

ADVANTAGE.NET®

Advantage.NET is a fully automated internet-based rating system for International Advantage producers. Advantage.NET allows licensed agents to quote, bind, bill and issue an international trip/travel package policy in less time than it takes to complete a standard international package application.

Why do Insureds Need an International Package Policy?

Domestic coverage may not be sufficient to address the international risks that US companies face when they have employees traveling or when they are transacting business overseas.

Advantage.NET offers

- Affordable comprehensive coverage
- Annual Policy Term
- Instant quote, bind & policy issuance capability (available for qualified risks only)
- International Advantage's long-standing commitment to provide you and your clients with the highest level of service for international trip/travel risks
- International claim management expertise

Premium

The annual minimum earned premium for the core coverage starts at \$1,250 and is rated based on number of foreign trips.

Submission Requirements

U.S.-based businesses that have employees participating in company sponsored business overseas or foreign sales, who:

- Travel overseas
- Travel individually or in small groups of less than six people per flight
- Travel up to 30 days in a single trip
- Have annual foreign sales less than \$10 million
- Have had no foreign losses within the past five (5) years

Advantage.NET Highlights:

- Receive international package quotes in minutes
- Product Selection screen allows you and the insured to select the ideal coverage/price point

- Products Liability available for many industry classes
- Streamlined referral process; saving time and effort
- Coordinate invoicing and receive final policy immediately after binding

Additional Facts:

- \$1,250 Minimum Premium
- 20% commission
- Reduced underwriting information required
- Open to all current and future Westchester- licensed agents

Why Westchester International Advantage?

Westchester International Advantage is committed to bringing our brokers and distribution partners market-leading products supported by a state-of-the-art technology platform and an underwriting team focused on providing outstanding coverage, competitive pricing, speed, efficiency and service.

Benefits

- Scenarios and marketing materials to help you identify clients' international trip/travel and products liability risks and ultimately sell the need for coverage to clients
- Simple online application process – less than 10 questions to complete the underwriting questionnaire
- Real-time rating, quote generation and billing
- Instant policy issuance including Travel Assistance ID cards.
- No wasted time or effort on accounts that have exposures outside of the Advantage.NET threshold – all data that is input is downloaded into an international package application and we are offering a 2% commission bonus over your standard International Advantage commission for accounts referred through Advantage.NET to our underwriting team
- Easy electronic account management
- iPad and web compatible! In less than 15 minutes, producers can initiate a discussion with potential clients around international travel, gather limited exposure information, quote, bind and issue a policy

Core Coverage International Advantage Travel Package

Premium: starting at \$1,250

Employers Responsibility Coverages:

- Voluntary Compensation Benefits
 - North Americans – State of Hire
- Contingent Employers Liability
 - \$1M Bodily Injury by Accident (Each Accident)
 - \$1M Bodily Injury by Disease (Each Employee)
 - \$1M Bodily Injury by Disease (Policy Limit)
- Executive Assistance Services (including Repatriation)
 - \$1M Medical Assistance Services (Policy Limit)
 - Executive Assistance® includes emergency medical evacuation, emergency political evacuation, repatriation, lost document assistance, embassy information and concierge services.
- Contingent Auto Coverages:
 - \$1M Combined Single Limit BI/PD (Any One Accident)
 - \$50,000 Medical Payments (Each Accident)
 - \$50,000 Hired Auto Physical Damage (Any One Policy Period)
 - Accidental Death Dismemberment/Medical Coverages:
 - \$50,000 AD&D for employees (Policy limit)
 - \$10,000 Medical for employees (Policy limit)

General Liability Coverage (w/Products)

Premium Including Products Coverage for Liability: starting at \$1,000, plus 5% discount off of Core Coverage

- General Liability
 - \$1M Each Occurrence
 - \$2M General Aggregate
 - \$2M Products-Completed Operations Aggregate
 - \$1M Personal and Advertising Injury Limit (any one person or organization)
 - \$1M Damage To Premises Rented to You Limit (any one premises)
 - \$25,000 Medical Expenses Limit (any one person)
- Employee Benefits Liability Endorsement
 - \$1M each claim
 - \$1M Annual Aggregate

Enhanced Employee Protection Coverage

Premium: \$450; Discount: 10% off Core Coverage Kidnap and Extortion Coverage:

- Extortion/Ransom Monies Payment \$250,000 each covered loss
- No Annual Aggregate
- In Transit Extortion/Ransom Monies Loss \$250,000 each covered loss No Annual Aggregate
- Expenses \$250,000 each covered loss No Annual Aggregate
- Legal Cost \$250,000 each covered loss No Annual Aggregate
- Medical, Death or Dismemberment \$10,000 Sub-limit Each Life
- Medical, Death or Dismemberment \$100,000 Sub-limit Each Incident
- Incident Response \$250,000 each covered loss No Annual
- Aggregate
- Review quote for standard excluded countries

Property Coverage:

- \$25,000 Personal Property
- \$25,000 Personal Property in Transit

Natural Disaster Evacuation Coverage:

- \$2,500 per person
- \$10,000 per Policy

General Liability Coverage (w/o Products)

Premium Excluding Coverage for Products Liability: starting at \$500, plus 5% discount off of Core Coverage

- General Liability
 - \$1M Each Occurrence
 - \$2M General Aggregate
 - \$1M Personal and Advertising Injury Limit (any one person or organization)
 - \$1M Damage To Premises Rented to You Limit (any one premises)
 - \$25,000 Medical Expenses Limit (any one person)
- Employee Benefits Liability Endorsement
 - \$1M each claim
 - \$1M Annual Aggregate

CONTACT US

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