

## 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

## ARE YOU THE RIGHT PERSON?

### Protection of people and vehicles is vital.

*If vehicle insurance is not your area of expertise, please pass this document on to the correct person or the relevant department.*

### > International organizations

Safeguard your organization's financial stability and a smooth running of your projects.

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 – to the mutual benefit of your organization and the local community.

**It is not possible to predict the number of accidents but it is possible to predict the insurance cost. World-Auto features a flat rate deductible, regardless of country risk and regardless of the size of the claim.**



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## Key Benefits – Global versus Local Policies.

As an international organization (including field offices), 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
- Liability coverage for the group entity/HQ/local offices/ cross jurisdictional claims
- 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
- Better fleet management and maintenance
- Minimize administration
- One stable currency
- No fees or service charges for changes/terminations of policies
- Centralized fleet management will reduce insurance costs within an organization

## FACTS AND FIGURES

- Flat deductible: USD 500 – no surprises or hidden additional costs
- Premium not affected by claims
- Simple, fast and efficient claim procedure: 1 repair estimate from a garage of your choice
- Medical coverage up to USD 10.000 per person
- Liability limit up to: USD 500.000 or USD 1.000.000

