# Prestige Portfolio

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# You don't lead an ordinary life. **That's why you need insurance.**

- Why choose Prestige Portfolio?
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**From your luxury cars to your homes and everything inside them, Prestige Portfolio is a high-net-worth insurance product that's specifically suited to your exclusive lifestyle.**

We're experts in dealing with discerning clients, so we know what you need when it comes to cover, claims and VIP service. We are continually innovating to improve our insurance offering so you get flexible and comprehensive cover that protects the assets that matter most to you.

**Have a taste for the finer things in life?**
We will insure almost everything in your portfolio of assets – from your luxury homes and cars, to high-end appliances and furniture, designer clothing, electronic devices, antiques, jewellery, art, collectables and even your yachts.

## Why choose Prestige Portfolio?

**With Prestige Portfolio, we have your exclusive lifestyle covered so you can enjoy it. After all, you've earned it.**

- It's an all-in-one bespoke insurance product that covers almost everything you own under one policy. It also offers flexible cover to suit your specific and unique needs.
- The **Items out and about** cover is our improved alternative to what you might know as All Risks insurance. It gives you cover up to the chosen percentage of your Contents sum insured up to a maximum limit per item and/or claim for any personal items you take out of your home. An added bonus is that you don't need to list the items individually.
- You have the flexibility to replace certain items in your home with 'green' products, such as replacing your damaged traditional electric geyser with a solar geyser.
- We'll cover items stolen out of your home even if there was no forced entry into your premises, subject to certain terms.
- We will send an expert surveyor to your home to conduct a comprehensive asset inventory of your household contents, if you opt to do so.

# Home

## Your home is your refuge and you want to be sure you're covered if something goes wrong.

We cover your home (the building and outbuildings at the risk address) for accidental loss or damage.

We will pay to replace your **plants, shrubs and trees** following a loss due to storms, fire or theft under our **garden and landscaping cover.**

You'll be covered for **mechanical and electrical breakdown of fixed equipment,** such as gate motors, alarm systems and swimming pool pumps.

Our Home insurance includes **property owner's liability** cover which covers you for claims arising out of one event, including defence cost and expenses.

## Optional cover you can choose:

**Power surge** cover to protect your items in the event of electrical surge or load shedding, subject to certain terms.

Extended **subsidence, landslip or ground heave cover** is available.

By selecting **garden and landscaping – extended cover,** you can increase your included cover.

## Contents

**You've worked hard for what you own. Contents insurance protects your financial interests, safeguarding your belongings against accidental loss or damage.**

We cover the **contents** at your home**.** In addition, we cover loss or damage if your contents are temporarily moved anywhere in South Africa to any building other than the main risk address, subject to forced and violent entry.

Our Contents cover also includes **Personal legal liability** cover for claims arising out of one event.

We automatically cover the contents belonging to **students and scholars at a dormitory** or **other residence,** subject to forced and violent entry.

We cover loss or damage to **money**. Cover for theft is up to a specific limit depending on whether there is forced or violent entry and if the money is kept in a safe.

There is no need to specify your fishing equipment, golf clubs or bicycles. We cover your **sports equipment** in your home and away, as well as when you participate in sports events.

### Optional cover you can choose:

**Power surge** cover to protect your items in the event of electrical surge or load shedding, subject to certain terms.

If your included cover for **business contents** or for your **garden and outdoor items** is not enough, you can increase it by selecting optional cover.

## Items out and about

**With Items out and about you're always covered, even if your items change, or if you invest in or upgrade to something new.**

As an alternative to the traditional All Risks cover, **Items out and about** is an innovative component of our inclusive insurance that covers your **personal belongings, camping equipment** and **sporting equipment** that you take out of your home, up to the selected percentage of your Contents sum insured, and with a maximum limit per item and/or claim.

Your possessions are covered no matter where you are in the world and no matter how often you replace, upgrade or add to them. From your **jewellery** and **photographic equipment,** to your **laptop** and **smartphone,** cover is convenient without the hassle of having to specify every individual item that you own.

## Assets specified

**You can specify the sum insured for your valued items, whether you have kept them safe in a bank vault or are wearing them to a special occasion.**

We provide exclusive cover for **valuables that exceed a certain percentage of your Contents sum insured** and cannot be included under your Items out and about cover. These articles are usually of high value and need to be specified.

Items you wear for adornment, such as your jewellery and watches and those you would like to keep in a vault or safety deposit box would be covered for the specific sum insured that you have requested. When you travel, the cover is extended to anywhere in the world, for a maximum of six consecutive months.

## Fine arts

### Our specialist Fine arts insurance is designed to insure your art, antiques and collectables that are of particular value owing to their age, style, artistic merit or collectable value.

We cover your fine arts at your home for **accidental loss or damage**. We also cover **newly acquired** fine arts, **pairs and sets,** an **increase in value** of items in the art collection, or due to the **death of an artist, loss in value** due to physical damage and **protection of your collection** in temporary storage.

### Optional cover you can choose:

Cover for your art whilst **in transit,** in South Africa, or at a **temporary location**, including a restorer, framer, valuator, dealer or auction house in South Africa.

**Defective title** cover for items not rightfully yours and returned to the legal owner.

**Exhibition cover** while your art collection is on display.

## Personal accident

### No one likes to think about dying or becoming disabled. With our Personal accident cover, you'll be able to have peace of mind, knowing that you're covered for such incidents.

**Personal accident** covers you for loss of income due to bodily injury and/or disability from an accident.

We will also cover you for death caused directly by bodily injury due to an accident.

We will cover you, your partner, your dependants or domestic worker up to a certain limit per person and claim.

## Watercraft

**Enjoy being on the water knowing that your floating asset is covered.**

We will insure your **yacht, sail boat, wetbikes, jet ski** or similar **watercraft.**

Our insurance covers **Watercraft liability** insurance too, which provides protection against the costs of colliding with another boat or if someone is hurt.

**Watercraft accessories** that are specified are included in your cover.

Our **locating and assessing** benefit will cover you, if you were in a collision or stranded, and then we will inspect the hull for any damage.

## Legal costs

**We will cover your legal costs and expenses to help you defend yourself or pursue others when you have your day in court for civil or labour matters.**

Our preferred panel of attorneys can assist you with **civil cases** such as settlements, arbitrations, inquests or hearings. These types of matters include issues such as **breach of contract** and **damage to property** by a third party.

This benefit also covers issues under the **Labour Relations Act**, including restraint of trade agreements, wage and salary disputes.

## Vehicle

**Our superior motor vehicle insurance caters for the specific needs of owners of high-value, luxury motor vehicles.**

We insure all types of motor vehicles including **private, light delivery and sports utility.** We also cover **caravans, trailers, motorcycles** and **non-road vehicles.**

We offer specialised cover options for your **vintage vehicle** collection.

You can choose from **Comprehensive; Third party, fire and theft;** or **Third party only** cover options.

If you travel cross-border with your vehicle, we can extend your cover to neighbouring countries.

Whether your vehicle is used for **personal, business or limited mileage** (up to 6 000 kilometres per year), or it's **laid-up**, we will cover it.

### Optional cover you can choose:

We offer you various options to select **car hire** that suits your lifestyle when you have an accident.

We will repair or replace your **tyres** for unexpected damage that occurs on public or private South African roads.

## Cyber insurance

**Enjoy the convenience of technology, knowing you are protected from losses and expenses caused by cyber incidents.**

### Included cover:

**Theft of funds** – if your online bank account, bank card or mobile wallet is illegally accessed, and your funds are stolen.

### Available cover depending on the package you choose:

**Cyberbullying and stalking** – when you need to remove harmful online content related to cyberbullying or cyberstalking or take legal action against someone for cyberbullying or cyberstalking.

**Data and privacy breach by a third party** – if you need to claim damages from a third party for a data breach of your personal data.

**Express kidnapping** – if you are held against your will and forced to part with your hard-earned money or valuables in exchange for your release.

**Online shopping** – when you suffer a financial loss from internet transactions for goods or services that are not delivered or rendered.

**Cyber extortion** – if you receive a ransom demand to protect your computer or personal data.

**Data restoration and malware decontamination** – when your digital data and software need to be restored by an expert after a cyber incident.

**Identity theft** – when your online personal data has been compromised and is used by someone else.

**Third party liability** – if you are held legally liable for failing to prevent a cyber incident.

Version 2

For more information, speak to your broker.