

## EDGE FOR BUSINESS CONSULTANTS



In today's global economy more and more consultants are doing work internationally. Whether landing a consulting contract for a corporation, governmental agency or foreign entity, consultants are hired for their specialized skills. The decisions you make and the advice you give can be invaluable to your clients. International Advantage believes that they understand the risks that business consultants face when they travel internationally and provides a comprehensive foreign package policy with coverage enhancements specifically tailored for business consultants. International Advantage can also respond to increased contractual or regulatory requirements for business consultants across the globe with our ability to provide locally admitted insurance policies. Backed by Westchester's financial stability and experienced underwriters, International Advantage provides business consultants with the edge they need to transact business across the globe.

### Why do I need this coverage?

Consulting in today's environment is challenging enough without having to worry about the complexity insurance when doing business overseas. At Westchester, we have made a commitment to this market. Here are the questions Business Consultants and their brokers should ask to determine the need for Business Consultants International Advantage Edge:

- 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?
- A citizen or corporation domiciled in a foreign country brings a suit against an employee or the consultancy firm. Will their domestic insurance extend and respond globally?

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

The Business Consultants International Advantage Edge provides basic options not provided by other foreign package providers.

#### General Liability

- Blanket Additional Insured
- Blanket Waiver of Subrogation
- Partnership and Joint Ventures as Additional Insureds
- Blanket Designated Locations General Aggregate
- Electronic Data Liability \$10,000

- Care Custody and Control Extension Coverage \$25,000/\$50,000
- Increased Supplemental Payments
- Cost of Bail Bonds \$2,500 and Loss of Earnings \$500

#### Contingent Auto Liability

- Blanket Additional Insured
- Blanket Waiver of Subrogation

#### Property

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

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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