HOME INSURANCE
CAR INSURANCE
MOTORCYCLE INSURANCE
MARINE INSURANCE
LIFE INSURANCE
TRAVEL INSURANCE
HEALTH INSURANCE

# Personal Insurance



# Personal Insurance



#### Home

"One Policy with all the protection required for your major property assets..."

- Buildings
- Contents
- Swimming Pools
- Docks
- · Legal Liability as owner or occupier
- Personal Possessions
- Small Boats
- Travel Insurance

Our Policy is modern, easy to understand and competitively priced. Our policies are also "index linked" to assist you in keeping your sum insured current and in line with inflation.

Our approach is to tailor-make cover to suit your individual requirements. The standard policy is flexible and can be easily customized to provide alternative coverage enhancements for additional and specific cover to suit your particular insurance needs. We treat each risk individually, and can provide you with a free risk and valuation survey.

In addition the Policy provides legal liability cover for amounts which you are held to be legally liable to pay as a result of ownership or occupation of your home.

#### Car

Our plain language wording covers the market value of your car, with Third Party Liability coverage of up to \$5 million. Our rates are competitive and our terms are excellent. We have various deductible options which can save you premium as well as a competitive NCD scale.

We have a professional claims team who pride themselves on providing a quick, fair and empathetic service as well as fair treatment regarding No Claims Bonus following a claim.

Our Policy allows for a "Better Car Benefit" for significant damage to a new car.

### Motorcycle

We offer Comprehensive coverage as well as Third Party Only. Our extensive coverage options cover the market value of your bike, with Third Party Liability coverage of up to \$5 million.



#### Marine

Freisenbruch-Meyer has been a leader in the Bermuda Marine Market for the past 20 years. Our experience and expertise has always made us the preferred choice for Yacht and Boat owners.

Mariners are well aware that the marine environment is a high risk one. We offer a professional and experienced approach to underwriting and free risk management information. We encourage you to arrange a time to talk with one of our Marine Underwriters in order to appreciate our approach and diligence.

#### Life

Whether you want to protect your family, protect your business or leave a legacy, our life insurance options are flexible enough to meet a variety of needs. We will analyze your situation and recommend an appropriate life insurance solution.

Through London Life Insurance Company, based in Canada, we have access to a full range of individual life insurance products.

#### Travel

Our affiliation with Meyer Franklin-Travel has assisted us to recognize the needs of vacationers. Our Bermuda Holiday Plus Deluxe package allows you to fully enjoy your time whilst abroad.

Coverage is provided for personal accident, medical expenses, trip cancellation or curtailment, baggage and money. This protection can be arranged as a "one-off" policy or on an annual basis through the Freisenbruch-Meyer Home Policy.

#### Health

Freisenbruch-Meyer Insurance
Services Ltd. and Norfolk Mobility
Benefits (NMB) work together
to provide our clients with
comprehensive individual health
coverage and access to quality care
around the world. We pride ourselves
in developing cost effective plans
to meet their specific needs. Our
ultimate goal is to provide a seamless
and positive experience for you
and your dependants.



## FREISENBRUCH - MEYER GROUP

75 FRONT STREET, HAMILTON HM 12, BERMUDA | P.O. BOX HM 836, HAMILTON HM CX, BERMUDA PHONE: (441) 296-3600 | FAX: (441) 295-6209 | E-MAIL: INFO@FMGROUP.BM