

The background of the entire page is a close-up photograph of several large, dark teal monstera leaves. The leaves have characteristic holes and are layered, creating a sense of depth and texture. The lighting is soft, highlighting the veins and edges of the leaves.

ELITE

WEALTH ASSETS INSURANCE

COMPANY PROFILE

A solid, horizontal gold-colored bar is located at the very bottom of the page, centered horizontally.



ELITE

WEALTH ASSETS INSURANCE

BESPOKE WEALTH ASSET INSURANCE FOR THE DISCERNING

Complement your lifestyle with impeccable short-term and personal risk insurance. You've earned the right.



OLDMUTUAL
INSURE

All products are underwritten by Old Mutual Insure.
Old Mutual Insure Limited, Registration Number 1970/006619/06.
A licensed FSP and Non-life Insurer.

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ABOUT US



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BESPOKE WEALTH ASSET INSURANCE FOR THE DISCERNING



Elite provides a personalised and tailored solution to short-term insurance and personal risk management for people with sophisticated needs.

As part of the Old Mutual Insure family, we're backed by over 180 years of insurance experience.

We understand that you've worked hard to achieve your successes. Insuring your assets with a niche and specialised insurer shows wisdom, foresight, and a commitment to protect yourself, your family and your most valued and treasured possessions. We know your time is a precious commodity, therefore we offer both fast and efficient service by our team of highly qualified professionals; within deadline, bringing you both value for money and complete confidence in asset protection. Our pro-active personal risk management and risk transfer solutions include a full asset valuation service to ensure you are covered on an agreed value basis.

We insure everything from buildings to contents, cars to boats, jewellery, fine art and valuables to personal liability. We ensure that you get a tailor-made policy to your most exacting specifications.



We know your time is a precious commodity, therefore we offer both fast and efficient service by our team of highly qualified professionals.



WHEN YOU INSURE WITH ELITE, EXPECT REAL ADDED VALUE.



We're committed to provide you with comprehensive personalised insurance solutions that include:

ACCESS TO A COMPREHENSIVE NETWORK OF SPECIALIST SERVICES

- ~ This means we are able to put you in touch with reputable, industry-related experts across the fields of property, fine art and jewellery as well as collectable valuers, security advisers and motor vehicle repair professionals.

INSURANCE FOR FINE ART AND VALUABLES

- ~ We provide specialist cover for your fine art or valuables. Cover is on an agreed value basis to ensure there are no surprises at claims stage. We cover eventualities such as an increase in value of the art piece following the death of the artist.
- ~ Our claims service for fine art and valuables is efficient and discreet, keeping in mind the unique needs of collectors.



BESPOKE MOTOR INSURANCE

- ~ At Elite we understand our clients have exceptional taste in the cars they drive. From exotic cars to vintage, we have the perfect cover benefits and reinsurance capacity to ensure these movable assets are fully protected.
- ~ We provide comprehensive insurance, with flexible excess options at competitive premiums.
- ~ Boasting an innovative cover extension known as Trade-In protection cover, we offer protection for the insured against depreciation in the vehicle's market value following a partial loss.
- ~ You will have the option to select your preferred repairer from a short list of 3, most suitable to the vehicle make.
- ~ In the event of the vehicle being written off, we will pay you the full insurance retail value or replace it with a brand-new vehicle if the car is less than 2 years old and there is one available.
- ~ Our clients can rest assured that the claims process for motor insurance is of the most sophisticated available, with access to a massive repair network, supported by highly trained and skilled motor claims professionals.



Network of specialist
services



International all risks cover for
your personal possessions



Insurance for fine
arts and collectables



Bespoke motor
insurance



ELITE EMERGENCY ASSIST



Elite Emergency Assist is a value-added service for Elite policyholders that provides assistance on the road for your insured vehicles, at home for your insured property, or while on vacation.

Available to all Elite policyholders, 24 hours a day, 7 days a week, 365 days a year.

ROADSIDE ASSISTANCE

- ~ A vehicle incident management service which is available 24/7.
- ~ Old Mutual Insure pioneered a Swift Accident Management Solution, to help you if you are involved in a motor vehicle accident. Swiftcare will connect all accident-related calls to the accident management helpdesk.

We also help you with the following:

- ~ Towing service for mechanical or electrical breakdown.

- ~ Minor roadside problems like flat tyres, flat batteries, keys locked in the vehicle or if you run out of fuel.

HOME ASSISTANCE

- ~ 24-hour unlimited assistance if you have a household emergency. This includes locksmiths, electricians, plumbers, glaziers or any other domestic emergency.

CHAUFFEUR SERVICES

- ~ We will assist you with a chauffeur to drive your vehicle back to your private home after a night out.
- ~ This service is limited to a 100 kilometre radius from your private home and to 12 incidents per year.



Because we are part of the Old Mutual Insure family, we possess both the power and flexibility to offer you a range of options, tailored to your lifestyle at competitive premiums.



PRODUCTS



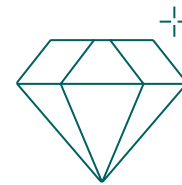
OLD MUTUAL
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NOTICEABLY SUPERIOR



At Elite, we don't just offer peace of mind for those seeking exceptional short-term and personal risk cover. We also deliver seamless, fully-integrated insurance solutions, backed by experience and expertise. Bespoke insurance solutions take insight, planning and processes that are specifically engineered for the most demanding requirements. In our world, we don't meet expectations; we exceed them.



YOUR PROPERTY EQUALS YOUR SUCCESS

Your property is without a doubt the most important and valuable asset you own. It's also where you build your dreams, hopes and desires for the future. Protect it, and you will ensure a secure and prosperous tomorrow.

PROPERTY

We cover your insured buildings, contents and valuable possessions including fine art and jewellery.



BUILDINGS – MORE THAN JUST BRICK AND MORTAR

If you own a home as well as well as property apart from your main residence, you'll understand that these structures are more than just brick and mortar. They represent security, an income, an investment for the future. The right kind of insurance is imperative to ensure complete peace of mind.

BUILDINGS

We cover the buildings of your private home, and, if you have tenants, we cover the difference between the cost of alternative accommodation and the rental amount in your lease agreement, if the alternative accommodation is more expensive.



THE CONTENTS OF YOUR HOME IS YOUR LEGACY

It takes a lifetime of collecting and curating to make your house a home that's representative of who you are. We know how you cherish everything that's within those walls and that you may want to leave a legacy behind for your family. We cover the contents of your house with a solution that's tailor-made for you, with all the attention to detail you demand.

CONTENTS

We cover the contents of your private home, including a worldwide extension of a percentage of your contents.



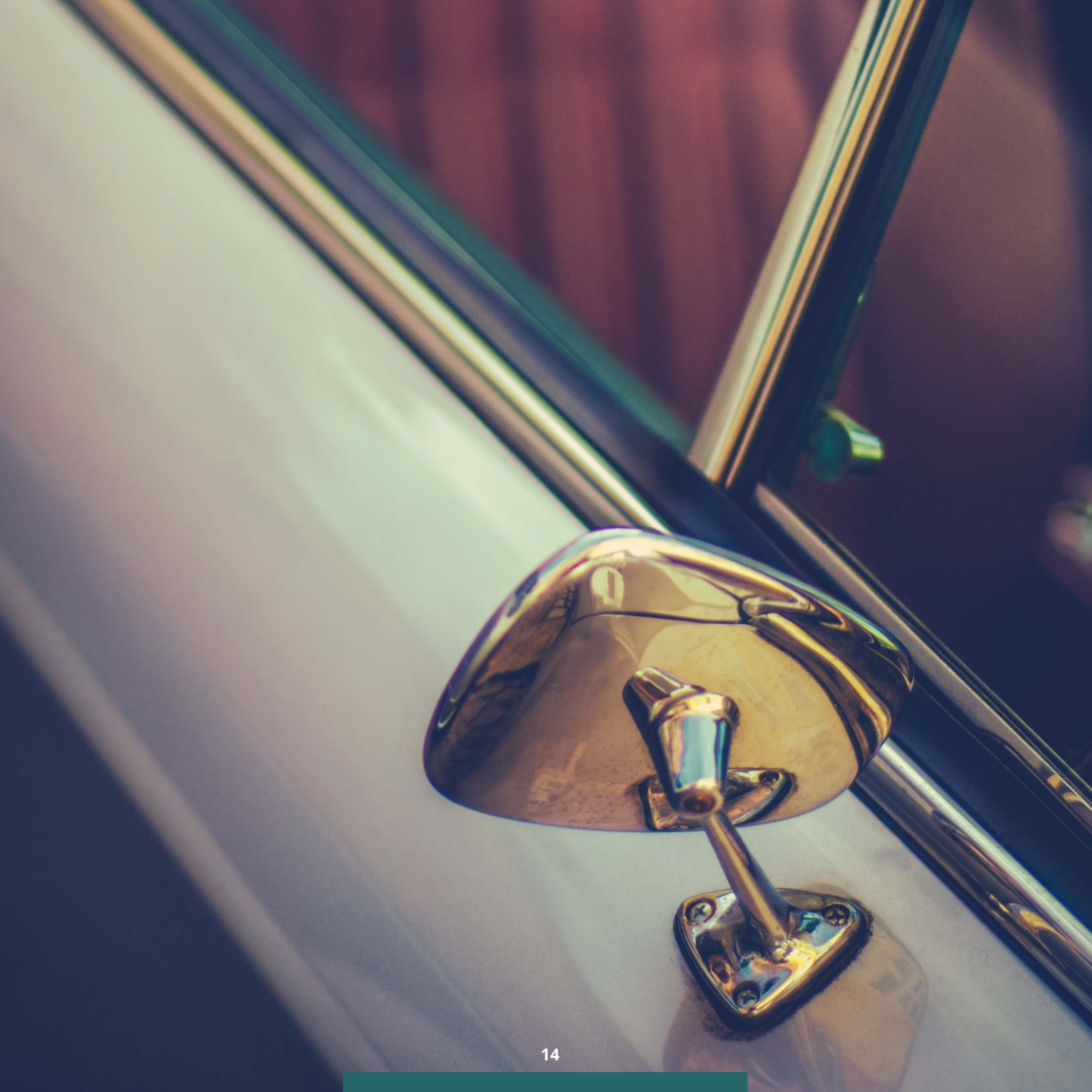
THE ART OF COLLECTION

Your art collection, the antiques in your house, your jewellery and collectibles are a mark of who you are; a measure of your standing in society, as well as a personal reward for discerning taste. Elite takes your possessions as seriously as you do, covering them for a range of risk factors inside and outside of your home.

FINE ARTS AND VALUABLES

We cover your fine art and valuables that you wish to specify under your policy. Because you have world-wide cover for your contents, there is no need to specify items like your cellphone, laptop or camera.







STATUS CAR, STATUS INSURANCE

You're at a stage in your life where you want your car to reflect who you are; a true affirmation of your achievements.

To you it's all about style, luxury and individuality. And what you expect from your car, you expect from your insurance: impeccable performance, absolute reliability and the ultimate in convenience.



MOTOR

- ~ We cover your insured vehicle whether for domestic or business use.
- ~ You can select the type of vehicle value, whether it is retail value or sum insured value.
- ~ We provide the most comprehensive insurance possible with flexible excess options at very competitive premiums.
- ~ Our innovative cover option called Trade-In protection cover, protects you against depreciation in the vehicle's market value following a partial loss.
- ~ We give you the option to choose out of a short list of 3 for the repairer most suitable to the vehicle make.
- ~ If your vehicle is written off, we will pay the insured the full insurance value or replace it with a brand new vehicle if the car is less than 2 years old and there is one available.

TRIED AND TESTED INSURANCE THE OLD-FASHIONED WAY



We like to think of our insurance as innovative, forward-thinking and designed for a modern world.

Yet we still believe in the old-fashioned principles of solid support, advice and true professionalism. When it comes to your vintage car, we'll look after it the same way you do – with care and the respect it deserves.

VINTAGE VEHICLES

We understand that you spend years looking for the perfect vintage vehicle to either start or add to your collection of precious cars. Our policy covers all the insurable risks related to vintage vehicles.

An aerial photograph of a harbor. In the foreground, several white motorboats are docked at a curved concrete pier. The water is a deep teal color. In the background, a rocky coastline meets the sea, with white waves crashing against the rocks. A dark teal rectangular box is overlaid on the right side of the image, containing white text and a small circular logo.

HAVING FUN IS PART OF OUR PLAN



You play as hard as you work, rewarding yourself with everything you need to be fulfilled.

| WATERCRAFT

Our watercraft insurance offers comprehensive cover for your boat, yacht or jetski – whether it's on the water or not.

COVER FOR LIFE'S UNCERTAINTIES



Life is unpredictable. No matter the plans and safeguards you put in place, it can throw you a curve ball and leave you out in the cold. Our Personal Liability cover is designed to cover you as an individual, taking into account your circumstances and needs. Our cover solutions are designed to support you in every way. Each of our policies is underwritten by the power and reputation of Old Mutual Insure, which means you continually benefit from a company with a tried and trusted track record.

PERSONAL INSURANCE THAT GOES THE EXTRA MILE

You've worked hard for everything you own, and you can't afford to lose it because of unexpected events you cannot predict. We offer comprehensive insurance that covers you for life's eventualities, ensuring complete peace of mind.

EXTENDED PERSONAL LIABILITY

Umbrella liability cover over and above what your personal liability policy covers.

PERSONAL LIABILITY

We cover your legal liability for accidental death, bodily injury or illness of another person, or for accidental loss of or damage to property belonging to another person.

EXCELLENCE IN EVERY RESPECT

With Elite, there are no grey areas. We ensure complete transparency and an insurance offering unparalleled in the South African market.

You will receive the best cover, supported by the best service, backed by the oldest insurer on the African continent. Nothing is more important to us than your total security in life.

PERSONAL ACCIDENT

We cover your accidental death and permanent disability.

WE TAKE THE INITIATIVE IN KEEPING YOU SAFE

As the world changes with the advances in technology, it's vitally important to keep your identity safe and secure. At Elite, we take it as a given that protecting you against unexpected identity theft should be seamlessly integrated into your policy. You've earned your reputation, now let us earn your trust by keeping it safeguarded.

IDENTITY THEFT

We cover your financial loss and legal expenses if another person or entity assumes your identity.

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We offer comprehensive insurance that covers you for life's eventualities, ensuring complete peace of mind.

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FOR YOUR INFORMATION



To us, transparency is of vital importance. We don't hide things in the small print – we're upfront and honest with our clients, and want to be very clear about key limitations, exclusions, risks and charges.

YOUR INFORMATION

- ~ The information that you give to us, which we use in setting the terms and premium for a policy, is material information. If you do not give us all material information or give us information that is not true and correct, we will treat this insurance as if it never existed and decline all claims. We will return your premiums to you, less any amounts you owe us.
- ~ You must pay premiums for the short-term insurance policy to remain effective. The amounts due, the frequency of payments and relevant due dates will be included in the schedules. If premiums are not paid within 30 days of the due date, cover will be cancelled with effect from midnight on the day before the due date.
- ~ Elite Risk Acceptances is a dedicated high-net-worth division of Old Mutual Insure.
- ~ Any fees paid to your intermediary will be disclosed in your policy schedule.

THE ELITE POLICY DOES NOT COVER THE FOLLOWING:

- ~ Consequential losses.
- ~ Events deliberately caused.
- ~ Fraudulent claims or scams.
- ~ Liability related to contracts.
- ~ Confiscation by lawful authorities.
- ~ Fines or penalties.
- ~ Liability related to pollution or contamination.
- ~ Losses or damages caused by nuclear material.
- ~ War, riots, civil commotion, labour strikes or terrorism (note that Sasria covers these risks).
- ~ Loss or damage caused by electricity grid interruption
- ~ Losses or damages caused by gradually operating causes.

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We're upfront and honest
with our clients.

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