

## INTERNATIONAL INSURANCE PROGRAM FOR ORGANIZATIONS

### When should your organization purchase foreign liability insurance?

Most U.S.-based organizations understand the legal exposures they have in this country. However, when organizations venture to other countries they can encounter a myriad of unfamiliar laws, languages and customs. **International commercial general liability coverage** is your first line of defense against costly legal actions arising from events occurring outside our nation's borders.

- When your organization manufactures and distributes products outside of the U.S., **Foreign liability insurance** will protect your organization in the event an employee faces foreign lawsuit or injury. It will protect assets that may become seized, allow for the continuation of future foreign business, and may allow foreign judgments to be satisfied in the U.S.
- When your organization rents offices or runs meetings, demonstrations or tradeshows in foreign companies. Purchasing foreign liability insurance protects for damages or injuries arising from such operations.
- When any of your employees temporarily work in foreign territory and face injury or death, need immediate medical attention, or request emergency evacuation.
- When employees, in a foreign country, need emergency travel services in the case of language barriers or political, medical or legal problems.
- When employees use a vehicle outside the U.S.
- When employees face kidnap and extortion potential.

### Why Foreign Liability Insurance?

- International Trade now accounts for 1/3 of the GDP in the USA.
- Companies that are managed in the U.S, can be sued in the U.S., **no matter where the complaint occurs or where the product is manufactured.**
- Most every U.S. organization have some foreign exposure(s):
  - Travel
  - Importing / Exporting / Licensing / Franchising
  - Foreign operations / Subsidiaries / Joint Ventures
  - Strategic Growth and Acquisition
  - Don't "assume" it's covered or that it doesn't exist
  - Protect your organization

### Who's purchasing Foreign Liability Insurance?

- Those who work on any military bases abroad
- Organizations with employees who travel internationally
- Organizations with employees stationed in foreign countries (temporarily or permanently)
- International event attendees and exhibitors (conferences, trade fairs)
- Exporters
- Professional firms or other organizations that perform work overseas
- Sponsors of overseas trips, tours or study abroad programs
- Organizations with overseas sales offices or operations (owned or leased)
- Organizations doing business via the internet (sale of goods or services outside the United States)
- Educational institutions and non-profit organizations

## Product Overview

### Foreign Voluntary Workers' Compensation / Employers' Liability

This program features workers' compensation for expatriate employees and volunteers on permanent or temporary assignment abroad. Excess repatriation and endemic disease are included in this coverage.

- Covers occurrences outside the U.S. where U.S. workers' compensation does not apply.
- The employers liability covers accidents or diseases contracted outside the United States with a \$1 Million limit per occurrence.
- Employers' liability: \$1 million bodily injury to employees for accident or endemic illness
- Medical evacuation/repatriation: \$1 million
- Coverage available for U.S. Nationals, Third Country Nationals and Local Nationals

### Foreign General Liability and Employers' Liability

- Employer's liability insurance protects organizations from legal actions arising from events occurring outside the United States. Our policies feature limits of up to \$1,000,000 per occurrence with aggregate limits from \$2,000,000 to \$5,000,000.
- \$1 million each occurrence BI/PD and per claim for employee benefits
- \$2 million aggregate for products-completed operations
- \$1 million aggregate for personal and advertising injury
- \$1 million aggregate for premises damage
- \$25,000 per person for medical expenses
- \$2 million general aggregate

### Foreign Commercial Auto Liability Insurance

- Essential insurance coverage for any organization that purchases, leases, or rents vehicles for employees working, travelling, or living abroad. This valuable protection is necessary for protecting your financial interests against lawsuits
- \$1 million each accident, combined BI/PD single limit
- Hired & Non-Owned Physical Damage Limit \$50,000 per accident/\$50,000 per policy Period

### Foreign Commercial Property / Premises Liability

- This coverage is necessary for all types of international organizations with multiple property exposures. Coverage includes real and personal property, business interruption, property at exhibitions, and property while in transit to location.

### Product Description / Limits

- Specialized international package of insurance for U.S.-based for-profit companies, non-profit organizations (NGO's) and educational institutions that have employees or volunteer workers who travel, work or sell products overseas, or that have locations outside the U.S.
- Some coverage's available for students and chaperones



### **Premium**

- **Minimum Premium: Policy starts at \$2,500 annual premium with options for multi-year policies.**

### **Executive Assistance Services**

- Suite of live emergency and travel assistance services including emergency medical, personal, legal and travel services, emergency medical and political evacuation or repatriation and concierge services
- 24/7 access via international toll-free calling from more than 40 countries, as well as U.S. and Canada
- Emergency political evacuation/repatriation: \$2,500 per covered person per event, \$10,000 policy limit
- Unlimited access to proprietary e-Services, including global security and health reports and travel information, printable ID cards and passport stickers at password protected
- [www.aceexecutiveassistance.com](http://www.aceexecutiveassistance.com)
- Coordinated through two of the world's leading providers, EuropeAssistance USA and iJet Intelligent Risk Systems

### **Commercial Property & Business Income**

- Real and personal property
- EDP and special objects
- Salespersons' samples, personal property, personal property in transit or on exhibition, incidental cargo

### **International Medical and Accidental Death & Dismemberment (AD&D) Insurance**

- \$50,000 automatic limit (higher limits available)
- Student and chaperone coverage available

## **Sample Claims**

- U.S employee is working temporarily in India and contracts Cholera.
- The employee is treated overseas and returns home seeking further treatment.
- Bills are denied as there is no coverage for Endemic Disease under the employee's domestic worker's compensation plan.
- Product manufactured in U.S. is used in a finished product in Italy.
- Finished product causes injury to Italian child, whose family seeks damages from Italian and U.S. organization.
- Lawsuit filed in Italian court is not covered under U.S. firm's General Liability policy