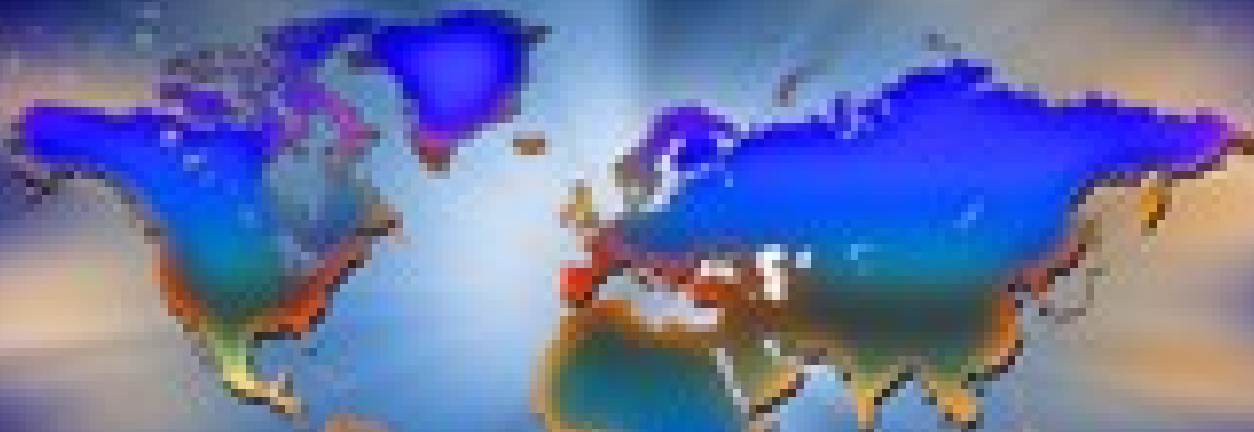


**Are You An International Distributor, Wholesaler,  
Manufacturer, Exporter, Importer, Internet Retailer ?  
Have Offices, or “Sell Goods Overseas?”**



**If so, you need Low Cost INTERNATIONAL:  
Employee Travel & Medical Insurance,  
General - Completed Op.- Products Liability Insurance,  
Property & Shipment Insurance, More Packaged.  
“Domestic Policies” Generally Don’t Provide Coverage!**

**COVER AGENCY Ltd is a WHOLESALER INSURANCE BROKER Placing INTERNATIONAL INSURANCE 170 COUNTRIES -  
COMMISSIONS up to 20%. Contact PRISCILLA LI V.P. PRISCILLALI@COVERAGENCY.BIZ  
Office: 718-591-2400 Direct: 347-886-9778 SEE LAST SLIDE Copyright 2013 Cover Agency Ltd.**

## 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 Include:**

### **“Workers Comp” Type Benefits + Travel & Emergency Assistance: “Political & Medical Evacuation” & Repatriation**

- **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 for Assistance with Health Information by Country, including Recommended Medical Facilities
  - Access Assistance with “Trip Preparation Guidelines”

# “Individual Executive’s” & “Company’s” International Property Insurance Coverages:

- U.S. based companies doing business overseas are challenged by **the need to Insure “Multiple Exposures” Against Property Loss:**
- Buildings
- Personal property
- Personal property in transit
- Personal Property on exhibition
- Sales samples
- Time Element
- Incidental Cargo ( Ask About Comprehensive Ocean /Inland Marine)
- 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).
- **Education** – Student Coverages, and Church Coverages are Available too.
- **Perils include:**
  - **Kidnapping** & alleged kidnapping
  - **Bodily injury** extortion
  - **Property** extortion
  - **Product adulteration** extortion
  - **Proprietary information** extortion

# Employee & Company 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 often 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 Include:

- 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**; 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.



**Executive and Company International Travel Insurance &  
International Distributor, Wholesaler, Manufacturer,  
Exporter's Business Insurance Policy Package  
Wholesale Insurance – Contact:**

**Cover Agency, Ltd**

Priscilla Li, Vice President

**Direct: (347) 886-9778**

**Office: (718) 591-2400**

**[priscillali@coveragency.biz](mailto:priscillali@coveragency.biz)**

**Note: Premiums begin at \$1,250  
for substantial international travel & business insurance coverages**

Wholesale Insurance

Offices: 179-14 Union Turnpike, Fresh Meadows, New York, 11366 USA