

**Are You An Accountant?
Do You Have Offices, or
“Provide Accounting Services” Overseas?
If so, you need
Comprehensive International Travel &
“International Accountants Insurance”,
tailored to the needs of Accounting Firms,
With Real Advantages:**

**Additional Information, Contact
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The “Accountant Focused” International Insurance Package Policy Provides Many Benefits in 170 Countries:

1st “Billable Hours” Based – International

Business Interruption Insurance

2nd International *Business Geared* Travel Insurance

3rd International Business - General Liability Insurance

4th International Personal & Business Property Insurance

**Would the accounting firm be forced to pay for medical care when employees travel overseas?
What method of payment would they use?**

- Option:
- International Healthcare Coverage
 - \$10,000
 - or
 - \$25,000

Higher Limits? – Ask Us!

Individual or Family Coverage Available

General Liability Insurance Terms

Include:

- Blanket Additional Insured
- Blanket Waiver of Subrogation
- Electronic Data Liability \$10,000
- Care Custody and Control Extension Coverage \$25,000 / \$50,000
- Cost of Bail Bonds \$2,500 and Loss of Earnings \$500
- Partnership and Joint Ventures as Additional Insureds

Contingent Auto Liability Terms Include:

- Blanket Additional Insured
- Blanket Waiver of Subrogation

Property Insurance Coverages Include:

- **Valuable Papers and Records \$50,000**
- **Money and Securities \$25,000**
- **Miscellaneous Personal Property \$50,000**
- **Time Element/Business Income \$50,000**
- **Service Interruption Property Damage \$50,000**
- **Professional Fees \$25,000**
- **Commissions, Profits and Royalties \$50,000**
- **Rental Insurance \$50,000**
- **Off Premises Storage for Property Under Course of Construction \$25,000**
- **Protection and Preservation of Property \$50,000**
- **Temporary Removal of Property \$25,000**
- **Installation at Any Job Site \$50,000**
- **Decontamination Costs \$10,000**
- **Transit \$50,000**
- **Miscellaneous Unnamed Insured Locations \$50,000**

Few Insurance Companies Specialize In Providing “International Packaged Insurance Protection” Policies” To: Commercial/Accounting “Firms & Their Employees”, Providing Insurance Protection & Services in 170 Countries.

- When employees travel overseas on business, they’re exposed to **gaps in healthcare coverage** that can be costly to them and their employers. Many organizations avoid such problems with the purchase of international medical and AD&D insurance policies – resulting in true 24-hour protection for employee business travelers and their dependents.
- Base policy employee benefits include \$50,000 of automatic **Accidental Death & Dismemberment Coverage**, at no additional charge. Higher limits, up to \$250,000 are available at low cost.
- Employers Responsibility Coverage automatically includes Foreign Voluntary Employer-Employee Compensation Insurance, at no additional charge (Since domestic Workers Compensation is usually not applicable, when executive needs it overseas.).

More on next page.

Employee Benefit Services Are Available; Including:

- **Business traveler timely assistance with medical, personal, travel or security matters while overseas.**
- Executive Assistance Services Available, including:
 - Emergency Medical Evacuation/Repatriation Services
 - Medical Assistance Services
 - Emergency Political Evacuation/Relocation Services
 - Personal Assistance Services
 - Travel Assistance Services
 - Concierge Services
 - E-Services – online trip planning and tools
- Employers doing government work beyond U.S. borders need Defense Base Act Coverage for military and non-military projects.

Medical Emergency Assistance Services

Coverages Include :

- **Emergency medical evacuation** – when adequate medical facilities are not available locally
- **Repatriation** – to country of which employee is resident/citizen, when medically necessary
- **Hospital admission deposit** – USD \$10,000.
- **Medical monitoring** – including regular communication to person designated by employee
- **Dispatch of doctor or specialist** – when employee's condition cannot be adequately assessed locally

Personal Assistance Services

Coverages Include:

- **Pre-trip medical referral information** – to multi-lingual doctors and/or addresses and phone numbers for hospitals. (Locating emergency physicians, to be contacted before employee begins international trip.)
- **Emergency medication** – arrangements for transportation
- Embassy and consular information
- Lost document assistance – for replacing important documents such as passports and credit cards
- **Emergency message transmission** – to one family member and/or employer
- Emergency cash advance – Up to \$1,000 in local currency for emergencies
- **Access to local attorneys**
- **Emergency translation/interpreter services and referrals**
- Benefits verification & claims assistance – to coordinate with overseas claims procedures

Travel Assistance Services

Coverages Include:

When an employee is hospitalized or evacuated:

- Return of vehicle to rental agency
- **Emergency family travel arrangements** – for family members to join hospitalized employee
(Available by endorsement)

Emergency Political Evacuation Services

Coverages Include:

- **Emergency political evacuation** - priority access to global provider.
- Covered employees and volunteers call emergency phone line manned 24/7 by International Special Representatives.
- **Repatriation to country** of which employee or volunteer is resident/citizen, when necessary.
- **“Appropriate professional assistance”** as needed.

Concierge Services Include:

- **Pre-Trip Assistance**
- Destination Profiles
- Epicurean Needs
- Event Ticketing
- Floral Services
- Tee Time Reservations (Golf)
- Hotels Accommodations
- Meet and Greet Services
- Personalized Retail Shopping Assistance
- Procurement of Hard-to-Find Items
- Restaurant Referrals and Reservations
- Rental Car Reservations and Airline Reservations

Internet Access E-Services include:

- **Global Security Information e-Services**
 - Access to online Trip Briefs and Security, Health and Immunization Reports - real time country-specific reports for 200 cities in 180 countries
 - Access to Online Information Alert Headlines - up to the minute top 8 global travel advisories
- **Global Health Information e-Services**
 - Access to Assistance with health information by country, including recommended medical facilities
 - Access to Assistance with trip preparation guidelines

International Property Insurance Coverages:

U.S. based companies doing business overseas are challenged by the need to insure multiple exposures to property loss:

- Buildings
 - Personal property
 - Personal property in transit
 - Personal property on exhibition
 - Sales samples
 - Time Element
 - Incidental Cargo
-
- Property Insurance Coverages are generally available starting from \$25,000 property insurance limits or more.

Employee Kidnap & Company Extortion Coverages:

- Base Package includes **\$250,000** of automatic Kidnap and Extortion Coverage (No additional charge). **Higher Kidnap & Extortion limits are available** (Particular country exclusions may apply).
- Perils include:
 - Kidnapping & alleged kidnapping
 - Bodily injury extortion
 - Property extortion
 - Product adulteration extortion
 - Proprietary information extortion

Employee & Law Firm

General Liability Insurance:

- Domestic General Liability policies generally do Not cover the cost of Defending a lawsuit in a foreign country; neither do they usually pay Judgments issued in a foreign country. Lawyers representing one time defendants (Employee(s) or American Companies) will charge top dollar, in advance.
- International treaties may enable foreign country judgments to be executed against assets Within the United States (Bank accounts, real estate, other assets).
- U.S. companies operating overseas have no safety net if taken to court.

“General Liability” Coverage Includes:

- Coverage territory includes lawsuits brought overseas for events occurring outside U.S.
- Coverage territory includes lawsuits brought in U.S., when event occurs outside U.S. borders.
- Coverage is on pay-on-behalf-of or to-indemnify basis.
- Premises damage is on all risks basis.

General Liability Limits include:

- Liability Insurance Options; Limits up to **\$5,000,000** for “each occurrence” and
- “products liability insurance”, and
- “completed operations” coverage, as an aggregate limit.

Contingent Auto Liability Insurance:

- U.S.-based organizations operating in other countries often buy, lease, or rent vehicles for use by traveling employees.
- American companies are perceived to have especially deep pockets:
- Their exposure to lawsuits resulting from auto accidents is very real.
- **Foreign auto insurance often does not provide the broad coverages essential to protect an American Company.** Smart firms protect their financial interests with international contingent auto liability coverage.

Contingent Auto Insurance

Explanation:

- Covers accidents worldwide where permitted by law; excludes accidents occurring in U.S.; legal defense of claims and suits may be brought anywhere.
- Applies to any auto of insured, including owned, hired and non-owned vehicles.
- Makes up for sub-standard coverage in any foreign auto insurance, above the foreign statutory requirement.
- Coverage is pay-on-behalf-of where permitted by law; otherwise on indemnification basis.
- Provides hired auto physical damage coverage – limits of \$50,000 per accident and \$50,000 per policy.

Lawyer and Law Firm, International Travel Insurance & International Business Insurance Package

Contact:

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Note: Premiums begin at \$2,500 for substantial international travel & business coverages. This is marketing material only. Only the insurance policy sets forth the actual terms of insurance. Read your policy for exact contractual coverages and terms.

Wholesale Insurance To The Trade