

Foreign Comp Elite®



With an increasing number of employees traveling and relocating overseas, protecting human capital has become an integral part of the risk management strategy of multinational companies. The personal safety and well-being of these employees is critical for companies to succeed in today's global business environment.

Foreign Comp Elite® provided by WorldSource, a division of Chartis, offers companies one of the most comprehensive coverage forms available in the marketplace through first response, 24-hour coverage, as well as built-in coverage extensions to ensure their employees will be covered while doing business on both domestic and foreign soil.

Coverage Highlights

- Coverage includes first response and 24-hour coverage for business trips.
- Employment injury benefits are applied on a primary basis for all covered classifications of employees.
- Built-in coverage extensions include:
 - > Reverse Trip Travel for in-bound covered foreign-based employees who visit the U.S. or Canada on business trips
 - > Foreign Trip Travel coverage for covered local country nationals or third country nationals on business trips outside of their country of assignment
 - > Endemic Disease
- Broadened basic coverage includes:
 - > Employee injury benefits insurance
 - > Supplemental repatriation expense for all covered classifications of employees
 - > Redesigned limits for employers' liability

Advantages and Benefits

- No War or Terrorism exclusion applicable to Employee Injury Benefit section.
- Coverage for additional expenses incurred due to repatriation of injured covered employees.
- Coverage applies to all covered classifications of employees, including local hires, on trips outside of their home countries.
- Limits apply "per person" with no policy aggregate.
- Accidental Death & Dismemberment coverage is added to most policies to provide added coverage.
- Clients have access to the 24-hour, 365-day travel assistance services of Travel Guard, a Chartis company .
 - > Specific services include pre-travel information, in or out-patient care, filling prescription medication, emergency medical evacuations and much more.

Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at www.chartisinsurance.com.

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