

## EDGE FOR ACCOUNTANTS AND LAWYERS

At Westchester we understand the needs of accountants and lawyers in today's emerging global market. Your clients may have offices or transact business overseas on a regular basis. You want to be there for them, and we want to be there for you. Travel overseas is a must in today's global market. We provide a comprehensive foreign package policy with the ability to provide locally admitted insurance when required by local laws. We also utilize billable hours as one of the exposure elements when determining business income losses, a feature not often used by international carriers. Backed by Westchester's financial stability and experienced underwriters, Westchester International Advantage provides Accountants & Lawyers with the edge they need to transact business across the globe.

### Why do I need this coverage?

Being a corporate accountant or attorney in today's environment is challenging enough without having to worry about possible gaps in insurance coverage. At Westchester, we have made a commitment to this market and have the expertise you and your clients need. Here are some questions you should ask Accountants and Lawyers about their employees who travel internationally:

- Would employees or their employer be forced to pay for medical care when traveling overseas? What method of payment would they use?
- What if key personal information such as a passport, driver's license or credit cards are lost or stolen? Is that the right time to go find out what to do on the internet?
- How would they respond when a simple traffic violation leads to arrest in a foreign country?

### Does your insurance policy protect you, when you conduct business overseas?

The Westchester Accountants & Lawyers International Advantage Edge provides basic options not provided by other foreign package providers.

#### General Liability

- Blanket Additional Insured
- Blanket Waiver of Subrogation
- Electronic Data Liability \$10,000
- Care Custody and Control Extension Coverage \$25,000/\$50,000
- Cost of Bail Bonds \$2,500 and Loss of Earnings \$500
- Partnership and Joint Ventures as Additional Insureds

#### Contingent Auto Liability

- Blanket Additional Insured
- Blanket Waiver of Subrogation

#### Property

- Valuable Papers and Records \$50,000
- Money and Securities \$25,000
- Miscellaneous Personal Property \$50,000
- Time Element/Business Income \$50,000
- Service Interruption Property Damage \$50,000
- Professional Fees \$25,000
- Commissions, Profits and Royalties \$50,000
- Rental Insurance \$50,000
- Off Premises Storage for Property Under Course of Construction \$25,000
- Protection and Preservation of Property \$50,000
- Temporary Removal of Property \$25,000
- Installation at Any Job Site \$50,000
- Decontamination Costs \$10,000
- Transit \$50,000
- Miscellaneous Unnamed Insured Locations \$50,000

When your workplace is the world, rely on an International Advantage policy to protect your interests in so many ways. Simply contact an International Advantage team member.

#### CONTACT US

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Insurance provided by Westchester Fire Insurance Company and its U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [new.chubb.com](http://new.chubb.com). All products may not be available in all states and surplus lines products can only be offered through licensed surplus lines producers. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued.