



Mutual
INSURANCE BVI



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New Car for Summer?

Mutual Insurance Has You Covered

Thinking about getting a spanking new car for the summer? Most people don't give it much thought, but every driver needs a Mutual Insurance Limited car insurance. A driv-

er without car insurance places themselves at serious legal and financial risk. And most

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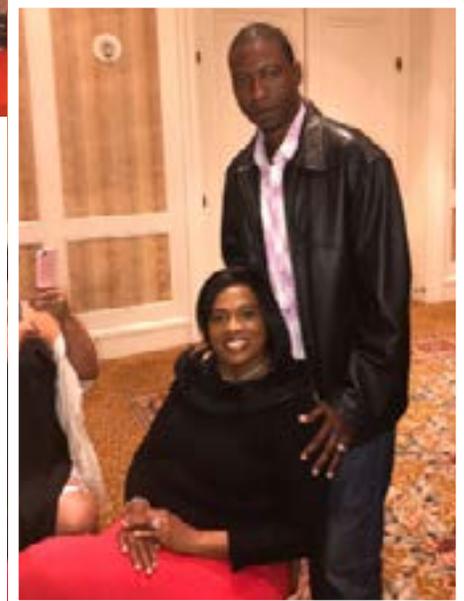
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Policies we offer

1. Educational plans to cover the cost for educating your child, children (college funds)
2. Life insurance with benefits while alive for young and old
3. Auto insurance
4. Home owners insurance
5. Marine insurance
6. Builders risk
7. Health insurance
8. Disability risk
9. Retirement plan
10. Liabilities
11. Air evacuation (MASA)



FINANCING EDUCATION MADE EASY WITH HERITAGE PLAN

The Heritage International Scholarship Trust Plan is a cooperative education savings plan established for the purpose of helping parents (or other sponsors) save towards the ever-increasing cost of a post-secondary education.

Since its inception in 1983, the Foundation has paid out over \$US 138.4 million in savings and Educational Assistance Payments (Scholarships) as at December 31, 2015.

The Heritage Plan is a time-defined, goal directed, disciplined education savings program for parents, grandparents and other sponsors who contribute on behalf of children.

How Does the Heritage Plan Work

Subscribers agree to save for the year of their child's post-secondary /tertiary education and the Foundation will provide US dollar cash scholarship towards the next three years.

The foundation will return the savings in US dollars to apply towards the first year of university or collage and then provide scholarship in US dollars, derived primarily from interest income, towards the next three years. It is that easy.

Most Frequently Asked Questions

1. Are my contributions guaranteed?

Absolutely. Your contributions are invested in US dollar denominated government-guaranteed securities that earn a consistent and competitive rate of return. Income earned on savings of the plan may be invested in equities to maximize returns.

2. Will I lose my interest if my child decides not to go to University or College?

No, you may elect our Self-Determined Option no later than 60 days prior to the day your Plan matures. This option permits you to take your savings, less fees and the interest earned on your Plan at Maturity.

3. Can I Transfer My Plan to Another Child

Yes! Your Plan may be retransferred to another Beneficiary, if both are under the age of 22 and before the first scholarship is paid to the original Beneficiary. To transfer the Plan to an older child, both the child and the existing Beneficiary must be under the age of 14.

4. Is My Child Required to attend University or College in the United State because I am saving in US Dollars?

Definitely not! Your child can attend any post-secondary/ tertiary institution any-

where in the world as long as it is an accredited, recognized institution.

When you think of a Heritage Plan, think of it as having two distinct periods: the contribution period, when you make your Contributions, and the pay-out period, when there is a return of your Principal and earnings in the form of Educational Assistance Payments /Scholarships or Self-Determined Payments.

At the time of enrolling in your Plan, you need to decide, based on when you expect the child to begin his/her post secondary education, how much you wish and can afford to contribute and the length of time over which you would like to make contributions. After these decisions have been made, you make your first Contribution and the Contribution period becomes formalized.

The pay-out period begins when your Plan reaches maturity; typically when the named child turns 18 years-old, and is ready to begin post-secondary studies. At maturity, your Plan will follow one of two different paths selected by you in advance and is best determined by the type of Post-Secondary Program your child plans on pursuing.

For further information on our latest product visit our Road Town, or Pockwood Pond offices where any of our agents will be more than happy to walk you through the details.

You may also visit HeritageESP.com for additional information.

Stir it up!



Ginger Glazed Mahi Mahi

If you need to set up a appointment just call or walk in. Our efficient staff will be here to serve you.

If you are in need of a referral, do not hesitate to call us.

Ingredients

- 3 tablespoons honey
- 3 tablespoons soy sauce
- 3 tablespoons balsamic vinegar
- 1 teaspoon grated fresh ginger root
- 1 clove garlic, crushed or to taste
- 2 teaspoons olive oil
- 4 (6 ounce) mahi mahi fillets
- salt and pepper to taste
- 1 tablespoon vegetable oil

Method

In a shallow glass dish, stir together the honey, soy sauce, balsamic vinegar, ginger, garlic and olive oil. Season fish fillets with salt and pepper, and place them into the dish. If the fillets have skin on them, place them skin side down. Cover, and refrigerate for 20

minutes to marinate.

1. Heat vegetable oil in a large skillet over medium-high heat. Remove fish from the dish, and reserve marinade. Fry fish for 4 to 6 minutes on each side, turning only once, until fish flakes easily with a fork. Remove fillets to a serving platter and keep warm.
2. Pour reserved marinade into the skillet, and heat over medium heat until the mixture reduces to a glaze consistently. Spoon glaze over fish, and serve immediately.

Tip

- Aluminum foil can be used to keep food moist, cook it evenly, and make clean-up easier.

Any changes to your names, address, phone numbers, or email address? Please call one of our contact numbers or visit your representative or just walk in. We will be happy to make the necessary changes.



New Car for Summer?

Mutual Insurance Has You Covered

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importantly, the risk is not the driver's alone. Pedestrians and other drivers are also at risk.

If an uninsured driver were to cause injury to another person or to a person's property during an accident that driver would be solely responsible for paying for damages, hospital bills, and even funeral expenses.

Main types of car insurance

Third party - This is the bare minimum required by law, but isn't always the cheapest. It covers injuries to other people and damage to others property.

Comprehensive - This is the highest level of cover you can get. It protects against damage to your own car as well as accidents involving other people. It can also include a courtesy car and legal expenses insurance.

Your insurer may also allow you to add named drivers to your policy who can also drive your car, but it's important to remember that the main driver must be the person who drives the car the most.

How is the cost of car insurance worked out?

Your premium is based on a number of factors, including your age, where you live, the type of car you drive, your occupation, where your car is kept, what you use it for and whether you've been convicted of any motoring offences.

You can often lower your premium by paying a higher excess, which is the amount you have to contribute towards the cost of a claim you make.

Young people in particular face high premiums because of the greater accident risk they carry, and some may be tempted to cut corners to get a cheap deal.

However, the Insurance Fraud Enforcement Department (IFED) has warned motorists to be on their guard against 'ghost brokers', who sell fake insurance.

They prey on those paying the highest premiums (typically young men) by offering cheap deals online, by the roadside or in restaurants. Always make sure your insurer is regulated by the Financial Conduct Authority.

How can I reduce my premium?

Vehicle owners have many options to reduce their premiums. These include:

- Park your car safely. Secure parking (either off street or in a lock-up garage) can reduce the risk of theft, vandalism, flood or storm damage claims
- Maintaining a good driving record reduces the risk of you making a claim
- Buy a car fitted with safety and security devices to reduce the risk of theft and damage, or have them installed if this is feasible
- Drive less often. Some insurers will offer lower premiums for drivers who do not use their car frequently
- Limit the number of drivers you nominate on your policy, especially if they are under 25
- Choose a higher excess
- Choose to insure for market value instead of nominated value

Our promise to you

Leadership

Mutual insurance BVI operates under a leader whose goal is to design the best path for your financial future. Your goals become our goals and we strive to accomplish this together. Our financial advisor assist you in setting, monitoring, and meeting your objectives through a spectrum of financial services including long term, asset accumulation, preservation, and distribution.

Our commitment

We are committed to our local residents and business community who rely on us to help secure their financial futures, however, our commitment doesn't end

there. We believe in building long-lasting relationships with our clients. We also serve the local communities in which clients and non-clients live and work. Here is how we are making a difference in our communities.

To the community

Our involvement in the communities cut through charitable organizations, funding to students and church events. We are deeply involved in the everyday lives of people in general, because they are important to us.

To our clients

Our working environment is characterized by teamwork, trust and

cooperation. We work together to serve you. We honour our commitments and hold ourselves and each other accountable. We support the best in each other and know we can be the best financial advisor. We are determined to succeed for your benefit.

Our process

Finding the right solution for your personal or business needs requires us to pay special attention to the circumstances of your unique situation. This is why our financial advisor takes a needs based approach to our insurance sales strategy. Our four-step process of analyzing, recommending, implementing, and reviewing your strategy will help ensure that you get on course to achieving your goals, and remain on course as life unfolds.

Scripture of the Month

Acts 20:35— In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: 'It is more blessed to give than to receive.'

Caribbean Trivia

Did you know...?

- Geologists believe that the Caribbean Islands evolved from an arc of volcanoes that erupted beneath the ocean billions of years ago.
- The Dominican Republic is the most visited Caribbean country, with 4.3 million visitors per year, followed by Puerto Rico at 3.7 million, and Cuba at 2.7 million.
- Antigua has 365 beaches, one for each day of the year

