

TGS MORE THAN JUST 4x4s 25 YEARS

Agents for
Toyota Motor Europe NV/SA







WHY **VEHICLE INSURANCE?**

International organisations face unique challenges when operating around the world, sourcing adequate insurance to protect their fleets should not have to be one of them. The TGS Fleet Insurance Program offers the broadest levels of global protection for your vehicles, including high risk areas where most providers do not.



TGS/CLEMENTS WORLDWIDE PARTNERSHIP

TGS strives to provide the highest level of products and services to our customers. Part of meeting this goal is partnering with industry leaders to offer cutting edge solutions to the unique problems faced by aid and development organisations. To this end, TGS has formed a strategic partnership with Clements Worldwide, a leading international insurance brokerage firm.



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MAIN PROGRAM BENEFITS

One worldwide rate regardless of country risk

Worldwide cross border coverage

Coverage for political violence, strikes, riots as well as acts of war and/or terrorism

Streamlined applications with fast and expedient claim procedure

Global hard currency protection

COVERAGE OPTIONS



PHYSICAL DAMAGE - Protection for damage to your vehicle



EXCESS LIABILITY - Worldwide coverage for third-party related damages up to \$1,000,000



POLITICAL VIOLENCE - Coverage for physical damage to vehicle occurring as a result of war, terrorism, strikes, riots or civil unrest



PERSONAL ACCIDENT - Coverage for drivers and passengers who sustain bodily injury or death as a result of an accident

DUTY COVERAGE - Insurance to cover the costs of duty taxes to replace a vehicle

GLOBAL VS LOCAL POLICIES

Why Global Insurance?

On most occasions local coverage is inadequate to meet the needs of international organisations. Here are some key factors to consider when selecting your insurance provider:

> Global Insurance policy provides cost savings, ease of administration and faster claims handling

Claims do not affect rates -Accident forgiveness

Standardised cover across all locations - policy follows the vehicle wherever it goes

Single flat deductible means no surprises or added costs

Many local liability policies have geographical restrictions and low, restrictive liability limits

Better fleet management and maintenance



Highly flexible policy can be tailored to meet client specific needs

Centralised fleet management will reduce insurance costs within an organisation

Better control of claims - easier claim handling and settlement

No fees or service charges for changes/terminations of policies

One stable currency

Political violence; increasing risks of strikes, riots and terrorism are the cause of damage to vehicle/injury to people. Most local policies leave a gap in coverage or none at all



WHY **PURCHASE** YOUR **INSURANCE** VIA **TGS?**

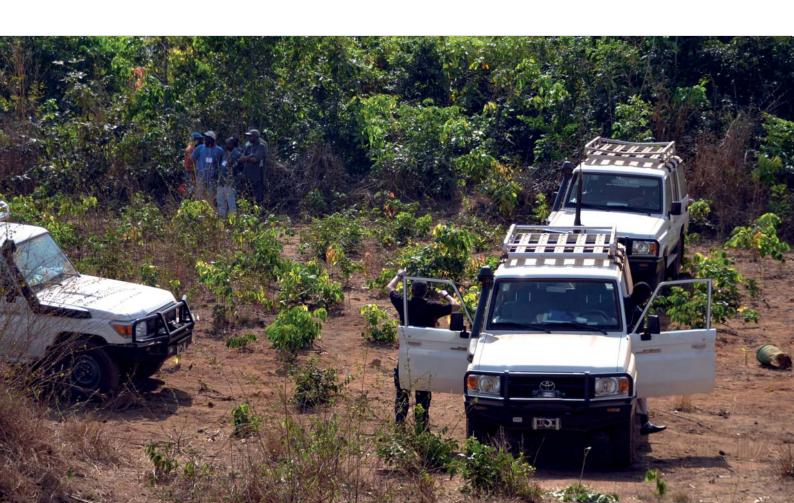
TGS has negotiated preferential rates and terms only available to TGS clients via its partnership with Clements Worldwide.



Your overall premium will be discounted if you decide to purchase any of the additional accessories/services listed below which TGS may also provide:

- ANTI-THEFT ACCESSORIES
 - DRIVER TRAINING
- TERRAMAR FLEET MANAGEMENT / TRACKING SERVICES •

CONTACT OUR TEAM TO FIND OUT MORE!



TESTIMONIALS

"Prompt and Efficient Service"

Once again, many thanks and much appreciation for your prompt and efficient service. We are delighted to have so quickly received our insurance claim payment, and are especially impressed by how smoothly and expeditiously you made all of this happen. This certainly has reversed our stereotype of the slow and bureaucratic insurance sector. Many thanks again for your exceptional assistance and efforts on our behalf. We will continue to be loyal and grateful Clements clients!

U.S. Embassy employee - Japan

"I Will Never Live Oversees Without Clements Insurance"

Having worked and lived overseas for more than 10 years, in 7 countries we have always relied on Clements to insure our belongings. During our last move, the unthinkable happened: the container carrying everything we owned was lost at sea.

Clements was responsive, professional and supportive throughout the experience. Once it was clear that the container was lost Clements processed the claim quickly.

U.S.A.I.D. Regional Water Advisor - Egypt

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CONTACT US

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