



PRESTIGIOUS INSURANCE AGENCY, LTD.

At The Prestigious Insurance Agency, agents for Turks & Caicos First Insurance Company Ltd., we understand that owning a home is likely the largest single investment you will make. As such, we are dedicated to providing you with a number of insurance options to protect your home, business & possessions. Remember, just because you have insurance, doesn't mean that you are covered. Turks & Caicos First Insurance Company uses a proportional reinsurance treaty to mitigate risk to its own account ceding to reinsurers with excellent security. Further, for risks in excess of its risk capacity, The Prestigious Insurance Agency uses AON and Cooper Gay, two of the most reliable reinsurance brokers in the region to place the excess risk in the London market. This allows us to give you the most complete coverage in the Turks & Caicos Islands.

In an emergency, The Prestigious Insurance Agency can help you to quickly get the funding needed to rebuild your home, replace possessions and afford comparable temporary housing. We are dedicated to helping you get your life back on track.

Coverage

The 2007 hurricane season saw 17 tropical cyclones in the Atlantic region. Hurricanes and other natural disasters can have devastating effects on your property and possessions. Whether you own a commercial building, residential home, small business or even a boat, PIA can offer you protection and peace of mind at preferred rates.

Preferred Rates

The Prestigious Insurance Agency negotiates the lowest rates for personally tailored insurance solutions. A short meeting with an agent to assess your coverage needs and your policy can be confirmed in less than an hour.

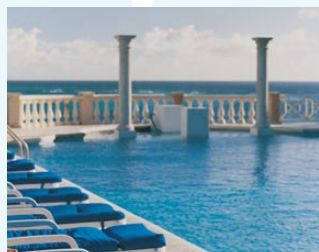
Haven't shopped for insurance in a while?
Wondering if you're paying too much?

Prestigious Insurance Agency can get you a quick quote based on your specific insurance needs. Simply select your coverage and deductible options and we will provide you with an affordable premium. It's that easy.

Types of Insurance

PIA offers a number of insurance options to meet your needs. Coverage options include:

- Property (Residential & Commercial)
- Liability
- Pecuniary Loss
- Marine Aviation and Transport
- Personal Accident



The Sum Insured

In order to select coverage options an owner will need to know the replacement value of their property. In most cases, the replacement value of a property can be determined by a quantity surveyor. At The Prestigious Insurance Agency, if your property is insured for an amount that is within 15% of the full replacement value, there will be no penalty and the property is considered to be fully insured.

In situations where a property is under insured, being less than 85% of the replacement value, any claims would be reduced by the same proportion of under insurance.

Example:

Actual Replacement Value	\$1,000,000
Sum Insured	\$500,000
Amount Claimed	\$100,000
Amount Paid	\$50,000

This example shows a property with a replacement value of \$1,000,000 but only insured for half of the replacement value (\$500,000). When a claim is filed against the policy, the amount paid will be for ½ of the sum claimed. To avoid situations of insufficient insurance coverage, one should perform periodic evaluations and update the replacement value with their insurance company as needed.

Perils Covered

Commercial and residential buildings, including contents, are covered for the following perils:

- Fire, lightning, explosion
- Thunderbolt, earthquake, volcanic eruption and subterranean fire
- Theft, vandalism and malicious damage
- Impact by aircraft, aerial devices, vehicles or animals
- Hurricane, cyclone or tornado. Including floods cause by these perils
- Riots, civil commotion, strikes, labor and political disturbance
- Bursting or overflowing of water tanks, apparatus and pipes

Insuring with The Prestigious Insurance Agency is fast and simple. A quick meeting with an agent of the Prestigious Insurance Agency and you will be well on your way to receiving the most reliable insurance coverage in the Turks & Caicos Islands.

Contact a Prestigious Insurance Agent Now
649-941-5840

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