions of cover;
- A home contents valuer is not a sworn appraiser;
- A building valuer is not a quantity surveyor but an accredited, professional building valuer is part of the quality control process





CLASSIC CARS & MOTORCYCLES

Being somewhat of a classic ourselves, coupled with decades of experience in classic car insurance helps us understand that classic cars and motorcycles are more than just vehicles; they are a passion and a labour of love. Our Classic Car and Motorcycle cover has been designed specifically for enthusiasts of classic motoring by expert classic motor underwriters.

This cover is available at competitive and flexible rates - an unusual feat in the luxury vehicle insurance industry. Our Classic Motor Policy offers clients comprehensive cover, in conjunction with a number of valuable motoring-related benefits. Our Classic Motor Policy product benefits include, but are not limited to: Unlimited mileage at limited mileage rates; transport cover; first option to purchase cherished remains; specialised damage assessments; delivery after repairs; cover for legal liability to third parties; the ability to insure up to five nominated drivers at no extra cost; and cover for transporting the vehicle by sea, road, rail or air.

Our extended territorial limits include South Africa, Namibia, Mozambique, Lesotho, Botswana, Swaziland, Zimbabwe, Malawi, Tanzania, Zambia, Kenya, Angola and Uganda.



Mercedes-Benz Club
South Africa





THE PERSONAL POLICY

We are well-respected for crafting the MUA Executive Policy over the last few decades. Popular demand has given rise to the addition of a similar quality product aimed at the generation of successful clients that have not yet qualified for the MUA Executive Policy.

We call this the MUA Personal Policy. Clients are invited to enjoy access to the full spectrum of personal lines classes, including buildings, contents, all risks and motor insurance. What unites all our clients - be they Personal or Executive policyholders - is the same attention and service excellence we offer across the board

*The aim of this brochure is not to elaborate on every part of our policy benefits, terms, conditions and exclusions. Discuss your specific requirements with your insurance broker who will answer your questions, address your concerns and offer you professional advice. Your broker can also provide you with a copy of our policy wording.





For more information on our products, call your broker or MUA on **0861 000 682** and you too can enjoy many other complimentary, optional extras and value added benefits.



info@mua.co.za



www.mua.co.za



+27 861 682 467

Cape Town | Port Elizabeth | Durban | Johannesburg

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MUA Insurance Acceptances (Pty) Ltd (Registration Number 2008/011925/07) is an Authorised Financial Services Provider (FSP No.:37947) underwriting on behalf of Auto & General Insurance Company Limited (Registration Number 1973/016880/06), An Authorised Insurer and Financial Services Provider (FSP No.: 16354)

auto  general