

## Corporate Expatriates Insurance for contents, valuables, private liability, legal expenses and travel delay

The Brookfield Corporate Expatriate policy provides corporations who send individuals and families abroad with an innovative way to purchase their expatriate insurance.

Our all-risks policy is designed to complement the best expatriate healthcare insurance available. With Brookfield Expatriate, the international assignees have the peace of mind that their personal possessions are fully covered if they are lost, damaged or stolen. The cover applies anywhere in the world – at home, when away on business or family travel, or even when just walking to the shops.

By choosing Brookfield for the contents, travel, legal expenses and liability insurance, the corporations now have more choice. They can find the best medical and repatriation insurer to put together an overall package with no compromise on quality.



### Brookfield corporate expatriate policy

- ✓ **All risks cover** – cover for all belongings, including items such as luggage, cameras, mp3 players or other personal effects, when taken outside the home, on holiday or a business trip – anywhere in the world.
- ✓ **New for old** – all damaged or lost items replaced with new equivalent items, without deductions for age or wear and tear.
- ✓ **Family liability** – up to SEK 10,000,000 of cover should you cause damage or bodily injury in your private life or as occupier of a rented home.
- ✓ **Liability to domestic staff** – up to SEK 200,000 of cover should you be held liable for damage or injury to a domestic employee, such as a gardener or cleaner.
- ✓ **Legal expenses** – up to SEK 200,000 of cover for legal fees in the event of a legal dispute.
- ✓ **Travel cancellation** – up to SEK 60,000 per household of cover should you need to cancel your holiday or business trip.

The above limits represent typical insurance amounts. Please check your quotation or schedule to see which level of cover applies to you, as well as the policy wording for the full extent of cover and any applicable exclusions.

### Claims handling

Your claim will be handled directly by our claims team based in Stockholm, who can be contacted by telephone: **+46 (0)8 50 11 21 50** or by email: **claims@brookfield.se**

Where required we use independent specialist claims professionals to help you quantify a loss and manage the repair or replacement process.

### Our clients

Our policy is suited for employers with 5 to 1,000 international assignees. By allowing each company to choose the level of cover provided to their staff, we provide the solution which best meets their Employee Benefit requirements within their budget constraints.

### Other products

Brookfield also provides high quality insurance for:

- Fine art
- High value homes throughout out the EEA and many other countries
- Classic cars and motorcycles
- Museums and exhibitions
- Orchestras and musical instruments
- Historical archives.

### Ask for more information

For more information please speak to your insurance broker or contact us by telephone: **+46 (0)8 503 093 32** or by email: **info@brookfield.se**

### Claims examples

#### Lost handbag

In her hurry to arrive on time for a flight, our client forgot her handbag on the train, losing a laptop, mobile phone and other personal effects. She was happily surprised to receive financial compensation from us allowing her to replace the bag and its contents with identical new items. Our policy replaces all personal effects on a “new-for-old” basis event when lost outside the home

#### Water leak damages neighbour’s home

Water leaking from a faulty pipe in our insured’s home caused damage the neighbour living in the apartment below. The leak was not directly caused by our insured, but his landlord insists that under local tenancy laws, it is the tenant, not the landlord, who is responsible. The policy paid the costs to repair the damage.

#### Personal liability

Our insured’s daughter was celebrating her 14<sup>th</sup> birthday at home with some friends. One of the guests slipped on the swimming pool terrace, injuring herself and also damaging her iPhone in the fall. The girl’s parents felt that the teenagers had not been supervised properly – they asked our insured to replace the phone and also warned that they would sue for damages if their daughter’s injury was to have lasting effects. The insured informed us of the situation, we paid for a new phone and took over the communication with the victim’s family regarding the personal injury claim as any eventual damages would be covered.

Underwriting Agent for  **HISCOX**

Coverholder at  **LLOYD'S**

#### About Brookfield

Brookfield is an independent underwriting agency offering cover for the owners of valuable homes and fine art. We underwrite and administer insurance on behalf of Hiscox and other Lloyd’s of London insurers. With an A+ “Strong” financial strength rating by both Standard and Poors and AM Best, and a 300 year history during which no valid claim has ever been left unpaid, Lloyd’s of London provides the peace of mind that your most valuable assets are safely protected. For more information on Lloyds please go to [www.lloyds.com/lloyds/investor-relations](http://www.lloyds.com/lloyds/investor-relations). Brookfield Underwriting AB is regulated by the Swedish financial supervision authority ([www.fi.se](http://www.fi.se)) under company registration 556799-5351. Brookfield Underwriting AB, Engelbrektsgatan 9, 114 32 Stockholm. BK009 3/18

**Telephone: +46 (0)8 503 093 32 Email: info@brookfield.se Web: www.brookfield.se**