



**AFFINIA
INSURANCE
BROKERS
LIMITED**

Your shield of confidence



COMPANY PROFILE

Protecting Your Global Business, One Policy at a Time

At **Affinia Insurance Brokers LTD**, we specialize in crafting highly customized insurance solutions designed specifically for international corporate clients. Our expertise lies in the complex sectors of health and automotive, where we provide robust coverage strategies tailored to global operations. With an unwavering commitment to excellence, we deliver comprehensive protection that addresses today's challenges and anticipates tomorrow's risks—all from a global perspective.





About Us

At Affinia Insurance Brokers LTD, we understand that navigating the risks of international business requires more than just standard coverage— it demands insight, adaptability, and a deep understanding of the industries we serve. Our company was founded with a clear mission: to deliver high-impact, strategic insurance solutions that support the growth and resilience of multinational enterprises. We have a specialized focus on the health and automotive industries, where risk is ever- evolving and innovation is constant.

Our methodology combines in-depth industry expertise, proactive risk management frameworks, and a dedication to building lasting relationships. Supported by a global network of reinsurers, brokers, and strategic partners, we deliver coverage that transcends borders and adapts to the legal, regulatory, and operational demands of international markets.

Our Mission:

Our mission is to offer dependable, adaptable, and forward-looking insurance services that enable global businesses to operate and expand with confidence, knowing their assets, people, and operations are fully protected.



Our Core Values

Integrity in Every Interaction:

We believe in conducting all business with honesty, transparency, and ethical standards, creating trust and reliability with every client.

Excellence in Service Delivery:

We are committed to delivering exceptional service at every step, from consultation and underwriting to claims support and advisory.

Innovation in Policy Design:

We continuously adapt and refine our offerings to meet changing industry needs through innovative policy structures and insurance technologies.

Partnership in Client Success:

We view ourselves as partners in our clients' growth and success, working closely with them to design and execute risk strategies that support their long-term objectives.



1. International Corporate Insurance

Our International Corporate Insurance solutions are designed to meet the unique needs of multinational companies operating across multiple regions and jurisdictions. We offer a comprehensive range of commercial insurance products that protect against key risks such as property damage, legal liability, business interruption, and compliance violations. Each policy is tailored to the specific regulatory environments and operational structures of the client's international presence.

Features:

- **Cross-border Coverage:** We ensure seamless protection across multiple countries, allowing businesses to operate globally without gaps in insurance coverage.
- **Global Regulatory Compliance:** Our policies are designed in alignment with international and local insurance laws, helping clients maintain compliance in every operational jurisdiction.
- **Bespoke Policy Structures:** Each solution is custom-built to match the business's size, risk appetite, and market exposure, ensuring maximum relevance and efficiency.

2. Corporate Health Insurance

Our Corporate Health Insurance plans are crafted to support the health, safety, and productivity of globally mobile workforces. We understand that employee well-being is critical to business success, which is why we provide international medical insurance solutions that encompass a full spectrum of care—from inpatient and outpatient services to dental, preventive wellness, and emergency evacuation.

Highlights:

- **Group Health Plans Across Regions:** Our group insurance plans are designed for multinational teams, offering consistent, high-quality healthcare access regardless of employee location.
- **Global Network of Medical Providers:** Through our vast healthcare partner network, employees gain access to top-tier hospitals, clinics, and specialists worldwide.
- **Digital Health Tools and Wellness Support:** We enhance care delivery through modern technology platforms, enabling virtual consultations, claims tracking, and personalized wellness programs.



3. Automotive Industry Insurance

With extensive experience in the automotive sector, we provide specialized insurance coverage for businesses involved in the manufacture, distribution, transportation, and servicing of vehicles and parts. Our policies are built to safeguard every stage of the automotive supply chain—from factory floor to customer delivery.

We Cover:

- **Fleet and Vehicle Insurance:** Our fleet coverage protects company-owned or leased vehicles against damage, theft, accidents, and third-party liabilities.
- **Manufacturer's Liability:** We provide coverage for potential product defects or failures that could result in liability claims, ensuring financial and reputational protection.
- **Equipment and Part Logistics Insurance:** Our policies cover risks associated with the shipment, storage, and handling of automotive equipment and parts across supply networks.

4. Risk Management & Advisory

Beyond traditional coverage, we provide risk advisory services that empower clients to anticipate, prepare for, and respond to potential threats to their operations. Our dedicated risk consultants work closely with client teams to uncover hidden vulnerabilities, strengthen compliance practices, and implement effective mitigation strategies.

Services Include:

- **Risk Audits and Assessments:** We perform detailed evaluations to identify exposure across operations, helping businesses understand their unique risk landscape.
- **Claims Handling and Recovery:** Our experienced claims team provides swift and efficient resolution, guiding clients through every stage of the recovery process.
- **Crisis Response Planning:** We help businesses prepare for unforeseen events—such as natural disasters, cyber threats, or operational disruptions—through comprehensive response strategies and continuity planning.



At Affinia Insurance Brokers LTD, we provide specialized bonding and insurance solutions designed to support contractors, developers, and suppliers in achieving successful project execution. Our services are structured to enhance trust, reduce risk, and ensure compliance throughout the project lifecycle.

Our Key Services Include:

1. Bid Bonds

Demonstrate your financial credibility and serious intent during the tendering process, giving project owners the confidence to consider your bid.

Secure your eligibility in public and private tenders.

> Ensure project owners of your financial credibility and seriousness. With our Bid Bonds, you gain a competitive edge in the procurement process.

2. Performance Bonds

Guarantee that contractual obligations will be met and that your project will be completed as agreed.

Deliver on your promise—guaranteed.

> We provide assurance to project owners that you will fulfill your contractual obligations. Protects clients against losses due to non-performance.

3. Supply Delivery Insurance (SDI)

Ensure the timely and complete delivery of goods or services, protecting your contracts and supply chain.

4. Subcontractor Default Insurance (SDI)

Minimize financial risk from subcontractor failure with a modern alternative to traditional surety bonds.

5. Advance Payment Guarantees (APGs)

Unlock project funds upfront with full trust.

> Our APGs guarantee that any advance payments received will be utilized as per contract terms, giving comfort to project owners while supporting your cash flow.

Why Choose Affinity Insurance Ltd?

We combine speed, reliability, and regulatory compliance to deliver bonding and insurance solutions that give you peace of mind—so you can focus on building, delivering, and growing.

Industries We Serve



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We cater to a wide range of sectors that require precision, scalability, and adaptability in their insurance coverage. These include:

- **International NGOs and Development Agencies:**

Supporting global missions with insurance that ensures continuity of critical services in diverse environments.

- **Automotive Manufacturers and Logistics Companies:**

Offering comprehensive coverage for production, distribution, and supply chain activities across continents.

- **Hospital Groups and Healthcare Service Providers:**

Delivering specialized medical insurance and risk solutions tailored to the unique needs of healthcare networks.

- **Technology and Professional Service Firms:**

Enabling innovation and service delivery through liability protection and operational risk coverage.

- **Large-scale Exporters and Importers:**

Securing the global flow of goods through trade-related risk protection, including marine cargo and customs liabilities.



INSURANCE

Service Packages for Contractors

Standard Bond Package

Bid Bonds

Performance Bonds

Premium Project Guarantee

Bid + Performance + APG
Dedicated contract support
Tender advisory

Custom Structured Solutions

High-value project guarantees
Multi-party risk sharing
Regional or cross-border support

Why Affinia Insurance Brokers LTD?

01

Specialized Expertise:

Our deep industry knowledge in the healthcare and automotive sectors positions us as a trusted advisor and provider of tailored insurance products.

02

Global Reach:

With a presence in multiple markets and access to worldwide partners, we deliver truly international insurance solutions.

03

Responsive Service:

We prioritize client satisfaction through accessible account managers and round-the-clock support for claims and inquiries.

04

Flexible Policies:

Our offerings are not one-size-fits-all. We craft insurance solutions that align with each client's risk profile, operational structure, and strategic goals.

05

Trustworthy Partnerships:

We collaborate with top-tier reinsurers and underwriters to ensure financial strength, reliability, and sustainability in every policy we offer.



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Contact Us

Let's discuss how we can secure your operations, empower your workforce, and protect your business's future.

Whether you're entering a new market, scaling globally, or managing multiple complex risks across continents, **Affinia Insurance Brokers LTD** is your partner in intelligent, effective risk management.

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