



## HOUSEHOLD INSURANCE

**Accidents are hard to anticipate. Get yourself fully covered from whatever unforeseen event may come your way.**

We work with the best specialists in property insurance with coverages that are not available in the local market and with a long history of insuring overseas homes in over 40 countries.

We are not limited to holiday homes and can insure expatriates, or even foreign nationals looking for specialist cover.

### SPECIALIST KNOWLEDGE

We have a dedicated team who specialise in insurance for overseas holiday homes. The knowledge we have of local markets, including contractual obligations and market practice, means there are no surprises for you when a claim arises.

### PLAIN ENGLISH WORDINGS

Our policy wordings are written in plain English, so you know exactly what is covered. In fact all losses are covered under our policy unless it is stated that they are explicitly excluded, giving you true peace of mind.

**There are two levels of coverage available:**

- **Holiday Home:** a product for secondary residences.
- **Overseas Home:** a product for main residence located anywhere in the world.

Our Multilingual Advisers will assist you and provide a personal consulting and Risk Management service that will make sure you'll have the same protection as you did back home.

**At Optirisk we work around the clock to provide the best solutions for each need with no language barriers.**

### CONTACT US FOR MORE INFORMATION

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