

Cover Global, Tailor Local

International Ambassador



International Ambassador delivers consistent global benefits programs, tailored to local requirements—and easy to run, too. 24/7 Assistance and State-of-the-Art Technology.

Meeting the detailed requirements for admitted insurance for all your international operations is time-consuming—sometimes very time-consuming. And the consequences of getting it wrong can include stiff fines or other penalties.

Where can you turn for answers?

International Ambassador has the solutions. It's the easy—and cost-effective—way to provide consistent core benefits for employees stationed anywhere in the world.

Here's what it brings you:

Admitted Policies¹ that Avoid Complications

Admitted policies can control costs and help organizations avoid potential legal and tax complications for all parties:

- Beneficiaries receive true insurance benefits that comply with local regulatory standards;
- Employers avoid potential payroll tax and financial consequences from providing non-admitted coverage; and
- Benefit plans are structured to be competitive to the local market, in both price and scope of benefit.

Convenient, Cost-Curbing One-Stop Shopping

Local policy capabilities in 130 countries and jurisdictions offer the convenience of one-stop shopping with the benefits of local administration, including:

- Policies issued in local language;
- Local claims and policy administration services;
- Benefits paid in local currency;
- Plan premiums that can be centrally billed, with an option for local country collection; and
- Central control of overall plan pricing, administration and assistance services.

Available on Passport, a leading global service platform

¹ Non-domestic coverage underwritten by local Chartis underwriting companies utilizing locally admitted policies.

Optional Benefits to Fill Country-Specific Gaps

The Out-of-Country Accident & Emergency Sickness Medical Coverage option helps to fill the gaps in country-specific benefits such as major medical or workers' compensation benefits, which may not cover international travelers' illnesses. This coverage option can be customized to suit your organization's needs, with flexible features such as:

- No pre-existing conditions;
- No co-insurance requirements;
- Deductible options ranging from \$0–\$500;
- Access to a global network of health care professionals and facilities; and
- Direct payment or guaranteed payment of all eligible covered medical bills and related costs, whenever possible.

The Full Advantage of Ambassador

24/7, your travelers can call on global support for a host of services—from medical evacuation assistance to legal referrals to helping to arrange concert tickets. The full array of Ambassador services stands behind your organization, your travelers and you.

For more information,
contact your local
Accident & Health Office.

Toll-Free Telephone:
800.416.3797

E-Mail:
aandh@chartisinsurance.com

Web:
www.chartisinsurance.com

