



MUA

*Insuring the Individual.*

HOME AND MOTOR



## INNOVATIVE AND TAILOR-MADE COVER

**MUA Insurance Acceptances offers bespoke insurance for the financially successful individual. We specialise in the insurance of high-value homes and contents, fine art and other collectables, executive and classic cars and classic motorcycles, motorcycles and leisure watercraft.**

Mass-market insurance policies fall short of providing for the needs of high net worth individuals. We understand that every risk is different and should be assessed and underwritten taking into account each client's unique risk profile. We offer to tailor-make each policy for the individual. All our policies are personalised and the documentation jargon-free, catering to the needs of our client.

*\*Our short brochure cannot elaborate on every one of our policy benefits, terms, conditions and exclusions. Discuss your requirements with your insurance broker who will answer your questions, address your concerns and provide a copy of the policy if you would prefer to read it in advance. Cover is subject to Conditions of Cover.*

## SERVICE FOR PERSONALISED POLICIES

We know your home is an emotional as well as a financial investment. Understanding this, MUA offers an intelligent insurance solution for individuals with above average property and motor insurance requirements.

### MUA EXECUTIVE POLICY FEATURES INCLUDE

#### BUILDING COVER

This cover ensures that your buildings will be rebuilt in like kind and quality, thus ensuring you are returned to the exact same position you were in prior to the loss.

The insurer may decide to replace, rebuild, restore or repair the buildings or settle in cash.

#### PRODUCT FEATURES

- Cover is comprehensive (assets all risks) and not on a defined perils basis.
- Minimum entry level sum insured is R3 million.
- MUA offers a buildings assessment service. Once you accept the valuation, MUA removes the average clause from the policy.
- Accidental damage and power surge are covered to the full sum insured.
- Excess is waived for claims over R100 000.
- There is cover for changes to your buildings because of a permanent physical injury.
- Comprehensive subsidence and landslip cover is offered at no additional premium subject to a completed questionnaire.
- There is no limit on geyser cover. Geyser maintenance cover can be included at an additional premium.
- Other benefits include cover for electrical and mechanical breakdown, reinstatement of gardens and tracing of leaks.

#### CONTENTS COVER

We know our clients' homes cannot be described as average – some items are irreplaceable and cannot be valued. Paintings, collectables, jewellery, prints, sculptures, musical instruments, carpets and fine art – all of these can hold immense financial value.

The truth is that your attachment to them is sometimes even more valuable than your monetary investment.

#### PRODUCT FEATURES

- Cover is comprehensive (assets all risks) and not on a defined perils basis.
- Minimum entry level sum insured is R750 000
- MUA offers a complimentary contents assessment service. Once you accept the valuation, MUA removes the average clause from the policy.
- Accidental damage and power surge is covered to the full sum insured.
- Individuals over 55, even if employed full-time, enjoy the reward of an automatic basic policy excess waiver.
- Excess is waived for claims over R100 000.
- There is cover for changes to your home because of permanent physical injury.

- Contents temporarily removed from the insured address and kept in another building are covered to a maximum of 10% of the contents sum insured.
- Personal luggage cover from airport to airport is included in the contents cover.
- Goods in transit cover to the full sum insured is automatically included if packed and transported by a reputable removal company.
- Business equipment cover is automatically included for R200 000. Stock is excluded.
- Golf hole-in-one is covered for R10 000 and a bowls full-house for R5000.
- Other benefits include cover for spoilage of food and drink, swimming pool, borehole and other motors, and veterinary expenses.

### ALL RISK COVER

MUA can help protect your most cherished possessions, whether they be fine art, jewellery, wine, coins or nearly any other collectable. We understand the monetary and sentimental value of all the items you have collected or inherited.

#### PRODUCT FEATURES

- Comprehensive all risk insurance for items you take away from the insured premises anywhere in the world
- Items no longer need to be specified and can be insured under the unspecified all risk cover with no limit per item and can include cell phones, laptops, iPads etc.
- Should you choose to specify some items, there will be no excess and your jewellery will not have to be kept in a safe when it is not being worn or carried.
- Cover includes normal household goods covered anywhere in the world.

### PERSONAL LEGAL LIABILITY

#### PRODUCT FEATURES

- R30 million cover for legal defense costs and civil judgments arising out of personal legal liability to third parties. This includes personal legal liability cover for you and your family members who permanently reside with you.
- It also covers you as an owner or tenant of the buildings insured and also provides legal liability to your domestic employees.
- Trustees and Members Liability (including errors and omissions) cover of R3 million is automatically included. This covers you against personal legal liability arising while you hold a position for no reward on a body corporate, homeowners association, non-profit organisation, charity or educational body.
- Business Premises Liability cover of R3 million is automatically included. This provides 'slip & trip' legal liability cover while you are conducting business at a home office situated at the insured address.
- Cover is automatically included when you insure your building or house contents.





## COVER FOR YOUR EXECUTIVE MOTOR

**We cover a wide variety of executive, exotic and luxury motor vehicles. Special and unique cars deserve to be driven, not left to rust in the garage because you don't have adequate cover for your needs. When it comes to protecting these, choose the market leader in specialist luxury car insurance.**

Standard motor insurance policies may not be able to give you the confidence to really enjoy your high-performance car on the road.

Our cover is designed to cater for the unusual and special needs of high value vehicle owners.

### EXECUTIVE MOTOR PRODUCT FEATURES

- Our offering includes comprehensive motor insurance with third party, fire & theft, third party or laid-up cover.
- Individuals over 55 years of age, even if employed full-time, will not have to pay an excess.
- Total loss and theft claims are settled at reasonable retail value.
- Where the vehicle is less than one year old the formula for settlement is replacement cost.
- You, the insured, will not have to pay the excess for accident, collision, theft or hijack claims if the vehicle is less than one year old from first registration.

- You, the insured, will not have to pay the excess for theft or hijacking if the vehicle was fitted with an approved and functioning tracking device.
- Should you need to hire a vehicle and are involved in an insured incident, we cover the difference in excess for the hired vehicle when your insured vehicle is subject to a claim with us.
- Locks and keys cover is automatically included for 25% of the vehicle sum insured.
- We include cover for changes to your vehicle because of an insured driver's permanent physical injury.
- We offer customised cover with increased limits for 4 x 4 vehicles.
- If you are insured with MUA, we will cover your new vehicle for the first 72 hours after you have taken possession should you forget to notify your broker.

- Windscreens are covered up to the sum insured of the vehicle.
- There are various car hire options – 30, 45 and 90 days; manual, automatic and model upgrades – available at an additional premium.
- We provide cover of R30 million for legal liability to third parties including passenger liability. Territorial limits are the Republic of South Africa, Namibia, Mozambique, Lesotho, Botswana, Swaziland, Zimbabwe, Malawi, Tanzania, Zambia, Kenya, Angola and Uganda.

### MOTORCYCLE COVER PRODUCT FEATURES

- Motorcycles can be insured comprehensively but not on a stand-alone basis.
- Benefits include cover for locks and keys, repatriation costs, medical expenses and reward for information.
- There is cover of R30 million for legal liability to third parties.

### CARAVANS AND TRAILER COVER PRODUCT FEATURES

- We offer comprehensive insurance but not on a stand-alone basis.
- We provide R30 million cover for legal liability to third parties.

### WATERCRAFT COVER

Responsible boat owners should be rewarded. MUA's watercraft cover provides clients comprehensive cover and exceptional claims service. Whether you own a sailboat or powerboat, a small boat, or luxury yacht, or something in-between, MUA's Watercraft Insurance policy can be tailored to meet your specific needs.

- We offer comprehensive but not on a stand-alone basis and you must have house contents insurance.
- We insure watercraft up to a maximum of 8 meters long and used for private purposes only.
- If the watercraft is less than 4 years old we will cover you for a new or similar watercraft, subject to the sum insured stated on the schedule. If the craft is older than 4 years settlement is on market value.
- Legal liability cover for R5 million is automatically included. This covers you for third party legal liability arising from piloting the craft, carrying passengers and towing of water-skiers. Water-skiers themselves will also benefit from this cover.
- The territorial limits extend to coastal and inland waters of the Republic of South Africa, Namibia, Mozambique, Lesotho, Botswana, Swaziland, Zimbabwe, Malawi, Tanzania, Zambia, Kenya, Angola and Uganda within 20 kilometres of the coastline or within any offshore limitations as defined by the local regulations or other laws governing the operation of watercraft in the area in which you operate.
- Other benefits include cover for repatriation costs, locks and keys, medical expenses.

### LEGAL LIABILITY TO THIRD PARTIES

- We provide R 30 million cover for costs and expenses, including legal defence costs and civil judgments arising out of legal liability claims related to ownership or use of the insured vehicle.
- Cover is automatically included when you insure a vehicle.





## VALUE ADDED SERVICES

### MUA CONCIERGE

**One luxury our clients never have is time. MUA Concierge is a professional chauffeuring service that will take care of the time-consuming process of dropping your car off and having to be picked up.**

### BENEFITS OF THE SERVICE

- Having your vehicle picked up from your home or work and taken to be assessed for accident damages as well as fetched after repairs.
- Having trouble finding your way home after dropping your vehicle for a service? We can arrange to drop you off and/or pick up your car at the service centre for you.
- Having peace of mind knowing you have the option of being picked up and chauffeured home, in case you had one too many drinks.

The Concierge service is available at an additional fee of R30 per month. It includes up to 12 trips per year and is available within a 50km radius of city centres in Johannesburg, Pretoria, Durban, East London, Port Elizabeth, George and Cape Town.

### HOW DOES IT WORK?

MUA Concierge is a service we offer our clients at an additional cost, it provides a designated driver to ensure you and your car arrive safely home.

We ask that you contact our MUA assist line 086 1000 MUA (682) at least a minimum of 1 1/2 hours before you and your vehicle need to be picked up, or your vehicle only.

Our dedicated consultants will arrange for two professional chauffeurs in their own vehicle to meet you at a place of your choice.

Should you feel over the blood alcohol limit and cannot drive your own vehicle, one of the professional drivers will chauffeur you in your own vehicle while you sit comfortably in the passenger seat and the second driver follow along behind.

If you run out of time or are just too busy to drop your vehicle off where it needs to be, a driver will pick it up and drop it off for you so you can continue with your daily tasks while this often inconvenient task is attended to on your behalf.

This service is not designed to replace that of a taxi service, as client's vehicles need to be used during the trip.





## EMERGENCY ASSIST & INFO HELPLINES

Available 24 hours a day, the MUA Emergency Assist home and roadside helplines offer you peace of mind in the event of an emergency, we will dispatch service providers and cover call-out and other fees, as detailed in your policy. Call 0861 000 MUA (682) for more information and one of our consultants will gladly assist you.

### MUA ROAD ASSIST ROADSIDE ASSISTANCE (limited to R750 per incident)

- Flat battery – jump start only (replacement of battery for the clients account)
- Flat tyre – help change the tyre
- Keys locked in vehicle – unlocking only
- Fuel assistance – limited to 5 litres per incident
- Minor roadside running repairs – electrical, coil, immobilizer etc
- Immobilizer etc Transmission of urgent messages
- Tow-in service to the nearest approved dealership (if under warranty) repair centre or panel beater in the event of the following:
  - Mechanical breakdown – covered up to R750
  - Electrical breakdown – covered up to R750
  - Accident damage – cost covered to the nearest approved panel beater up to a limit of R2300

### COURTESY TRANSPORT

If your vehicle breaks down within a 100km radius of your normal place of residence and needs to be towed to a repairer, we will arrange for the occupants of the vehicle (up to a maximum of 2 persons) to be transported to a nominated destination.

### HOTEL ACCOMMODATION

If your vehicle breaks down outside a radius of 100 km from your normal place of residence, and you are delayed overnight, we will arrange hotel accommodation for the occupants of the vehicle (up to a maximum of four people). We offer cover of up to R 500.

### VEHICLE REPATRIATION

If your vehicle has to be left for repairs, we will pay up to R 500 for 24-hour, Group B rental or flight ticket for you to collect the vehicle after repairs.

Alternatively, should the vehicle have to be towed to a dealership closer to your place of residence, we will supplement the additional tow costs with the cost of the car rental.

We set an overall limit of R6000 per annum per policy

*"Please note that this cover excludes all vehicles over 3500 kg.  
A client will not be entitled to service where the vehicle is not in a roadworthy condition.  
Any costs incurred through arrangements made by the client without prior authorization shall not be reimbursed.  
Assistance is only available in South Africa, Lesotho, Namibia, Mozambique, Botswana, Zimbabwe and Swaziland."*

### AUTO CONCIERGE

Using our comprehensive dealer database, a dedicated consultant will contact all the relevant workshops and car dealerships in your area to source the best prices on vehicle parts or accessories that you may need.

### ADVANCED DRIVING

The biggest cause of motor accidents is human error and the inability to respond appropriately to potentially hazardous situations. We offer a concierge service to source the best driving courses to suite your requirements.

### CAR HIRE

Book your next car rental through the MUA travel desk and experience exceptional service. You will have access to a wide selection of cars and services available from Europcar and will receive a preferential rate. Please note that standard car hire terms and conditions apply. In order to access these benefits, call MUA on 0861 000 682.

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### RISK PREVENTION PRODUCTS

These risk prevention products are aimed at decreasing your exposure to risk. You will receive discounted rates on the following products:

- Security and protection devices, these include mace, pepper spray, stun/taser guns
- Maintenance – tyres, shocks, batteries etc
- Map assist & satellite navigation devices
- Roadside assist and car safety products
- Children car safety products
- Hijacking courses
- Fines assist – we will advise you on the payment process, either where you can pay your fine or how to pay your fine online
- Shuttle assist – drunken driving prevention

### TRAUMA & ASSAULT

In the unfortunate event of a traumatic incident, we will provide you with counselling by trained medical professionals.

### 24-hour emergency hotline

Arranges the nearest local emergency assistance service, as well as provides emergency transport to the nearest most appropriate medical facility.

Offers referrals for psychiatric consultants.

Covers R5000 per insured person with a maximum of R10 000 per family per occurrence in respect of psychiatric consultants.

### INTELLIGENT PANIC

*In a panic situation you never want to be alone! Intelligent Panic provides you and your loved ones with 24 hour access to your own experienced crisis management support – who will help you through your emergency.*

### You never have to remember an emergency number again!

Intelligent Panic is a breakthrough in emergency support. Intelligent Panic has access to every emergency service you may need as well as access to your own security company, medical information & other useful contacts.

### You will never be alone in an emergency!

The Intelligent Panic service provides you with your very own crisis manager. When you are in an emergency – we take charge! Your crisis manager will call you back on your cellphone and help you through your crisis – whatever that may be.

Do you need emergency, medical advice over the phone, do you need a doctor or an ambulance, have you been involved in an accident, or are you lost and feeling vulnerable? Intelligent Panic is there for you.

Access every emergency support service out there from one button on your cellphone.

To have access to Intelligent Panic, you need to register and then choose one number on your cellphone that acts as your panic button. In an emergency just press that one number and we take charge of the rest.

Your crisis manager will call you back and access the most appropriate support that you need.

Your crisis manager will be in telephone contact until your crisis situation is resolved.

### HI-JACKING BENEFIT

This is a 24-hour crisis management product to assist you in the event of a hi-jacking.

### We will assist with the following:

- In the case of your cellphone being stolen in a hi-jacking, we will provide you with a cellphone loaded with prepaid airtime to the value of R100.
- In the case of your vehicle being hi-jacked, we will provide you with Group B car hire for 48 hours to keep you mobile.
- In the case of your credit card being stolen, we will provide you with a pre-loaded debit card up to the value of R500 to assist you in the interim.
- In the case of your keys being stolen in a hi-jacking, we will send a locksmith to your house to assist you with your locks, up to the value of R1000 per annum.
- In the case of you being hi-jacked at your place of residence, we will place a security guard at your house for 24 hours.



## MUA HOME ASSIST

### FIXTURES, FITTINGS & SERVICES

In an event of an home emergency as a result of breakage of fixtures and fittings, we will arrange for an appropriate repairer (electrician, plumber, locksmith, glazier etc.) to address the problem at one nominated address (call out fee & first hour of labour is covered, thereafter normal rates apply).

Please note that all parts and materials used are excluded and will be for the clients account.

Home emergency is defined as an event that is potentially life threatening or could possibly cause structural damage to a property.

Overall limit of 3 incidents or up to R2000 per annum per policy.

### EMERGENCY SERVICES NOTIFICATION AND CALL OUT

We will at your request, relay notification of emergencies to the police, fire brigade, ambulance, security or any other emergency service provider.

### RISK PREVENTION PRODUCTS

These risk prevention products are aimed at decreasing your exposure to risk. You will receive discounted rates on the following products

- Security and protection products
- Lightning protection
- Pool safety
- Tree felling
- Waterproofing
- Plumbing maintenance
- Electrical maintenance
- Palisade fencing
- CCTV
- First aid kits

### TRAUMA & ASSAULT

In the unfortunate event of a traumatic incident, we will provide you with counselling by trained medical professionals.

### 24-HOUR EMERGENCY HOTLINE

- Arranges the nearest local emergency assistance service, as well as provides emergency transport to the nearest most appropriate medical facility.
- Offers referrals for psychiatric consultants.
- Covers R5000 per insured person with a maximum of R10 000 per family per occurrence in respect of psychiatric consultants.

### HOME INVASION

This is a 24-hour crisis management product to assist you in the event of a home invasion. We will assist with the following:

- In the case of your cellphone being stolen in a home invasion, we will provide you with a cellphone loaded with pre-paid airtime to the value of R100.
- In the case of your vehicle being stolen, we will provide you with a group B car hire for 48 hours to keep you mobile.
- In the case of your credit card being stolen, we will provide you with a pre-loaded debit card up to the value of R500 to assist you in the interim.
- In the case of your keys being stolen in a home invasion, we will send a locksmith to your house to assist you with your locks, up to the value of R1000 per annum.

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#### Access every emergency support service out there from one button on your cellphone

To have access to Intelligent Panic, you need to register and then choose one number on your cellphone that acts as your panic button. In an emergency just press that one number and we take charge of the rest.

Your crisis manager will call you back and access the most appropriate support that you need.

Your crisis manager will be in telephone contact until your crisis situation is resolved.

### APPRAISAL SERVICE

Our voluntary assessment service is offered to all clients who qualify for the MUA Executive Policy. The service is administered by MUA and a panel of appraisers.

### VALUATIONS

We can put you in touch with the best fine arts, jewellery and collectables valuers in South Africa. These specialists will assist you with arriving at the replacement value of the extraordinary and precious items that you own

## MUA'S SINGLE TRAUMA PHILOSOPHY

A vehicle accident or burglary is traumatic enough. At MUA, we aim to make claims processing and recovery as quick and painless as possible. Our guarantee to you is that if you are not entirely satisfied with your policy you may cancel the policy. We will refund your premium in full if your policy is returned within 15 days and you have not made a claim.



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## INSURING THE INDIVIDUAL

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 Financial Services Provider (FSP No.: 16354).  
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