

# MUA Executive Policy

Your legacy deserves to be safeguarded with unwavering confidence. While you focus on building a legacy that will outlive you, we shall focus on ensuring you do so with confidence. The unparalleled insurance offering for high-valued homes and contents, fine art, collectibles, executive cars and motorcycles and classic cars, classic motorcycles, and leisure watercraft provides comprehensive coverage on an all-risk basis.

The extensive cover also ensures that you are protected in the event of personal accidents, personal legal liability claims and modern-day threats like cybercrimes. Should you meet the eligibility requirements for our MUA Executive Policy, clients over 55, enjoy the benefits of having their basic excess waived automatically.

**We understand the unique needs of our clients and have crafted a range of products with features that go above and beyond traditional insurance offerings.**



## BUILDING COVER

- **Average Waiver Benefit:** We protect your ever-growing portfolio of assets against underinsurance when you take advantage of this optional benefit. This benefit includes a complimentary building valuation to determine an accurate replacement value of your home.
- **Extensive damage coverage:** Accidental, power surge, mechanical, and electrical failure damages are covered up to the full sum insured.
- **Flexibility for alterations:** This product provides an automatic benefit, allowing for essential alterations to your home in case of a significant and permanent physical disability.
- **Comprehensive subsidence, landslide and ground heave cover:** Safeguard your property with the optional cover benefit against sudden and unforeseen damages caused by ground movement without any extra premium. (The insurer may need information about your building before providing this coverage.)
- **Choice of geyser maintenance extension:** You can opt for geyser maintenance coverage by paying a nominal monthly premium, which includes protection against wear and tear or maintenance-related damages that are typically excluded from the standard cover.
- **Rental Property Coverage:** This coverage allows you to add the necessary protection for your rental property, when it is used primarily for short-term rentals or Bed and Breakfast purposes.
- **Coverage for garden damage:** With the high costs associated with landscaping, you can rest assured that you are protected from damages caused by fire, lightning, explosion, theft or attempted theft, impact damage, vandalism, or malicious damage.
- **Leak Tracing Coverage:** This comprehensive product covers the cost of tracing water, gas, or oil leaks, providing you with added peace of mind.
- **Tree Removal Coverage:** Rest assured that your property is fully protected, and you have coverage for additional expenses arising from damage caused by fallen trees or trees posing a risk to your home.
- **Piers and jetties:** Insuring your beautiful home with a pier or jetty is a hassle-free process as the cover is automatically included. Your building sum insured covers these vital features.





## CONTENTS COVER

- **Average Waiver Benefit:** We protect your ever-growing portfolio of assets against underinsurance when you take advantage of this optional benefit. This benefit includes a complimentary home contents valuation to determine an accurate replacement value of your home contents. Valuable items that leave your home or home office are fully covered, and clients enjoy the convenience of not having to specify any items or being concerned about per-item limits.
- **Extensive damage coverage:** Accidental damage and power surge are covered up to the full sum insured.
- **Business Equipment Coverage for Your Home Office:** Coverage extends to protect the business equipment you have in your home office.
- **Electrical and Mechanical Damage Coverage:** Experience peace of mind with coverage for specific fixed items, even if you are renting the property.
- **Coverage for Temporarily Removed Contents Items:** Whether you provide contents items for your student child at university or your elderly parents at a nursing home, your contents are insured even when they are temporarily removed from the insured address.
- **Specialised coverage for personal luggage:** Travel with peace of mind. You are covered for those unexpected luggage mishaps. Our product ensures you have the necessary coverage to purchase essential emergency items, when belongings are delayed, misdirected or temporarily misplaced.
- Unique coverage extensions include **Hole-in-one** and **full-house** cover, spoilage of food and drink.
- **Veterinary expenses** are covered for more than accidental injury.



## ALL RISK COVER

- **Worldwide coverage:** Our insurance coverage extends to items that are designed to be taken outside the insured address, ensuring their protection no matter where you travel worldwide.
- **Unrestricted Coverage:** Experience the convenience of coverage without the need to specify individual items and without any item limits. Items that you specify are insured without a basic excess or a safe warranty limitation, ensuring comprehensive protection for your belongings.
- **Coverage for Vehicle Remote Jamming Incidents:** additional protection for items taken in vehicle remote jamming incidents, ensuring that you have cover in such unfortunate situations.



## WATERCRAFT COVER

- Coverage for private watercrafts (up to 8 meters); you can enjoy the open waters with confidence.
- In the unfortunate event of a total loss, we provide settlement options based on the replacement value for newer watercrafts or the market value at the time, depending on the age of your watercraft.
- Legal liability cover is included for piloting, carrying passengers, and towing water-skiers, ensuring you are protected in various scenarios while on the water.



## ADDITIONAL COVERS:

- **Cyber insurance:** Protect against cyber liability, cyberbullying, and cyber theft.
- **Personal accident cover:** Cover for death, disability, and hospitalisation for main members and optional coverage for spouses/partners and children.





## EXECUTIVE MOTOR COVER

- **All-in-one policy:** Cover your vehicle, motorcycle, caravan, and trailer, including classic cars and classic motorcycles.
- Extensive total loss coverage for your motor vehicle based on retail value, including accessories.
- **New Vehicle One-Year Coverage:** This policy automatically extends to replace your vehicle with a similar make or model in the event of a total loss during the first year of registration as new or first being used. For added protection, you have the option to choose an optional benefit at a nominal premium, which provides coverage for **three years**.
- **Depreciation Protection Cover:** This optional benefit provides coverage for the depreciation of your vehicle's value over time.
- **Credit Shortfall Cover:** This insurance provides coverage for the difference between the settlement received for an insurance claim in the event of a total loss and the amount owed on the credit agreement to the financial institution.
- **Difference in Excess:** In the event of a claim for damage to your vehicle, and you have rented a substitute vehicle that incurs damage during the repair period, coverage is provided for the difference between the excess amount due on the substitute vehicle cover and the excess on your policy.
- **No basic excess** for accident, collision, theft, or hijack claims within the first year of registration of your motor vehicle.
- **Vehicle Transfer Cover:** Within the first 72 hours of acquiring a new vehicle, temporary coverage is provided even if the vehicle is not yet added to your policy, as long as there is another vehicle comprehensively insured on the policy. This ensures immediate protection for your new acquisition during the transfer process.
- **Third-Party Legal Liability:** This insurance is specifically designed to offer compensation to a third party in the event that you cause damage to their person, vehicle, or property. Your coverage ensures that you are protected from potential financial liabilities arising from such incidents.
- Specialised cover for changes to your vehicle due to permanent physical injury.



## PERSONAL LEGAL LIABILITY COVER

Personal Legal Liability Cover offers a wide range of protection for various scenarios. It includes comprehensive legal defence and civil judgment coverage. The policy extends its coverage to not only you but also your family and domestic employees. Additionally, it provides liability coverage for positions held on non-profit organisations, associations, and more, offering added peace of mind when serving in such roles. Moreover, for those operating home offices, the policy includes business premises liability coverage, protecting your interests and assets in case of any unforeseen incidents.



Insuring the individual is what our exclusive network of 800 hand-picked brokers across South Africa does best. The care your portfolio of assets needs is simply a click away.

**For full details, terms, and conditions on our comprehensive products, speak to your broker today or contact us [www.mua.co.za](http://www.mua.co.za).**

If you are a broker that requires a premium insurance product for your distinguished clients, contact us to discuss a partnership with MUA.

*Cover is subject to underwriting and terms and conditions.*



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**MUA**  
*Insuring the Individual*