

**Are You An Attorney?
Do You Have Offices, or
“Transact Business” Overseas?**

**If so, you need a comprehensive foreign package
insurance policy, tailored to the needs of law
firms,
With Real Advantages:**

**Additional Information, Brokers Contact
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The Lawyer 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 law 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/Professional “Companies & 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

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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