



OPULENCE

**BUILT FOR LIFESTYLES THAT DEMAND MORE
THAN CONVENTIONAL PROTECTION**

Over time, success creates more than financial value. It creates the freedom to live differently, experience more and build a lifestyle shaped by years of achievement, commitment and personal vision.

Exceptional residences, prestige assets and carefully curated possessions often form part of that lifestyle. Their value extends beyond what they

cost to acquire, reflecting personal achievements, family legacies and experiences accumulated over time.

Opulence is designed to preserve the lifestyle, assets and achievements that define modern affluent living through protection aligned to requirements that extend beyond conventional personal insurance.

WHEN EXCEPTIONAL ASSETS REQUIRE EXCEPTIONAL PROTECTION

Affluent lifestyles often involve assets that require a different level of protection. Luxury residences, fine art, jewellery, collectibles, prestige vehicles, watercraft and other high-value possessions often present exposures beyond traditional personal insurance.

Their rarity, value and replacement complexity often require specialised protection aligned to the unique characteristics of the assets themselves.

PROTECTING A LIFESTYLE WITHOUT COMPROMISE

A luxury residence often reflects years of investment, craftsmanship and personal vision.

Protecting these properties begins with understanding their true replacement value. High-value residences are particularly vulnerable to underinsurance where specialist finishes, bespoke features, advanced home automation systems, wellness facilities and unique architectural elements are involved.

Through professional Value at Risk assessments conducted by experienced quantity surveyors, Alpha helps ensure luxury residences are insured on a basis that more accurately reflects rebuilding costs, helping reduce the risk of underinsurance following a major loss.

Affluent lifestyles often extend across multiple locations and involve travel, mobility and activities that move beyond the boundaries of a single residence.

Protecting these exposures requires an approach that recognises the flexibility associated with modern affluent living. Family members, possessions and lifestyle activities often extend across multiple environments, creating exposures wherever life takes them.

Opulence extends protection beyond the primary residence, helping preserve flexibility and peace of mind wherever life unfolds.



DIFFERENT LIFESTYLES. DIFFERENT EXPOSURES.

Affluent lifestyles vary significantly in their priorities and exposure profiles.

Some individuals maintain multiple residences, while others own prestige vehicles, fine art, jewellery, watercraft or other high-value possessions. International travel, family structures and personal interests can create different protection requirements.

As asset values increase, personal exposures become more complex. Liability events, identity-related crime, disputes, legal challenges and emergencies can create consequences beyond the immediate incident.

Protecting an affluent lifestyle involves more than safeguarding physical assets. It may require navigating legal complexities, managing personal interests and responding when unexpected circumstances arise.

Opulence can be aligned to the specific characteristics of the lifestyle being protected while maintaining a consistent focus on preserving the assets, experiences and achievements that define exceptional living.

RECOVERING WITH CONFIDENCE

When a loss occurs, the true value of protection is measured by the ability to recover efficiently, preserve value and restore normality.

Recovery may involve restoring a luxury residence, replacing treasured possessions or reinstating valuable assets.

Opulence is designed to simplify the recovery process through a claims approach focused on responsiveness, expertise and practical support. The policy operates without standard excesses, helping clients focus on recovery rather than administration.

Where vehicle claims occur, Alpha's Parts Procurement Department supports the direct sourcing of OEM replacement parts, helping reduce delays and enable efficient reinstatement.



SUPPORTED BY SPECIALIST CAPABILITY

Affluent individuals require more than financial protection. They require an understanding of the assets, lifestyles and exposures that accompany exceptional living.

Dedicated underwriting, claims, technical and risk management teams support high-value personal risks throughout the risk lifecycle. Specialist assessors, investigators and technical experts assist with risk identification, recovery preparedness and post-loss support.

This capability helps clients understand personal exposures, identify vulnerabilities and strengthen the protection supporting their lifestyle and assets.

LIFESTYLE PRESERVATION MATTERS

For affluent individuals and families, the impact of a loss is rarely measured only by the value of what has been damaged or lost. It is measured in disruption to a lifestyle that has been carefully built over many years.

Whether protecting a luxury residence, helping restore a treasured asset or maintaining continuity following an unexpected event, the objective remains the same: preserving the lifestyle, achievements and experiences that define exceptional living.

The true measure of protection is not simply the recovery of a loss. It is the ability to preserve the lifestyle that has taken years to build and help clients move forward with confidence.

Alpha. Protecting Futures | Mitigating Risk.

