

-Read Stenhouse Ltd.

Suite 710, 1525 Carling Ave.
Ottawa, Ontario
K1Z 8R9
Telephone: 613-722-7070
Telex: 053-4336
Fax: 613-722-3635

Marsh & McLennan Ltd.

P.O. Box 3190, Station "C"
Ottawa, Ontario
K1Y 4J4
Telephone: 613-725-5050
Telex: 053-4726
Fax: 613-725-1108

**Insurance on an Automobile Shipped Under FSD 15.17 to or from Locations Outside
Canada and the Continental USA**

If your personally-owned car is shipped to or from a mission at public expense under the provisions of FSD 15.17, the Crown will pay the cost of non-deductible "all-risk" marine and inland insurance coverage from the time the vehicle is released to the shipper or forwarding agent until it is subsequently released to the owner at the final destination. Note that coverage is up to Red Book value only (a book used for insurance purposes). This coverage is arranged by Relocations (ABMR) or by the Mission when shipment is arranged through them. If you order your automobile from the factory or arrange shipment privately, you should ensure that similar coverage is provided for the vehicle. If loss or damage occurs, you must deal directly with the insurance company in arranging settlement. You are fully responsible for insurance coverage when the vehicle is in your possession.

Insurance on Automobile at the Mission

It is as essential to have adequate insurance on your car at the mission as it is in Canada. The Mission Report and Mission Administration provide advice and information on insurance and the names of local insurance companies and/or agents.

Insurance for third party liability must often be placed with a local company. In some countries, local insurance companies have inadequate coverage for comprehensive (collision, fire and theft) insurance. For instance, the policy is likely to pay only in local currency which may be non-convertible, and/or be valid only on national territory so that if you travel outside the country, your comprehensive insurance is not valid. For this reason, employees posted in such countries often take out comprehensive insurance with international companies. At this time, we are not aware of any Canadian firm offering this service, but the following firms offer this coverage:

Clements and Company

Suite 900 — 1700 K Street N.W.
Washington, D.C.
USA 20006
Telephone: (202) 872-0060
Telex: WUI 64514
Fax: (202) 466-9064

Hadley Cannon Ltd.

32-35 Botolph Lane
London, Great Britain
C3R 8DE
Telephone: 01-623-2411
Fax: 01-929-3068