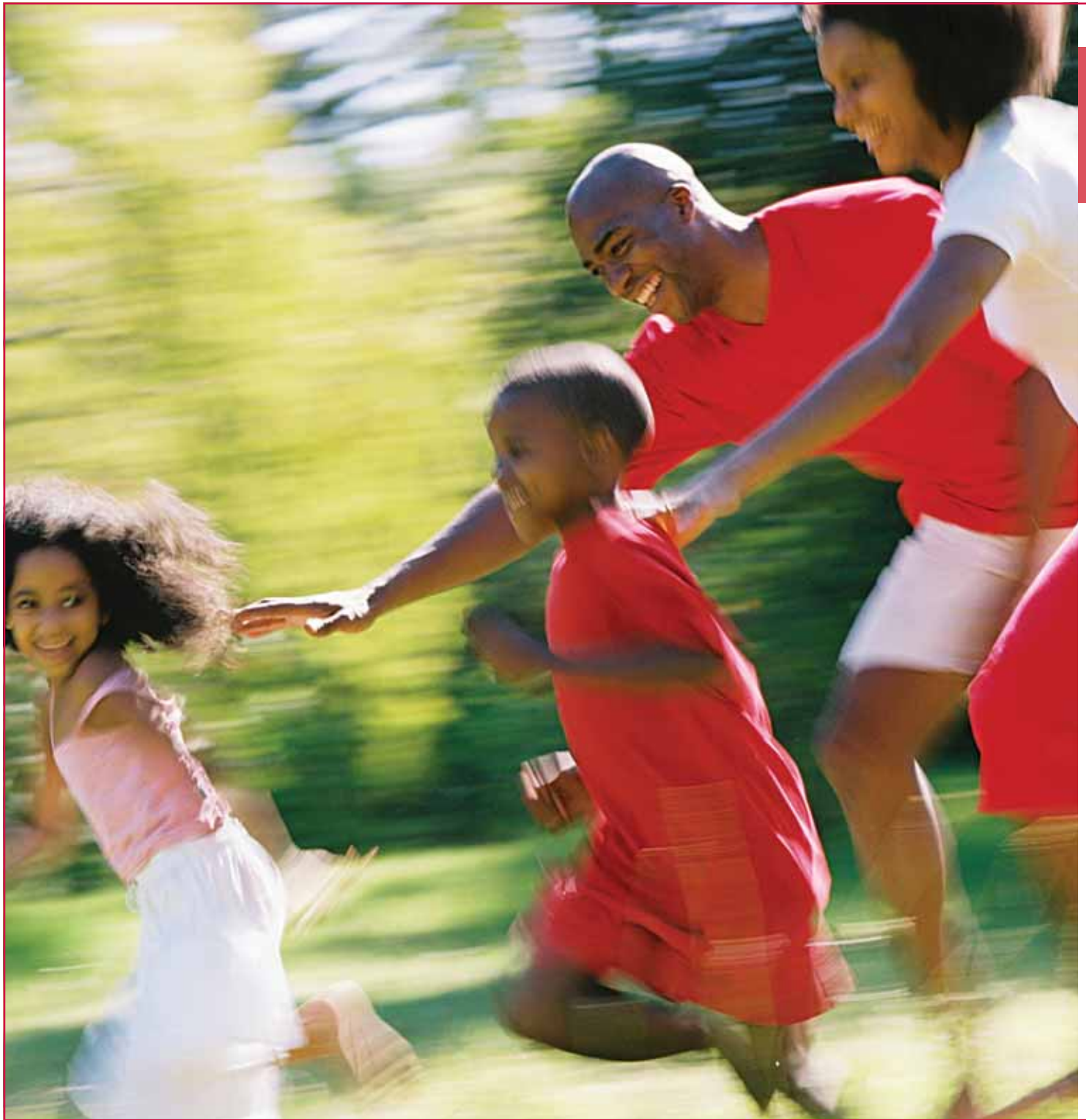


# Personal Insurance

home, motor, travel, liability



BRITCAY



# your partner for personal insurance

## Are we the right business for you?

Your insurance, from BritCay, is supported by Colonial Group International (CGI). CGI companies provide insurance, investment and employee benefits services to personal and business clients. The Group has a reputation as a service-led company delivering the best insurance coverage for your premium.

## Your local personal insurance provider

Bermuda - Colonial

Bahamas - Security & General (via agents)

BVI - Colonial

Cayman Islands - BritCay

Turks & Caicos - Security & General (via agents)

“ BritCay is an insurance company where people come first. ”

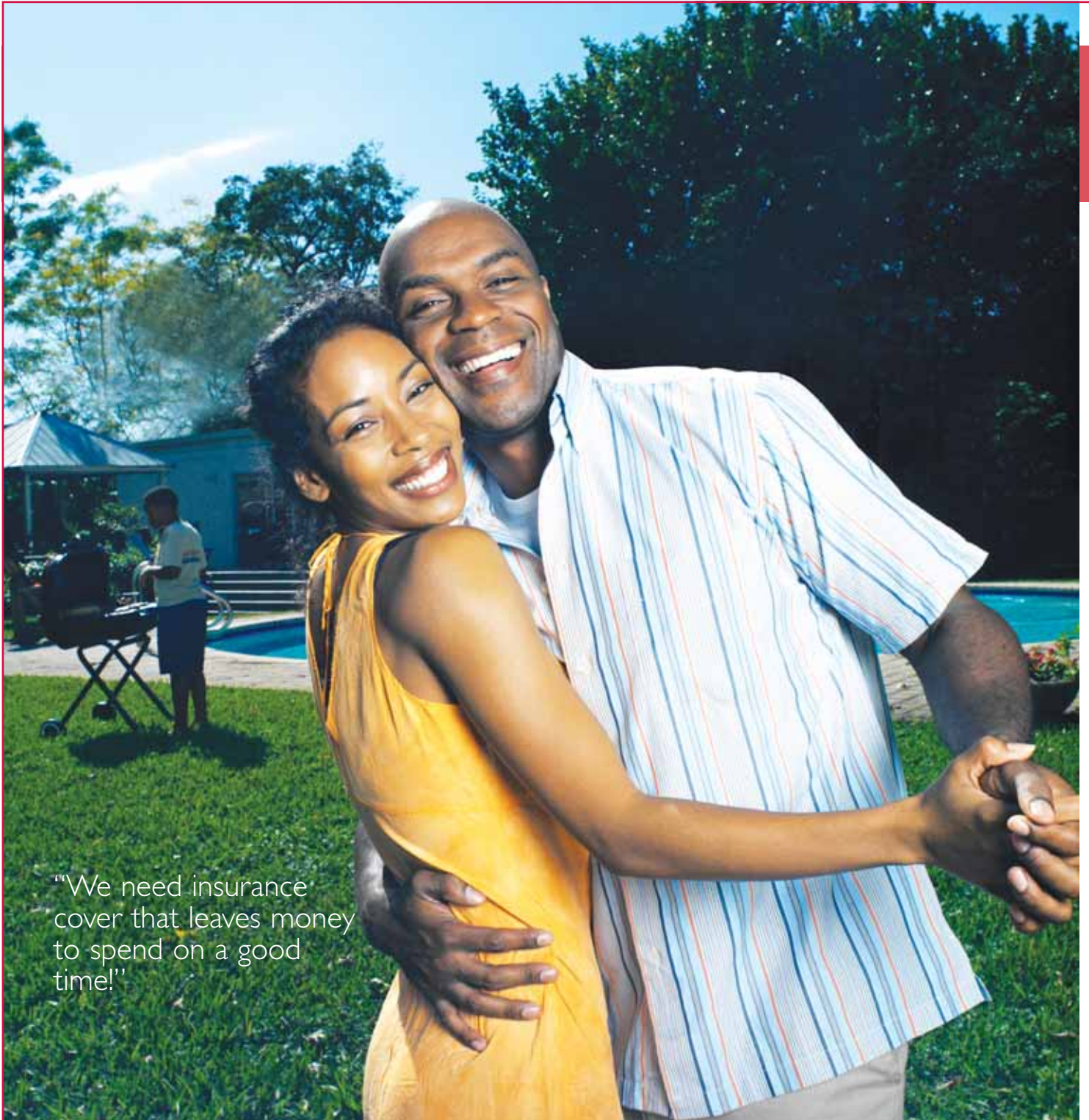
## Are we the right business to cover your lifestyle?

Colonial Group International (CGI) companies share a common view of doing business - to put people first.

Put simply, it means we provide the best cover at the best possible price with first-rate claims and customer services. We can discuss your needs and offer advice so that your budget works for you in achieving the cover you need to protect your lifestyle.

We support your cover with the underwriting and financial resources of a major regional enterprise managing \$300 million in premiums and contributions annually.

- the best cover at the best possible price
- effective and responsive customer support services
- friendly, efficient claims service



“We need insurance cover that leaves money to spend on a good time!”

# the best cover at the best possible price

## Your partner for lifestyle insurance

BritCay protects the homes and lifestyle of customers who need real value for money. Whether it's lower premiums, friendly claims service or extra benefits, your insurance cover will deliver more value for your premium.

## More cover, service and choice for your premium

We know price is important. Our customers have joined us because of price, cover and service.

You can enjoy insurance cover at very competitive rates and benefits which offer choice and additional protection. You also receive a claims service with a reputation for fairness and speed.

## Reasons why customers choose BritCay

- Premiums are competitive
- Savings have been achieved
- Claims have been settled efficiently
- Security: CGI companies have settled claims exceeding \$300 million for 11 hurricanes since 2000
- Flexible products
- Convenient payment terms

A family of flexible insurance products with potential to save money on your premiums.

- **HomeOptions**

Combined home and lifestyle insurance cover

Buildings

Contents

Personal Possessions

Travel

Legal Liability

- **RoadUser**

Insurance for road vehicles (motor cars and motor bikes) including liability to third parties

“ CGI companies offer the best insurance cover at the best possible price. ”

“ Not all insurance cover is the same; it pays to shop around. ”



# HomeOptions: buildings insurance

## Your home insurance, your way

As well as making sure you pay no more than is necessary for your home insurance, you can also take advantage of flexible and interest-free payment options to manage your budget.

## HomeOptions - what it provides

- Home Options delivers choice and flexibility. You can choose some or all of it to suit your budget
- Generous liability coverage
- Multiple insurance cover for one convenient premium  
Home Options covers Buildings, Contents, Personal Possessions, Legal Liability and Travel.
- Indexing\* of the buildings sum insured is automatic to protect against underinsurance

This straightforward cover will protect your home against damage caused by fire, hurricane, flood and earthquake, as well as less common damage such as vandalism or if a vehicle hits your home.

\* indexing relates to the current rebuilding cost of your home, not the sale value

## HomeOptions - Part 1. Buildings Insurance

### Basic Buildings: what it covers

- Structural - Buildings plus Fixtures & Fittings

Basic buildings insurance covers the permanent structure and fixtures of your building. That is the walls, windows, floors, etc. Fixtures includes items like built-in furniture, solar panels, sanitary ware and pipes.

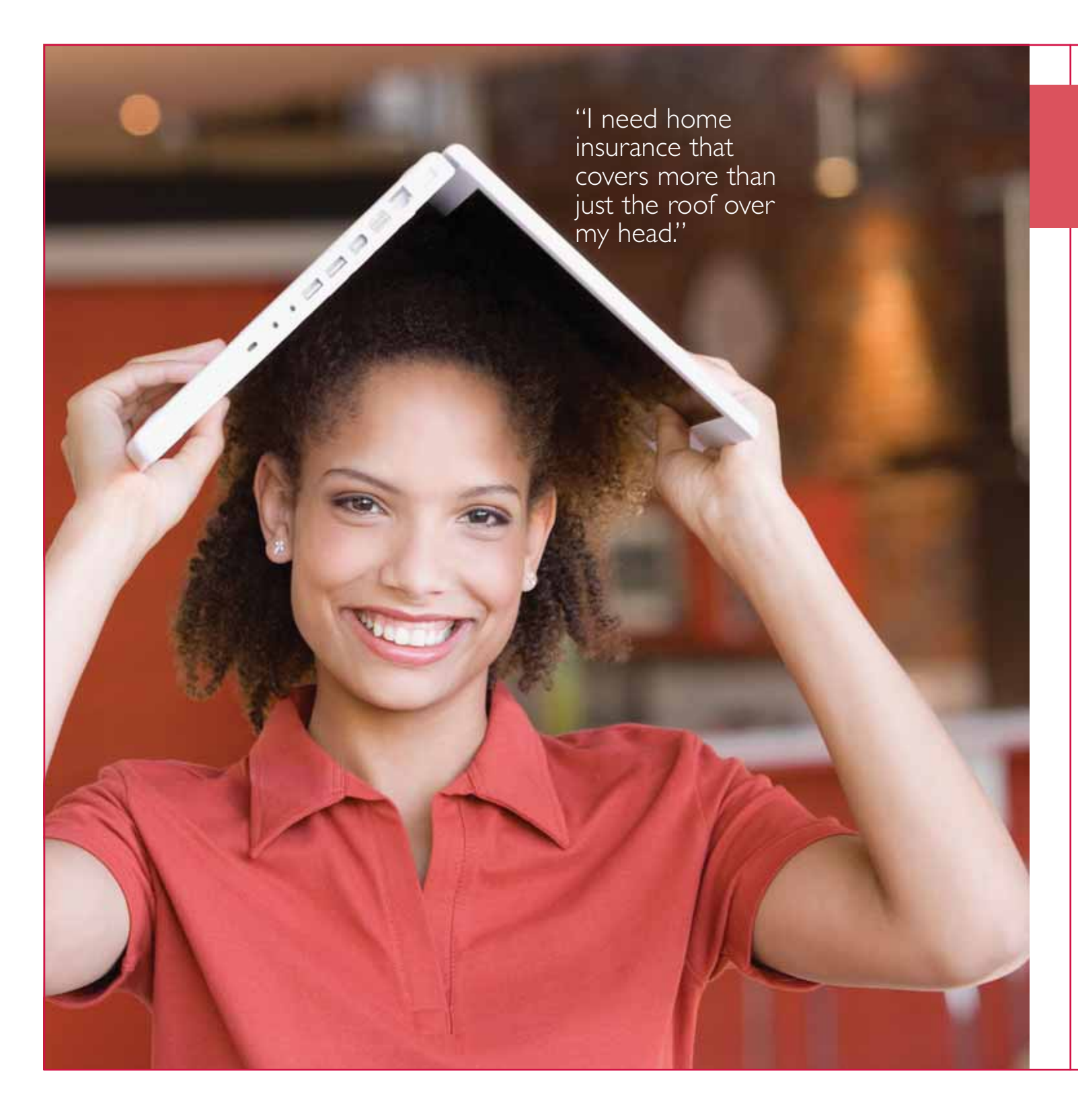
### Extra Cover: for unforeseen costs

Extra cover is designed to help you if other costs are incurred while your home or rental property is repaired after a claim.

- Loss of rental income
- Cost of temporary accommodation
- Cover for properties being sold (while empty)

### It's your choice and advice costs nothing

You can simply choose basic buildings cover alone or add extra elements to suit your needs and budget.

A young woman with curly hair, wearing a red polo shirt, is smiling broadly. She is holding a white laptop computer over her head with both hands, positioning it so that the top edge of the laptop forms a triangular shape, resembling a roof. The background is a blurred indoor setting with warm lighting.

“I need home insurance that covers more than just the roof over my head.”



# HomeOptions: contents and possessions

## HomeOptions - Part 2. Contents Insurance

### Basic Contents: what it covers

- Furniture & appliances
- Clothing & personal effects

Contents Insurance covers household goods, furniture and appliances in or about your home or apartment, that make your home comfortable.

### Extra cover: for wider financial protection

There is extra cover to match your lifestyle and priorities.

- Accidental breakage of fixed glass and mirrors, sanitary ware
- Temporary accommodation
- Fatal accident occurring while in your home

### It's your choice and advice costs nothing

You can simply choose basic contents cover alone or add extra elements to suit your needs and budget. If you have any doubts, we can run through the cover with you.

## HomeOptions - Part 3. Possessions Insurance

### Personal Possessions: what it covers

It's amazing, but many people regard personal possessions cover as a low priority. However, by spending a small amount of time assessing the value of your personal possessions, you may be surprised how it all adds up.

Your cover is "all risks" for personal possessions, both inside and outside of the home. A "typical" example of your cover would be the dog knocking the television off the table; trivial but potentially costly events! Cover can be extended to selected items such as watches, jewellery and cameras on a worldwide basis.

All risks cover provides compensation for the following:

- Replacement for loss, theft or damage
- Cheque and credit card abuse - worldwide
- Personal effects, clothing, valuables, cash, sports equipment, pedal cycles, radio, television, DVD players, computers, freezer contents

“I want a claims service that delivers pleasant surprises.”



# HomeOptions: your insurance

## Advice costs nothing but could save \$\$\$

- Any personal valuables can be considered for Personal Possessions insurance cover. If you have any doubts, please ask for advice - it costs nothing.

“ It takes many things to make a home. It takes one insurance company to offer all round lifestyle protection. ”

## HomeOptions - know your cover!

### Underinsurance: know the value of your assets

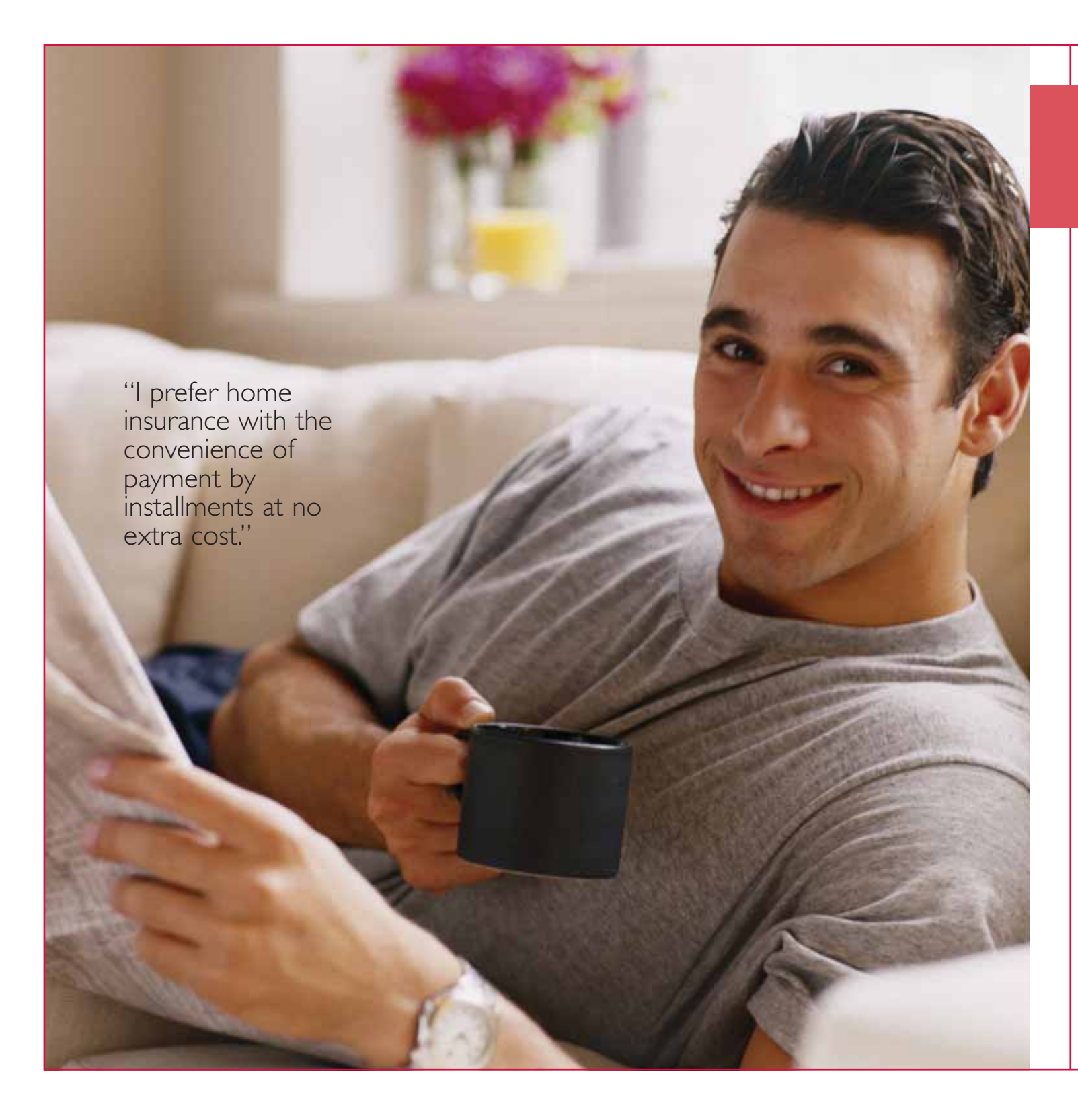
NEVER assume the sale value of your property matches the rebuilding cost to fix major damage. It is a common mistake and can seriously damage your wealth. If you are unsure as to the value of your property and for how much it should be insured, ask for free help and advice in making sure your home is protected.

This also applies to personal possessions.

### How much will I receive with a claim?

New-for-old items are replaced at their current market value, up to the insured amount, without any deduction for wear and tear and depreciation.

Make sure you understand where new-for-old applies to your cover.

A man with dark hair, wearing a grey t-shirt, is sitting on a light-colored sofa. He is smiling and looking towards the camera while holding a black mug. In the foreground, a woman's hand is visible, holding a newspaper. The background shows a window with a vase of purple flowers and a glass of orange juice on a table.

“I prefer home insurance with the convenience of payment by installments at no extra cost.”

# HomeOptions: personal liability insurance

## HomeOptions - Part 4. Liability Insurance

### Liability Insurance: what it covers

- Legal protection relating to claims for damage or injury
- Choice of cover in respect of Liability as Owner or Occupier; plus Personal Liability and Liability to domestic employees

Home owners and renters are potentially responsible for the safety/welfare of people visiting, renting or working on their property. Tenants can protect their finances in respect of fixtures and fittings belonging to the property owner.

### It's your choice and advice costs nothing..

Liability levels are very generous and inexpensive. It is only \$25 for \$1 Million coverage. Feel free to discuss the implications and potential sums involved in the event of a claim made against you.

### ...but could save you \$\$\$

Typically, liability claims brought about by an injury on your property can run into six figure sums.

A close-up photograph of a brown teddy bear sitting inside a dark-colored suitcase. The bear is positioned in the center-right of the frame, wearing a small, light brown bow around its neck. To the left of the bear, a light blue dress shirt is folded, and a dark grey or black necktie is draped over it. The suitcase's interior lining is visible, showing a blue and white striped pattern. The lighting is soft, highlighting the texture of the bear's fur and the fabric of the clothing.

“It's really  
convenient cover,  
but coming home  
is the best part.”

# HomeOptions: travel insurance

## HomeOptions - Part 5. Travel Insurance

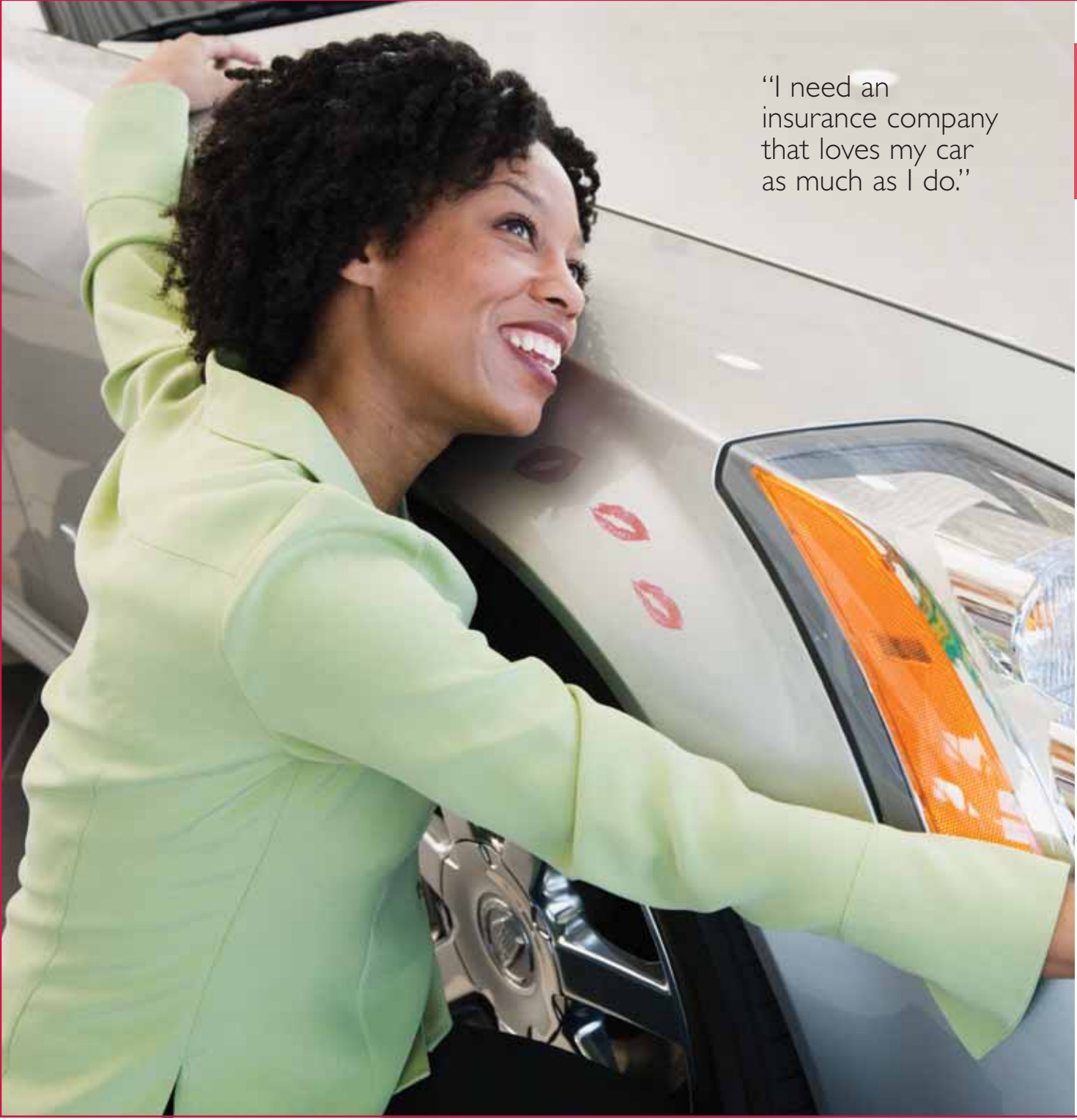
### Travel Insurance: what it covers

Travel insurance provides for losses and accidents that happen away from home affecting your belongings, physical well being and cash. Adequate overseas cover is available as an economic annual plan for regular travellers as well as vacations and individual business trips.

- Medical expenses worldwide
- Personal possessions
- Cash
- Tickets
- Trip cancellation

Cover includes: money and tickets, uninsured medical expenses and hotel costs, trip cancellation/delay, personal accident. You can choose cover on the basis of 30, 60, 90 or 120 day periods of travel.

“ Flexible and inexpensive annual travel cover in one convenient package. ”

A woman with dark curly hair, wearing a light green blazer, is sitting in the driver's seat of a car. She is smiling and looking out the window. Her right hand is on the steering wheel, and her left hand is on her head. The car's dashboard is visible, featuring three red lipstick smudges. The car's headlight is illuminated with an orange glow. The background shows a car dealership setting.

“I need an insurance company that loves my car as much as I do.”



# RoadUser: motor vehicle insurance

## Love your car? You'll love the cover!

RoadUser is the market-leading motor vehicle insurance because it allows you to save money when you buy it (lower premiums) and when you make a claim (generous terms for your NCD).

It works like this. Following a claim, you get to keep more of your NCD for your next renewal. This can save you \$\$\$ compared with other insurance providers, who may not love your car as much as we do!

## RoadUser - what it provides for cars

- Low premiums, lowest deductibles
- New Car Replacement (12 months)
- Hurricane, windstorm and flood cover
- Damage to overseas rental cars
- Windscreen cover (no-claims bonus not affected)
- CI\$10m liability cover
- Business use cover, including employer's business
- Generous no claims bonus retention following a claim

Additional, optional benefit that you can choose

- NCD Protection - for 10% of premium

“ Road User covers private cars and motorcycles with attractive benefits. ”

## RoadUser - what it provides for motor cycles

- Low premiums, lowest deductibles
- Theft
- Hurricane, windstorm and flood cover
- CI\$10m liability cover

“I need my claim to be dealt with fairly and quickly so that I can concentrate on the really important things in life.”



# Advice: it could save you \$\$\$!

## Advice costs nothing

All of our insurance cover can be adjusted to meet your needs. If you prefer free advice and guidance in choosing the right level and type of cover, please call us. Remember, it could save you \$\$\$.

## Understanding your cover

You can discuss any aspect of this booklet or the proposal form with one of our friendly and knowledgeable team, so that you are fully aware of how your cover will work for you if you make a claim.

## Understanding how to make a claim

As a customer, you will be entitled to use our friendly, efficient claims service. When you receive your policy, make sure you note the information on what to do if you need to make a claim. Usually, it starts with just a phone call.

“ You can call us for advice on any insurance matter and feel free to ask for a quote even if your renewal is not yet due - we'll be glad to oblige. ”



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Colonial Insurance (BVI)

Palm Grove House, P.O. Box 2377

Road Town, Tortola

British Virgin Islands, VG1110

Tel. (284) 494-8450

Security & General Insurance

Atlantic House

2nd Terrace and Collins Avenue, P.O. Box N-3540

Nassau, Bahamas

Tel. (242) 326-7100

Atlantic Medical Insurance

Atlantic House

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Nassau, Bahamas

Tel. (242) 326-8191

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Atlantic House

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Nassau, Bahamas

Tel. (242) 502-7526



BRITCAY

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Insurance, Health, Pensions, Life



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by AM Best.

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