

PACKAGE POLICY

Product Description

- Specialized international package of insurance for U.S.-based companies, non-profit organizations 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 coverages available for students and chaperones

Minimums

- Policy starts at \$2,500 annual premium with options for multiyear policies.

Limits

- Commercial General Liability
 - \$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
- Contingent Auto Liability
 - \$1 million each accident, combined BI/PD single limit
 - Hired & Non-Owned Physical Damage Limit \$50,000 per accident/\$50,000 per policy period
- Employers Responsibility
 - 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

Limits (continued)

- 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 propriety e-Services, including global security and health reports and travel information, printable ID cards and passport stickers at password protected www.aceexecutiveassistance.com.
 - Coordinated through two of the world's leading providers, EuropeAssistance USA and iJet Intelligent Risk Systems
- Commercial Property & Time Element
 - 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
- Kidnap & Extortion
 - \$250,000 automatic Kidnap & Extortion limit (higher limits available)

Typical Client Profile

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

Restricted Classes or Industries

- N/A

CONTACT US

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