



B E Y  N D

BY ZENITH

UNDERWRITTEN BY WESTERN

We understand that wealth is created by the cognisance of risk and reaping the calculated reward of having taken it. We also know that it allows you to live life to its fullest – a life engendered by vision and energy.

Zenith for the Accomplished has focussed on comprehensive solutions for high-net-worth individuals since 2006. To balance risk for accomplished individuals, we present **Beyond** by Zenith in proud association with Western National Insurance Company Limited.

BEYOND BENEFITS

GOOD FAITH

Good faith has always been the cornerstone of insurance contracts. Cover on offer and requirements for cover are set in a policy wording and a to-the-point schedule providing complete transparency and easy understanding.

COMPREHENSIVE SOLUTION

Cover for fixed assets, movable assets and assets on the move anywhere in the world can all be covered by election from a bouquet of basic covers and extensions thereto. Cover, beyond cover, is also available against those losses that insurance policies normally exclude.

PROBLEM SOLVING

A team well-seasoned in servicing accomplished individuals is empowered to make decisions and provide support to your intermediary – who always has access to executive decision makers. Claims are processed swiftly and efficiently.

COMPETITIVE PREMIUMS TO AN EXCLUSIVE PORTFOLIO

This product is exclusively available to accomplished individuals who manage risk conscientiously. By participating in this select portfolio of policyholders, the cost of insurance remains competitive and reduces in real terms over time.

Click to navigate to product section:



BUILDINGS



HOUSEHOLD
CONTENTS



ALL RISKS



PERSONAL
LEGAL LIABILITY



MOTOR



BEYOND
COVER

BUILDINGS

Basic cover is provided to include:

1. fire, lightning, explosion, storm, wind, water, hail, snow or flood excluding loss or damage to gates, fences and retaining walls
2. power surge
3. earthquake
4. bursting, leaking or overflowing of water tanks, water equipment or pipes or fixed oil-heating apparatus including loss or damage to such pipes, tanks and water equipment or oil-fired heating apparatus and associated equipment
5. impact by animals, vehicles, aircraft, aerial devices, falling trees or anything that falls therefrom
6. housebreaking, theft or attempt thereat

up to the sum insured

Basic cover is provided to include:

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| 1. Keys, locks and remote control | unlimited |
| 2. Cost of demolition and professional fees | up to 20% of sum insured |
| 3. Fire brigade | reasonable costs |
| 4. Loss of rent | up to 25% of sum insured |
| 5. Public supply or mains connection | unlimited |
| 6. Accidental damage | up to R50 000 per event |
| 7. Glass and sanitary ware | up to R1m per event |
| 8. Liability to the public | as per Personal liability section |
| 9. Cost of securing the dwelling following an insured event | necessary and reasonable cost |
| 10. Damage to gardens | up to R10 000 |
| 11. Removal of fallen trees | up to R20 000 per event |
| 12. Home alterations after debilitating injury | up to R250 000 |
| 13. Fixtures temporarily removed | up to R250 000 |
| 14. Loss of water | up to R50 000 per annum |
| 15. Subsidence and landslip – limited cover | up to the sum insured |

Optional covers to elect from include the following:

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| 1. Accidental damage – extended cover | up to the elected sum insured |
| 2. Damage to garden – extended cover | up to R100 000 |
| 3. Greenhouse (not of standard construction) | up to the elected sum insured |
| 4. Subsidence and landslip – extended cover | up to the sum insured |
| 5. Escalation against inflation | up to the elected percentage |

HOUSEHOLD CONTENTS

Basic cover is provided to include:

1. fire, lightning, explosion, thunderbolt
2. power surge
3. storm, wind, water, hail, snow or flood
4. earthquake
5. bursting or leaking of geysers, water apparatus or pipes or fixed oil-fired heating apparatus provided that this is sudden and unforeseen
6. impact by animals, falling trees, vehicles, aerial devices, aircraft, or anything that falls therefrom
7. theft or attempted theft
8. robbery from the dwelling

up to the sum insured

Automatic extensions of cover include cover for:

1. Fire brigade	actual charges levied
2. Cost of securing the contents	reasonable costs
3. Glass and mirrors	up to R1m
4. Rent	up to 25% of sum insured
5. Keys, locks and remote controls	unlimited
6. Money	up to R25 000 per event
7. Property of guests and domestic employees	up to R50 000 per event
8. Veterinary expenses following road injury	up to R20 000 per event
9. Greenhouse	up to R50 000 per event
10. Hole-in-one	up to R10 000 per event
11. Full house	up to R10 000 per event
12. Refrigerator and deep-freeze contents	up to R25 000 per event
13. Emergency transportation costs	up to R5 000 per injured person
14. Loss of water	up to R50 000 per annum

Optional covers to elect from include the following:

1. All risks cover for house contents anywhere in the world	up to 30% of sum insured
2. All risks cover for unspecified computer equipment and mobile phones	up to R100 000 per event
3. Mechanical, electrical or electronic breakdown of computer equipment and mobile phones	up to R30 000 per event up to R20 000 per event
4. Escalation against inflation	up to the elected percentage
5. Cover when moving contents	up to the sum insured

ALL RISKS

All risks cover can be elected for the following specified property:

1. Bridles and saddles
2. Canoes and paddle skis
3. Clothing and personal effects designed to be worn on the person
4. Computer equipment
5. Fire arms
6. Items in a bank safe
7. Jewellery
8. Medical aides
9. Mobile phones
10. Music instruments
11. Pedal cycles
12. Photographic equipment
13. Software on computers and mobile phones
14. Sports equipment
15. Contents in an unattended vehicle
16. Contents in an unattended vehicle - only for a specified in the period

up to the specified sum insured

Optional covers to elect from include the following:

1. Mechanical, electrical or electronic breakdown of computer equipment and mobile phones

up to R30 000 per event
up to R20 000 per event

PERSONAL LEGAL LIABILITY

Basic cover is provided to include:

1. Liability for damages payable due to injury of persons or damage to property	up to the sum insured
2. Security companies	up to the sum insured
3. Tenant's liability	up to the sum insured
4. Property owner's liability	up to the sum insured
5. Wrongful arrest	up to the sum insured
6. Garden services	up to the sum insured
7. Worldwide cover for participation in amateur sport	up to the sum insured

Optional cover to elect:

1. Business liability	up to the sum insured
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MOTOR VEHICLES

Basic cover is provided to include:

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| 1. Private use | <ul style="list-style-type: none">a. social, domestic and pleasure purposesb. your profession and for travel between your home and permanent place of businessc. occasional travel to different places of businessd. occasional travel for the purpose of trade or occupation |
| 2. Business | <ul style="list-style-type: none">a. for social, domestic and pleasure purposesb. for your profession and for travel from your home to your permanent place of businessc. for frequent travel to different places of businessd. for frequent travel for the purpose of trade or occupatione. by commission earning agents, representatives and salesmen |
| 3. Weekender | <ul style="list-style-type: none">a. for social, domestic and pleasure purposes between 12h00 on any Friday and 09h00 on the following Mondayb. for social, domestic and pleasure purposes on a day declared a public holiday in terms of the Public Holidays Act (Act No 36 of 1994)c. to take it to or from any member of the motor trade for its upkeep, maintenance or repair;d. for normal maintenance, service or repair by a member of the motor tradee. on the premises of a dwelling insured under Section 1: Buildings or Section 2: Household Contentsf. on the premises of any other place where you temporarily reside |
| 4. Infrequent | <ul style="list-style-type: none">a. less than 10 000 kilometres per annum and/or the pro-rata part of any one calendar year from the inception of coverb. for social, domestic and pleasure purposesc. for your profession and for travel between your home and permanent place of businessd. for occasional travel to different places of businesse. for occasional travel for the purpose of trade or occupation. |
| 5. Swallow | <ul style="list-style-type: none">a. for up to 6 months in any 12-month period of insurance due to you living abroad for up to 6 months per any 12-month period of insuranceb. for social, domestic and pleasure purposesc. for your profession and for travel between your home and permanent place of businessd. for occasional travel to different places of businesse. for occasional travel for the purpose of trade or occupation |

Replacement cost of a new, similar vehicle:

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| 1. Purchase price of new vehicle – value less than R500 000 | within 12 months from date of purchase |
| 2. Purchase price of new vehicle – value more than R500 000 | within 24 months from date of purchase |

Automatic extensions of cover include cover for comprehensively insured vehicles:

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| 1. Emergency expenses | up to R20 000 |
| 2. Authorising repairs outside South Africa | up to R20 000 |
| 3. Repatriation of vehicles damaged outside the Republic of South Africa | up to R50 000 |
| 4. Medical benefits – emergency evacuation | up to R50 000 |
| 5. Delivery after repairs | reasonable costs |
| 6. Keys, locks and remote controls | up to R30 000 |

Optional covers to elect for comprehensively insured vehicles:

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| 1. Credit shortfall (financing without a residual value) | up to 10% of the sum insured |
| 2. Credit shortfall (financing with a residual value) | up to 30% of the sum insured |
| 3. Rental vehicle for loss of use within South Africa
Rental vehicle for loss of use outside South Africa | up to 30 days
up to 15 days |
| 4. Retained value | retains the value of a vehicle at a historic sum insured and not the retail value at the time of total loss |

BEYOND COVER

This section provides cover where insurance policies normally exclude cover for loss or damage to buildings, household contents, specified items, vehicles and pleasure-craft. The insured event for this cover is the repudiation of a claim made under another policy section including claims that might be rejected by Sasria.

Sums insured of either R50 000 per annum or R100 000 per annum can be elected. The sum insured can also be reinstated once per annum.

OTHER POLICY SECTIONS

Other policy sections to elect from, include:

1. Personal accident section
2. Pleasure-craft section

SASRIA COVER

Sasria is an insurance company that covers you for extraordinary and unusual events. Their policies include cover for damage to insured property caused by political unrest, riot, strikes, public disorder or civil commotion in South Africa and Namibia. We include cover by Sasria with this policy.

FULL TERMS AND CONDITIONS

The full terms and conditions of the cover summarised above is contained in the policy wording. Policy wordings are available upon request via an authorised intermediary of Zenith for the Accomplished and Western National Insurance Company.

This product is designed and underwritten by Zenith for the Accomplished (Pty) Ltd on behalf of Western National Insurance Company Limited.

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Zenith for the Accomplished (Pty) Ltd is an authorised financial services provider (licence number 36469)

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Rethink Insurance

Western National Insurance Company Limited is a licensed non-life insurer (licence number 9465)