

ILM



LEISURE PRODUCT INFORMATION

UNDERWRITTEN BY

GUARDRISK 
TAILORED RISK SOLUTIONS

IUM's tailor-made leisure product is specifically designed for the recreational enthusiast and provides bespoke cover.

Leisure insurance solution

This unique product covers loss of or damage to your recreational assets whilst being used for leisure purposes, and provides all risk cover for the following, including any accessories forming part thereof.

- Canoes, paddle skis, kayaks and surf skis
- Inflatables, skis, wakeboards and other recreational items
- Jet skis or wet bikes
- Mobile communication devices
- Model boats
- Motorboats including their outboard motors
- Pedal cycles including accessories attached thereto
- Photographic equipment
- Riding apparel
- Surf boards, kite boards, and windsurfers
- Yachts, sailboats and dinghy's

Comprehensive, third party fire and theft or third party only cover is available for the following:

- Caravans and their contents
- Contents in luggage, camping or general-purpose enclosed trailers
- Electric motorcycles
- Motorised or battery-operated golf cars
- Off road motorcycles
- Quad bikes, and four wheeled motorised all-terrain vehicles
- Superbikes, scooters, cruisers, tourers, adventure bikes and any other motorcycles including sidecars
- Three-wheeled motorcycles (trikes)
- Trailers

including the following whilst thereon, attached thereto or contained therein:

- Factory fitted or after-market accessories and/or extras
- Permanent fixtures
- Standard issued parts, tools, spare parts and travel accessories

This product also offers compensation for accidental death and/or permanent disability.



Contact us

If you have any questions or would like more information, please contact:

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What makes this product unique

General

- Competitive rates offered
- Tailor-made policy wording
- Business registered vehicles are insurable
- Motorcycles are covered for retail value
- Replacement value within the first year of registration
- Pothole cover available
- Automatic cover for vehicles going cross border

Claims

- 24-hour claims support
- 10% discount on excess where the call centre is notified from the scene of the accident
- Accident scene reconstruction specialists utilised for third party recoveries
- Dedicated salvage department to expedite salvage recovery and disposal
- In-house legal department dedicated to recoveries
- A digital video and real-time collaboration platform to fast track claims by eliminating the need for completed claim forms, repair quotations or assessment at an assessment centre
- Specialist tow operators appointed in the event of an accident

All risks

All risks cover is provided anywhere in the world for loss of or damage to:

- Personal property
- Bicycles
- Mobile communication devices
- Photographic equipment
- Riding apparel, helmets, leather suits and other protective gear

Motor

Comprehensive cover is provided for loss of or damage to motorcycles, scooters, quad bikes, off-road scramblers, all-terrain vehicles, golf carts, caravans and trailers (including the contents thereof) owned by you, including cover for accessories and spare parts and liability for damage to third party property arising therefrom. Cover for damage to motorcycles caused by potholes or whilst the motorcycles is being used for track schools is also available.





Watercraft

All risks cover is provided for loss of or damage to watercraft, including contents and accessories therein, outboard motors and trailers, used in your private and personal capacity.

Cover is provided whilst such watercraft are used on water within the Republic of South Africa and Namibia and up to 20 (twenty) kilometres from the shores of these countries.

Cover may also be included for loss of or damage to watercraft used in international inland waters, on request.

Liability cover is also available to indemnify you for legal liability which could arise as a result of injury to third parties or damage to third parties' property caused whilst operating or towing your watercraft.

Personal accident

Compensation is provided for death, permanent disability and/or temporary total disability, resulting from an accident, and includes reimbursement of medical expenses incurred in relation thereto.



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