



PERSONAL INSURANCE

**BUILT FOR INDIVIDUALS AND FAMILIES WHERE
EVERYDAY LIFE MATTERS MOST**

Everyday life depends on the things people often take for granted. Homes provide security, vehicles create mobility and personal possessions often support the lifestyles that matter most.

When these foundations are disrupted by theft, fire, storm damage, accidents, liability claims or other unexpected events, the impact often extends far beyond the financial cost of the loss. Routines

are interrupted, plans are delayed and families are required to navigate challenges that place pressure on everyday life.

Personal Insurance is designed to help individuals and families recover from unexpected events while protecting the assets, responsibilities and lifestyles that support everyday living.

WHEN EVERYDAY LIFE IS INTERRUPTED

Unexpected events can occur without warning and often affect far more than the property that has been damaged or lost. A vehicle accident, damage to a home or the loss of personal possessions can disrupt routines, responsibilities and the activities people rely on every day.

The consequences of a loss are often measured not only by what has been damaged, but by the effect it has on the people who depend on it. Personal Insurance helps protect the assets and responsibilities that support everyday life.

PROTECTING THE FOUNDATIONS OF EVERYDAY LIFE

For most individuals and families, some of life's most important assets are found in the places they value most. Homes provide security, vehicles create independence and personal possessions often represent years of investment.

This solution is designed to protect the foundations of everyday living, from residential properties and household contents to personal possessions and vehicles. Whether the loss involves damage, theft, accidental loss or a vehicle-related event, the objective remains the same: helping individuals and families return to normal as quickly as possible.

Protecting a home also begins with understanding its true replacement value. Through professional Value at Risk assessments, Alpha helps ensure residential properties are insured on a basis that more accurately reflects rebuilding costs, helping reduce the risk of underinsurance when protection is needed most.

As lifestyles become increasingly mobile, personal possessions and everyday activities often extend beyond the residence. Personal Insurance therefore provides a broader approach to protecting the people, possessions and activities that matter most, both at home and beyond it.



DIFFERENT LIFESTYLES. DIFFERENT EXPOSURES.

Individuals and families live different lifestyles, creating different exposure profiles and protection requirements.

Homeowners, frequent travellers, professionals, families with children, collectors and individuals with multiple residences all face different risks and responsibilities. Children may study away from home, families may travel extensively and personal possessions may regularly move between locations, creating different protection considerations.

Personal Insurance can be aligned to the specific characteristics of the individual or family while maintaining a consistent focus on protecting the assets, activities and responsibilities that support everyday life.

RECOVERING WITH CONFIDENCE

When a loss occurs, the true value of insurance is measured by the ability to recover with confidence.

Whether the event involves a home, vehicle, personal possession, liability exposure or another insured loss, timely support and practical assistance help individuals and families restore normality as quickly as possible.

When vehicle claims occur, Alpha's dedicated Parts Procurement Department supports the repair process through the direct sourcing of OEM replacement parts from manufacturers, helping reduce procurement delays and accelerate recovery.

By combining practical claims support with a focus on recovery and reinstatement, Personal Insurance helps individuals and families navigate challenging situations, overcome disruption and return to everyday life with confidence.



SUPPORTED BY SPECIALIST CAPABILITY

Individuals and families require more than financial protection. They require an understanding of the assets, responsibilities and exposures that influence everyday life.

Dedicated underwriting, claims, technical and risk management teams support the evaluation of 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 individuals and families better understand personal exposures and strengthen the protection supporting the people, possessions and lifestyles that matter most.

EVERYDAY LIFE MATTERS MOST

For 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 disrupted routines, unexpected expenses, interrupted plans and the challenges that arise when everyday essentials are suddenly unavailable.

The true measure of protection is not simply the recovery of the loss itself. It is the ability to restore normality and help individuals and families move forward with confidence when everyday life is interrupted.

Alpha. Protecting Futures | Mitigating Risk.

