

DIASPORA INSURANCE

Diaspora Insurance

Guide — Guyana

How to protect your Guyanese property, vehicles, and family from anywhere in the world — entirely remotely.

Abdool & Abdool Inc.

Licensed Insurance Brokers & Financial Consultants

Georgetown, Guyana | (592) 226-9245 | services@abdools-inc.com

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SECTION 01

Why Your Foreign Insurance Does Not Cover Guyana

- Your Canadian, American, or British home insurance is territorial. It covers only the address on the policy. Your Guyanese property, vehicles, and family have NO protection under your overseas insurance.

Thousands of Guyanese abroad own homes and vehicles in Guyana with no insurance. When fire, flood, or theft occurs, the loss is total and unrecoverable.

SECTION 02

What You Can Insure Remotely

Full range of remote services

- **Property insurance** Homes, investment properties, commercial buildings in Guyana
- **Motor insurance** All vehicles registered in Guyana
- **Landlord insurance** Rental income loss, liability, tenant damage
- **Life insurance** For family members remaining in Guyana
- **Business insurance** For Guyana-based operations managed remotely

- No visit to Georgetown required. Everything is handled digitally — quotation, policy issuance, and claims management.

SECTION 03

Property Insurance — Critical Points

Insure at REINSTATEMENT VALUE — not market value

- Reinstatement value = cost to rebuild from scratch
- Include all structures, outbuildings, walls, gates, pools
- Include contents at replacement cost
- Confirm flood coverage — critical in Guyana especially Georgetown
- Declare if property is unoccupied — special conditions may apply
- Landlord liability if you rent the property

SECTION 04

The Remote Arrangement Process

1

Contact us

Email or WhatsApp from anywhere — response same business day

2	Provide details Property address, vehicle details, or family information
3	AML/CFT documents Certified copies of passport and proof of address — any country accepted
4	We quote Full Guyanese insurance market approached simultaneously
5	Review proposal Clear written proposal by email — ask as many questions as needed
6	Coverage confirmed Policy documents sent electronically — coverage from agreed date

SECTION 05

Claims While You Are Abroad

If something happens in Guyana

- Contact Abdool & Abdool by email or WhatsApp immediately
- You do NOT need to return to Guyana to make a claim
- We instruct local loss assessors and adjusters on your behalf
- We negotiate settlement and advocate for the best outcome
- Regular updates — you are informed at every stage
- Settlement can often be arranged to your overseas bank account

Arrange your diaspora coverage today

We have arranged and managed insurance for Guyanese worldwide for decades.

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