

# International Online Retailer Program



The foreign package insurance policy is designed for U.S.-based retailers conducting business overseas and protects against the many financial and liability risks confronting businesses that have travel or operations beyond our nation's borders.

The Westchester Online Retailer Program is designed with small business owners in mind and offers international general liability insurance, including coverage for damage to the clients' products, at a competitive price.

## Why do clients need a Foreign Package Policy?

Domestic coverage may not be sufficient to address the international risks that U.S. companies face when transacting business abroad.

## Pricing Structure – including discounted multi-year options

Minimum premiums for coverage with base limits (subject to change based on coverage actually purchased) start at:

- 1 Year term: \$1,000
- 2 year term: \$1,750
- 3 Year Term: \$2,500

## Program Guidelines:

- U.S. based entity with international online product sales/exports
- Foreign revenue max of \$500,000 to meet minimum premium requirements

- Base limits offered, with higher limits available:
  - \$1,000,000 Each Occurrence Limit
  - \$2,000,000 General Aggregate Limit
  - \$2,000,000 Aggregate Limit – Products/Completed Operations

## International Advantage Resources

[International Advantage Marketing Sheet](#)

[International Insurance 101 Marketing Sheet](#)

[Westchester.com](#)

## Applications

[International Advantage Casualty Application](#)

**Coverage is tailored to meet the specific needs of small online retail businesses.**

## CONTACT US

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