



## Protection for overseas homes and the risks of travel

If you have properties in more than one country, you are likely to spend a lot of time travelling between them. Even if you don't have overseas properties, you may take frequent holidays and business trips.

- Do you worry that language barriers can make it difficult to understand what insurance cover you are buying?
- Are you concerned that overseas banking issues may delay payment of a claim?
- Do you know that currency exchange rate fluctuations can result in claims payments not being adequate to cover the loss?
- Do you find it time consuming to arrange travel insurance every time you wish to go on a trip?

If so, our Private Client team will be happy to assist you.

### What we can deliver

Insurance policies that are written in English – so you will know exactly what is covered.

Premiums and claims paid to and from UK based bank accounts, in UK sterling – thus mitigating exchange rate risks and simplifying administration.

A facility whereby the insurer will pay interest on the claims payment if they fail to settle within pre-agreed timescales – so you aren't penalised financially.

Annual travel insurance to protect you and your family against medical expenses, lost baggage and other risks – enabling you to travel without the need to advise insurers in advance (subject to policy conditions.)

As with any insurance policy, terms and conditions apply. Full details will be provided on request to us at any of the contact points shown opposite.



### Experience the difference

At Marsh, we work with insurers who have a flexible approach to the risks they are prepared to insure. We are experienced in designing bespoke cover for each client, that matches your asset portfolio and lifestyle. We provide a dedicated contact to handle your account and to give you expert advice on your personal insurance needs.

Please contact us for a confidential discussion.

Telephone: 01462 428005

Email: [MarshPrivateClients@marsh.com](mailto:MarshPrivateClients@marsh.com)

The information contained herein is based on sources we believe reliable and should be understood to be general risk management and insurance information only. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such.

If you feel that this document is unclear please email: [MarshPrivateClients@marsh.com](mailto:MarshPrivateClients@marsh.com) with your comments.

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