

## INTERNATIONAL ADVANTAGE.NET

### Product Description

Westchester's International Advantage.NET product allows customers to submit underwriting information and receive a quote, binder, bill and foreign package policy online in less time than it takes to complete a typical standard application.

### Why do Insureds Need a Foreign Package Policy?

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

### International Advantage.NET Highlights:

- Fully automated web-based rating system
- Only 9 underwriting questions – receive a quote in minutes!
- Product selection screen to customize coverage and price point
- Streamlined referral process
- Built-in claims scenarios and marketing materials
- iPad and web compatible

### Premium

This comprehensive foreign package policy starts at just \$1,250 for the Core Coverage option.

### 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

### Available Coverages:

#### Core Coverage Travel Package (starting at \$1,250):

- Employers Responsibility including Foreign Voluntary Compensation
- Contingent Employers Liability
- Contingent Auto Liability
- Executive Assistance® Services including:
  - Automatic Emergency Medical Evacuation / Repatriation
  - Automatic Political Evacuation / Relocation
- Accidental Death & Dismemberment and Medical Expense

#### Enhanced Employee Protection (Optional):

- Optional coverage starts at \$450 (10% Discount also applied to the Core Coverage)
- Kidnap & Extortion
- Personal Property & Personal Property in Transit
- Natural Disaster Evacuation

#### General Liability including Products Liability (Optional):

- Optional coverage starts at \$1,000 (5% Discount also applied to the Core Coverage)
- Employee Benefits Liability also included

#### General Liability excluding Products Liability (Optional):

- Optional coverage starts at \$500 (5% Discount also applied to the Core Coverage)
- Employee Benefits Liability also included

### CONTACT US

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