

MUA Personal Policy

Our commitment to foresight and innovation has led us to develop the MUA Personal Policy - a progressive and flexible insurance option designed to grow and evolve with you. As you journey towards meeting the minimum requirements for our Executive Policy, we stand beside you, providing tailored coverage that adapts to your changing needs.

Experience the full range of non-life insurance options with the MUA Personal Policy, which includes cover for buildings, contents, all risks, and motor insurance on a perils-basis.



GENERAL

- Individuals aged 55 and above who are not gainfully employed, enjoy a waiver on the basic excess.



BUILDING COVER

- **Accidental Damage:** Automatic coverage for accidental damage, including power surge incidents, up to a limited amount. To further enhance your protection, we offer additional optional cover at a nominal additional premium. This flexible approach allows you to tailor your coverage according to your preferences, ensuring your valuable assets are safeguarded as per your requirements.
- **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.
- **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.
- **Comprehensive subsidence, landslip 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.)



CONTENTS COVER – ITEMS INSURED IN THE BUILDING

- **Accidental Damage:** Automatic coverage for accidental damage, including power surge incidents, up to a limited amount. To further enhance your protection, we offer additional optional cover at a nominal additional premium. This flexible approach allows you to tailor your coverage according to your preferences, ensuring your valuable assets are safeguarded as per your requirements.
- **Business Equipment Coverage for Your Home Office:** Coverage extends to protect the business equipment you have in your home office.
- Unique coverage extensions include Hole-in-one and full-house cover, spoilage of food and drink.
- **Veterinary expenses** are covered for accidental injury from a motor vehicle accident on a public road.



ALL RISKS 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.
- **Specify all risk items:** Specify high-value all-risk items, professional and business items and electronic equipment to enjoy insurance coverage. Specified items are insured without a basic excess or a safe warranty limitation, ensuring comprehensive protection for your belongings.
- **Item Limit:** Unspecified all-risk items are covered up to 25% of the sum insured, subject to a minimum sum insured limit.
- **Coverage for Vehicle Remote Jamming Incidents:** Additional limited protection for items taken in vehicle remote jamming incidents, ensuring that you have cover in such unfortunate situations.



MOTOR COVER

- **All-in-one policy:** Cover your motor vehicle, motorcycle, caravan and trailer.
- Extensive total loss coverage for your vehicles 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.
- **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.
- **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.
- **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.
- Specialised cover for changes to your vehicle due to permanent physical injury.
- **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.



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.

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.

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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Auto&General

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MUA

Insuring the Individual