

Multinational Solutions From a Global Leader



As globalization brings emerging opportunities for companies to grow, more and more employees are traveling across the globe to conduct business in today's economy. However, with increasing access to new markets come complex risks that require sophisticated expertise to deliver seamless insurance solutions that meet the needs of multinational companies.

Chartis has been managing multinational exposures for over 90 years. We have the largest network of owned operations in the industry, currently serving more than 45 million clients in over 160 countries and jurisdictions. We work collaboratively with our broker partners and their clients to identify and determine coverage needs and create comprehensive solutions that cover multinational businesses wherever they operate today, and everywhere opportunity takes them tomorrow.

Insurance Benefit Solutions for US-Based Multinational Organizations

Offering an array of insurance benefits – such as travel accident, security, and emergency evacuation – we have the expertise to help organizations meet today's business challenges while keeping an eye on the bottom line. Here are some of our most requested benefits:

Accidental Death and Dismemberment (AD&D):

In today's turbulent travel environment, both natural and manmade disasters pose a host of life-threatening consequences to employees, affecting business operations and impacting employee morale. Accidental Death & Dismemberment (AD&D) coverage is an excellent, cost-effective solution to help companies increase their employees' insurance coverage in the event of such unfortunate losses. Payable in addition to any other insurance, we provide principal sum amounts from \$10,000 to \$1 million per insured. Coverage may be as broad as 24-hour insurance protection for business and personal travel worldwide or limited to business travel only. What's more, we can also cover losses that result from acts of war within designated war risk territories through our war risk coverage option.

Emergency Medical Evacuation:

With a medical evacuation costing at least \$10,000 or more according to the US Department of State, companies need a way to pay for expenses when medical emergencies strike. Whether an employee needs an ambulance to transport him/her to a facility for immediate care, or a flight with room for medical equipment and an attendant or relative to accompany the employee, we can help pay for covered evacuation expenses. We'll also coordinate and arrange emergency medical transportation to the nearest appropriate medical facility or to a hospital near home, monitor employee cases from initial admission until discharge, and make arrangements for relatives to travel to the client's bedside.

Out of Country Medical Expense

No one wants to fall ill, especially while they are hundreds of miles away from home. With many US and overseas national major medical plans not covering illnesses sustained while traveling outside of one's home country, employees traveling abroad can be particularly vulnerable to unanticipated illnesses that may not be covered by their existing insurance. To complicate matters even more, many medical facilities require upfront payment from foreign patients. Our Out of Country Medical Expense benefit can help address these issues by paying for covered medical services while traveling abroad, with no preexisting conditions, no co-insurance requirements, various deductible options, and payments made directly to facility within Chartis' extensive hospital network, whenever possible.

Security Evacuation:

With revolutions and conflict in the Middle East and natural disasters happening around the world, both natural and political events can pose a host of security concerns to travelers. In this turbulent environment, employers have a legal, fiduciary, and moral Duty of Care to ensure a quick response for full assistance and a safe and secure evacuation of their employees during a crisis. Our Security Evacuation benefit can help pay for evacuation expenses due to unique occurrences such as political or military events or natural disasters while employees are traveling to the host country on business; and supported by our team of 400 experienced security specialists to help get them to a safe haven during moments of crisis.

Repatriation of Remains:

In the unfortunate circumstance where death occurs during a trip, the costs and logistics of preparing and returning an employee's remains to his/her home country can be an additional burden to your company as well as to the employee's loved ones. We can help arrange preparations, air transportation, and help pay for expenses to return traveler's mortal remains to his/her place of permanent residence in the event of death.

Consistent Global Benefits Programs, Tailored to Local Requirements

Admitted Insurance for International Operations

Companies with international operations must meet detailed requirements for admitted insurance. If these requirements are not met correctly, the consequences can include stiff fines or other penalties. Chartis has the international expertise required to help our clients provide consistent core benefits for employees stationed anywhere in the world. With our global footprint and experience in serving more than 20,000 multinational clients, we can:

- Provide access to the most experienced professionals to help successfully navigate regulatory environments worldwide,
- Issue locally admitted policies that comply with local rules, regulations, and customs across our entire portfolio of insurance offerings,
- Helping organizations control costs and avoid potential legal and tax complications for all parties, and
- Provide local administration, such as policies issued in the local language, benefits paid in the local currency--while still delivering consistent core benefits and services for employees stationed all over the world.

For More Information

To learn more about our extensive line of insurance offerings, contact your local sales representative.



This is only a brief description of the coverage(s) available. The Policies will contain reductions, limitations, exclusions and termination provisions. Domestic insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 175 Water Street, 18th Floor, New York, NY 10038. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states.. Assistance Services provided by Travel Guard Group, Inc., a Chartis company.