



ABOUT THE COMPANY
 General Insurance Company Limited
 (GIC) is an indigenous Insurance
 Company located in Antigua.

The company has been in operation
 since October 1984.

We specialize in various classes of
 general insurance.

**INSURE
 & BE SECURE**



**PROPERTY
 INSURANCE**



**PROPERTY
 INSURANCE**



Upper Redcliffe Street
 P.O. Box 340
 St. John's
 Antigua
 T: (268) 462-2345/6
 F: (268) 462-4482
 E: info@gicantigua.com
 W: www.gicantigua.com

GREAT COVERAGE
 for your private home and
 commercial building

*Striving To Provide The Best Protection
 At The Most Affordable Cost*

FREQUENTLY ASKED QUESTIONS

WHAT IS INSURANCE?

Insurance is the pooling of monies (premiums) together to pay claims.

WHY SHOULD I INSURE MY HOUSE?

Insurance on your house is necessary because it:

- provides security by protecting you and your financial investment
- assists in rebuilding or repairing after unexpected loss
- provides liability protection for you in the event of an accident



WHAT DO I NEED TO INSURE MY HOUSE?

You will need:

- A property valuation so that the sum insured can be determined
- The details of construction (e.g., Walls, roof, windows)
- Personal identification (e.g., Passport, driver's licence)
- Proof of ownership

WHAT DO I NEED TO INSURE MY FURNITURE, APPLIANCES, EQUIPMENT AND OTHER PERSONAL EFFECTS?

A listing of furniture, appliances, equipment and other personal effects showing the serial numbers applicable, and invoices or receipts where possible.



WHAT COVERAGE DO YOU PROVIDE?



Fire, Hurricane, Earthquake and other perils on:

- Private homes (wood, concrete, wood & concrete)
- Building construction
- Commercial buildings
- Furniture, equipment, stock, plant and machinery



Homeowner's Comprehensive Cover on:

- Private homes
- Apartments & rented/leased homes



Householder's Comprehensive Cover on:

- Furniture & appliances



Your home or property may be the single, most expensive asset you will ever own.

Ensure that it is adequately covered by insurance at all times.



HURRICANE PREPARATION TIPS

- Know the location of your hurricane shelter.
- Pay close attention to your local radio or television when hurricane conditions are expected and monitor accordingly.
- Keep emergency telephone numbers close at hand.
- Prepare a disaster kit by placing important documents, medication, canned food, an opener, batteries, etc. in waterproof bags or waterproof containers that are easily transportable; have adequate drinking water - at least three (3) gallons per person.
- Protect your property in the best possible way:
 - » Review your insurance policy
 - » Secure objects that can be easily blown away
 - » Install shutters or cover windows with pre-cut plywood
 - » Trim overhanging branches
 - » Clear gutters
- Have a battery-operated radio and flashlights close at hand. Please do not use candles or oil lamps.
- If your property is damaged and you are unable to get to a shelter, take cover in a small interior room such as a closet.
- Fully charge and add credit to your cellular phone before a storm. Also program it with emergency numbers.

