



# About Us

FG Insurance Agents & Brokers provides home, auto, marine, commercial, and liability insurance to help you protect the assets you've worked hard to attain. We offer competitive prices and attractive benefits, including but not limited to:

- **“First Response”** Auto Accident Assistance
- **Loss of Use Extension**, providing rental car coverage if your vehicle is unable to be driven following an accident, fire or theft
- Access to a team of licensed professionals available to answer your questions and assist with your coverage
- Prompt and professional customer service
- Fast and efficient claims service

There's no better time than now to seek advice on property and casualty coverage from one of our knowledgeable general insurance professionals.

Contact a sales representative today for an obligation-free chat and allow us to find the plan that best fits your needs.

# Auto Insurance

You may be the best driver in the world; however, you are always at risk of an accident. Even if the accident is minor, your car is certain to undergo some amount of damage. Having **auto insurance** will ensure that you, your passengers, your car, your finances, and other drivers, are protected in the event of an accident. FG Insurance Agents & Brokers offers a variety of coverage options to suit your needs and budget.

## Third-Party

**Third-Party Insurance** protects you from liability for damage to other people's property and for the death or bodily injury to persons outside your vehicle if an accident is your fault. Third-party insurance is purchased by the insured (first party) from FG Insurance Agents & Brokers (second party) for protection against another party's claims (third party).

## Third-Party, Fire & Theft

**Third-Party Fire & Theft** protects you as per Third-Party and covers the cost of replacing your stolen or burnt vehicle.

## Comprehensive & Collision

**Comprehensive & Collision** coverages pay to repair or replace your auto if it is stolen or damaged in an accident, regardless of who

is at fault. For each coverage, you select the deductible that you pay out of pocket. Your insurance company pays for the remaining damage up to the limits you select.

With **Comprehensive coverage**, your insurance company pays for damage to your auto caused by an event other than a collision, such as fire, theft or vandalism. If you hit an animal, or if your auto is flooded or stolen, Comprehensive coverage will apply.

With **Collision coverage**, your insurance company pays for damage to your auto when you collide with another vehicle or object. If you hit a car, a pole or another inanimate object, Collision coverage will apply.

## Commercial Motor

We offer two types of **Commercial Motor Insurance** for the cars, trucks, vans, and trailers used in your business.

**Third-Party Commercial Cover** insures your liability to others in the case of a car/motor vehicle accident. This does not include liability to employees while they are working as they are typically covered by Employers Liability insurance (see our Liability Insurance pamphlet).

**Comprehensive Commercial Cover** insures Third-Party protection plus covers in the event of accidental damage, regardless of who is at fault. Coverage will also reimburse you if your vehicles are stolen or if the driver injures a person or property.

If you or your employees use your own private vehicle in your business, then you should inform your insurers as you may not be covered for business use, except when traveling to and from work.

## Windscreen Coverage

We will cover the cost of repairing or replacing the glass in your vehicle's windows or windscreen following breakage - up to \$750 per claim. Plus, your No Claims Discount won't be affected. No more than two claims are payable per policy period.

## Preferred Repairer Network

We also offer a hassle-free "preferred repairer" claims service benefit that allows customers to submit only one claim for repairs, dramatically reducing the length of the claims process.

## Loss of Use Extension Benefit

For all Comprehensive policyholders, your car rental costs are covered while your vehicle is being repaired.

- Limits are \$50 per day subject to a maximum of \$500 per claim
- Benefit can only be claimed once per policy period unless reinstated through the payment of an additional premium
- Benefit does not apply to vehicles that are lost or damaged by a catastrophe peril

## AutoSafe Vehicle Pre-Insurance Inspection Service

Our pre-insurance "AutoSafe" inspection service is a FREE service provided to our customers by Bahamas First. Customers obtain an appraisal of vehicle's value and road-worthiness. The advice gives you detailed information about what's going on under the hood and can help save lives, reduce costs of claims and keep auto premiums at a reasonable level.

The information provided in this brochure gives a general overview of the products and services provided by FG Insurance Agents & Brokers (FGIA&B) and should not be construed to be contractual information. Like most insurance policies, FGIA&B policies contain exclusions, limitations, reductions of benefits and terms for keeping them in force. For complete cost and details, talk to your FGIA&B representative.

For more information on these and other products and services please visit our website:

[www.fgiagentsandbrokers.com](http://www.fgiagentsandbrokers.com)



**FG INSURANCE**  
AGENTS & BROKERS LIMITED

A member of the FamGuard Group of Companies



# First Response

On-location accident assistance, service and support.

**First Response** is an independent company that operates under Bahamas First Holdings Limited. It provides on-location service and support from the moment of a motor vehicle accident through the claim and repair process and it is offered at **no additional cost** to clients in New Providence.

Experiencing a crash can be unnerving even when no one is injured. You may go through a range of emotions including fear, anger and confusion, any of which potentially distort your perspective and impair your ability to make good decisions that will protect your interests.

If you live in New Providence, you will enjoy stress-free driving knowing there will be someone in your corner in the event that you are involved in a mishap.

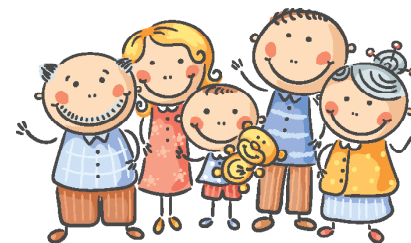
When an accident happens, one call to First Response at **32-FIRST**

(323-4778) will dispatch a van to the scene where trained professionals, at no additional cost, will take full control of the situation, including:

- Notifying police if they are not already on scene;
- Calling an ambulance if required;
- Assisting with the safety of all persons involved and securing all valuables in the vehicle; assist in exchanging information with the other(s) involved;
- Taking statements and photographs;
- Initiating the claim process and preparing the repair estimate;
- Providing a wrecker to take the vehicle to an approved shop;
- Assisting with transportation of the occupants of the insured vehicle(s) to a secure destination of choice.

Additionally through a state-of-the-art Crash Estimating System, repair costs can be estimated right at the accident scene. You'll be in a better position to issue repair instructions following the accident.

**First Response** takes the hassle out of the claims process and dramatically reduces your waiting time for claims to be settled.



# Draw a Picture

Draw a picture of yourself. Now, ask if Auto Insurance fits into that picture.

If you think it does, now may be the time to consult with one of our sales representatives for a **FREE** insurance needs analysis.

## NASSAU

### Family Guardian Financial Centre

East Bay & Church Streets..... +242-396-1490

## FREEPORT

**Financial Services**, East Mall Drive..... +242-688-1505

## FAMILY ISLANDS

**Abaco**, Marsh Harbour..... +242-367-3264

**Eleuthera**, Governor's Harbour..... +242-332-2258

**Exuma**, George Town..... +242-336-3418

For more information visit our website:  
[www.fgiagentsandbrokers.com](http://www.fgiagentsandbrokers.com)

*Updated 2016*

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Everything You Need To Know About

# Auto Insurance



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Protection of your assets is a vital part of your financial security program. Our property and casualty division provides coverage to ensure that the value of the possessions you've worked hard to attain is not lost in the event of accident, theft, fire, hurricane, or other disasters.