



## REAL LIFE

WorldAuto Vehicle Insurance

### Hit and run incident:

WorldAuto provided coverage also when other party is at fault.

### Vehicle stolen in hold-up:

Stolen by local riot group, WorldAuto with special political violence extension, provided coverage and classified incident as theft.

### Local policy failure:

WorldAuto stepped in and provided additional coverage when local insurance provider did not act according to its policy.

### Immediate medical attention:

Vehicle landed in ditch injuring people inside and outside of the insured vehicle. WorldAuto provided medical coverage for all injured parties - regardless of fault.

### Very fast claim handling

By far most claims are authorized for repair within 1 - 2 days. Minimal vehicle downtime!

#### To Authorize a claim:

- > Brief and factual 1-page loss report
- > 1 repair estimate from garage of your choice
- > Include photos if possible

# NEVER LEAVE ANYTHING TO CHANCE

## MOVING ABROAD?

### International Car Insurance for Expats.

*Many local insurance companies are not able to provide adequate and reliable insurance protection matching our customer's needs - which is where WorldAuto comes into place.*

#### > Physical Damage and Excess Liability

In partnership with Clements - we can protect your vehicle while you are overseas with comprehensive and affordable insurance tailored-made for your needs including Physical Damage coverage with automatic Political Violence protection and for most destinations Excess Liability.

Ensure your vehicles run efficiently and be prepared for the unexpected. Make sure you are able to do "the right thing" - in the event of an accident.



## KJAER & KJAER A/S

Denmark

Tel: +45 62 221 111

Email: [info@kjaer.com](mailto:info@kjaer.com)

Website: [www.kjaer.com](http://www.kjaer.com)

## CONTACT:

Anne Tribondeau

Tél: +45 62 199 242

Email: [A.Tribondeau@kjaer.com](mailto:A.Tribondeau@kjaer.com)

## Key Benefits – Global versus Local Polices.

As an Expatriate, it is crucial to consider international insurance protection. Here are some of the key factors to consider when choosing the right coverage for your needs.

- > Global approach to insurance; cost savings, better control of administration and faster claim handling
- > Standardized cover across all locations - cross border coverage
- > Many local liability policies have geographical restrictions and low, restrictive liability limits
- > Reliable medical coverage and reimbursement procedures
- > Accident forgiveness - Your rate stays the same even after your first accident
- > Political violence; increasing risk of strikes, riots and terrorism as the cause of damage to vehicles/injury to people. Most local policies leave a gap in coverage or none at all
- > Cost effective (as volume discounts)
- > Better control of claims – easier claim handling and settlement
- > Optional Duty Coverage – covers the cost of duty & taxes
- > One stable currency
- > No fees or service charges for changes/terminations of policies

Contact us today - and we will provide you with a quote instantly.

## FACTS AND FIGURES

- > Flat deductible: USD 500 - no surprises or hidden additional costs
- > Political violence included
- > Simple, fast and efficient claim procedure: 1 repair estimate from a garage of your choice
- > Medical coverage up to USD 2.000 per person
- > Liability limit up to USD 500.000.

