

Does a Company & Its Employee(s) Need a
Packaged International Individual Travel Insurance,
&
Company Liability & Property Insurance Policy
For: A Business Trip, and
Doing International Business ?

**Answer: Serious
Unanticipated Crisis / Events
Do Occur!**

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; They Include:

- **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

Executive & Company 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).
- **Education** – Student, 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 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**; 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 Business Insurance Package
Wholesale Insurance – Contact:**

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

Wholesale Insurance To The Trade