

INTERNATIONAL INSURANCE 101

Who needs International Insurance?

Almost every organization needs international insurance when traveling or selling products outside of the United States. Typical entities that purchase coverage include: churches, schools, non-profits, manufacturers, engineering firms, architects, lawyers, contractors, financial institutions, consultants, retail stores, healthcare providers, and technology companies.

Mind the Gap

Domestic insurance does not adequately respond to risks organizations face when traveling or operating outside of the country. Failure to fully evaluate international insurance needs could result in unexpected and costly gaps in coverage.

Adequate Coverage?

Workers Compensation: How will the domestic Workers Compensation coverage respond if an employee is injured or becomes ill while working outside of the United States? Will it...

- Arrange and pay for emergency medical evacuation?
- Provide guaranteed hospital admission in a foreign country?
- Provide a 24 hour hotline with access to U.S.-based emergency medical personnel?

General Liability: How will the domestic General Liability coverage respond to a claim for a loss that occurs in a foreign country? Will it...

- Provide defense and indemnity anywhere in the world... or just in the U.S.?
- Provide access to an extensive global network of expert claims and legal personnel?

Auto: Does the domestic Automobile coverage offer any protection when a vehicle is rented in a foreign country? Many countries only require a minimum level of coverage... is it enough?

Property: Will the property insurance provide coverage for personal property lost or damaged while outside of the U.S.?

Kidnap & Extortion: Who will the insured call if an employee or volunteer is kidnapped?

How to Identify Overseas Risk

Does the organization...

- Attend international events?
- Have employees or volunteers who travel abroad?
- Have employees or volunteers permanently working abroad?
- Sponsor trips, tours or educational programs overseas?
- Export products or sell via the internet?
- Have foreign licensees that distribute your product?
- Have international operations or offices?
- Provide professional service outside the U.S.?
- Perform work on U.S. Military bases overseas?

If you answered yes to any of these questions, there is an international exposure!

What is International Insurance?

Coverage designed to protect your organization and employees / volunteers while traveling or working outside of the country.

Coverages

- **General Liability:** Provides coverage for third party bodily injury or property damage resulting from your operations. Pays for things like defense cost, expenses, and damages you are legally obligated to pay.
- **Product Liability:** Provides coverage for third party bodily injury or property damage caused by your products. Responds to suits brought anywhere in the world for losses that occur outside the U.S.
- **Commercial Automobile Liability:** Contingent coverage for owned, non-owned, leased, or hired automobile accidents while using, hiring or maintaining vehicles abroad. Pays for things like third party claims, damage to a rented vehicle, or medical bills for injured passengers.
- **Employers Responsibility with Foreign Voluntary Compensation:** Offers 24/7 protection for work-related injuries for U.S. employees traveling on business outside of the United States, subject to the applicability of any state workers compensation statutory requirements. Pays for items such as medical bills and lost wages necessary to make your employee whole.
- **Executive Assistance Services with Repatriation:** Worldwide network of emergency response professionals available to respond 24 hours, 7 days a week, 365 days a year to any urgent medical or travel needs. Services include medical flights, repatriation, and emergency document replacement.
- **Accident & Health:** Medical Benefits for injury or illness sustained outside of the scope of work. Pays for things like emergency room visits, doctor's appointments, and x-rays.
- **Kidnap & Extortion:** Provides and pays the cost of emergency response services for a kidnap or extortion event. Reimburses for the payment of ransom or other expenses.
- **Political & Natural Disaster Evacuation:** Get out of harm's way before it arrives. Pays for the relocation and repatriation of employees in the event of a political or natural disaster.
- **Property:** Broad, all-risk protection for physical operations outside the United States.
- **Business Income:** Covers multiple sources of revenue, including royalties and rental income, and extra expense.

Why Westchester International Advantage®?

- NEW, enhanced commission structure. Contact your Business Development Manager to learn more.
- NEW automatic coverage and policy level enhancements specific to wholesale brokers
- Dedicated international team focused on helping you identify your client's unique foreign exposures and quickly delivering a multinational insurance solution
- Global network of underwriting and claims professionals with local operations in 54 countries and ability to write admitted coverage in over 200 countries
- Worldview®, our innovative online tool that provides access to copies of local policies, claims information and other insurance program information to assist risk managers and agents / brokers
- Focused product knowledge allows us the ability to customize our product toward various business classes such as education, architects and business services through our International Advantage® Edge suite of products
- Financial Stability, Well-Earned Claims Reputation and Loss Control Services
- Unique solutions for agents / brokers that do not have an owned global network – ask about our Correspondent Broker Network and Brokerpass
- Travel App – State of the art Smartphone App available free to insured travelers
- Flexible billing options: agency or direct bill, central collection of local policy
- Ability to offer discounted multi-year policies

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