

ICS Services

Mainstream

- Personal Lines
- Subsidence
- All Risks
- Commercial Property
- Marine
- Goods in Transit
- High and Mid Net Worth
- Liability
- Money
- Business Interruption
- Contractors All Risks

Added Value

- Emergency Assistance Facilities
- Pre and Post Risk Surveys
- Security Surveys
- Third Party Recoveries
- Policy cover - 'Health Checks'
- Marine Surveys
- Audits
- Digital photographs with Reports



INSURANCE CLAIMS
SERVICES (GIB) LTD

International Loss Adjusters & Claims Specialists

www.International-Lossadjusters.com

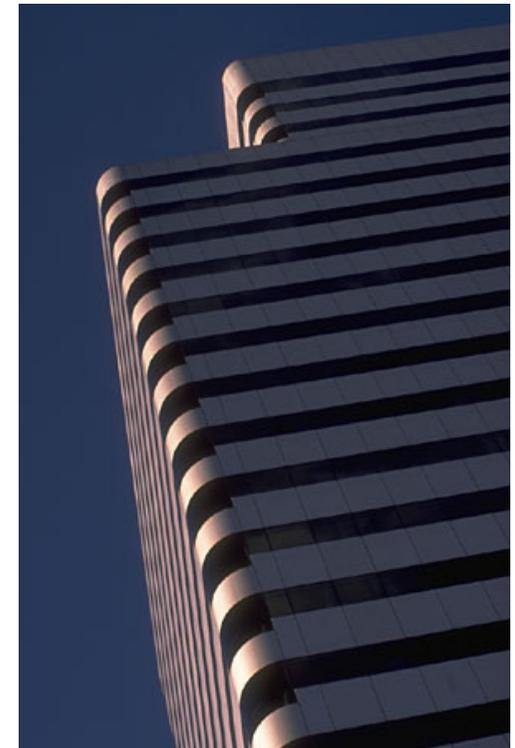
Suite 3, 2nd Floor
Leon House
1 Secretary's Lane
PO Box 620
Gibraltar

Phone: (00 350) 78003
Fax: (00 350) 79787

Email: info@international-lossadjusters.com



*Rapid response
to claims*



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The ICS approach to Loss Adjusting in the Iberian Expatriate Market



From its base in Gibraltar, ICS, is ideally positioned to provide technical loss adjusting and other specialist claims handling services to Insurers and brokers transacting Personal, Commercial or Marine business in the expatriate markets of

Malcolm Head—CEO southern Iberia, Portugal and other parts of the EEA.

A network of professionals and approved suppliers and contractors, all of who have many years of local knowledge, supports our experienced Adjusters.

Our approach to claims handling places a claimant in a more comfortable and receptive environment and results in a higher degree of customer satisfaction and a more rapid conclusion to claims.

Local knowledge and an in-depth understanding of local market practice can be critical where recoveries are involved. ICS has built up this expertise over many years and it can be invaluable for Insurers.

ICS is structured to enable us to deliver the best and most cost effective service to our Principals. We operate in accordance with the professional guidelines of the UK Chartered Institute of Loss Adjusters and our fee structure is 'industry flexible'.

Principal Claims Activities

- Personal Lines
- Subsidence
- All Risks
- Commercial Property Damage
- Marine
- Goods in Transit
- High and Mid Net Worth
- Liability
- Money
- Business Interruption
- Contractors All Risks

Additional Services

- Emergency Assistance facilities
- Pre and Post Risk Surveys
- Security Surveys
- Third Party Recoveries
- Policy cover - 'Health Checks'
- Marine Risk Surveys
- Audits
- Digital photographs with Reports

Principal areas covered:

Spain

Costa del Sol
Costa Blanca
Costa de la Luz
Balearic Islands
Canary Islands

Portugal

The Algarve

Gibraltar

Please enquire regarding other Areas

We firmly believe that we support our Principals with strong 'added value' through the many services provided. For example, Policy 'Health Checks' - a UK policy wording may not be totally appropriate for a foreign marketplace!



Foreign markets are constantly changing - but as they do they create great opportunities for Insurers to generate increased profits through sound underwriting and the tight control of claims. ICS not only has the ability to respond to the demands of expatriate claimants rapidly but the knowledge and resources to bring claims to a satisfactory and quick conclusion.

ICS provides a truly unique and specialised service in a very unique niche market. But as most would say - 'the proof of the pudding is in the eating' - so why not try us with your next claim !!

For further information :

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| Phone: (00 350) 78003 Fax: (00 350) 79787 Email: info@international-lossadjusters.com | |