

WorldRisk Foreign Commercial Package



The WorldRisk Foreign Commercial Package provided by WorldSource, a division of Chartis, provides flexible coverage solutions for the overseas operations of commercial U.S. and Canadian-based multinational organizations. Clients can choose up to nine different coverage options, plus a host of value-added coverage and service enhancements, to protect the breadth of their foreign exposure under one insurance portfolio.

Coverage

Clients can choose up to nine of the following foreign coverage options for a minimum premium of \$2,500:

- **Foreign Commercial General Liability** including embedded third-party Accidental Death & Dismemberment coverage.
 - > Limits: up to \$10 million per occurrence
- **Foreign Automobile** for owned, hired or non-owned vehicles excess of locally required coverage.
 - > Limits: up to \$10 million per accident
- **Foreign Comp Elite®** including employers' liability coverage for all classifications of employees.
 - > Limits: up to \$10 million for employers' liability and up to \$1 million for excess repatriation
- **Travel Accident & Sickness** including 24-hour, 365-day medical and legal assistance services overseas provided by Travel Guard, a Chartis company.
 - > Limits: wide range of options
- **Commercial Property** for real and personal property, or property at exhibition or in-transit.
 - > Limits: up to \$10 million per location
- **Kidnap & Ransom/Extortion** for kidnap or ransom, extortion, wrongful detention or hijacking occurrences while traveling abroad.
 - > Limits: available up to \$1 million
- **Marine Ocean Cargo** with optional war risk coverage.
 - > Limits: \$500,000 per vessel or conveyance per occurrence
- **Commercial Crime** coverage for employee theft or forgery or robbery inside or outside of the premises.
 - > Limits: \$25,000 per occurrence and \$50,000 in the aggregate
- **Political Risk** for confiscation, expropriation or nationalization.
 - > Limits: up to \$500,000

Why Choose WorldRisk:

Global Network

- Owned operations
- On-the-ground contacts
- Local intelligence
- Presence in emerging markets

Claims Capabilities

- Payments made in-country
- Proven specialist network
- Best-in-class crisis response

Value-Added Services

- Technological efficiencies
- Account management
- Educational resources

Continued >

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Coverage Benefits

- Clients have the flexibility to choose nine different coverages under one insurance portfolio with one minimum premium and one invoice.
- Two and three-year policies are available.
- Our internal system platform allows clients to:
 - > Receive a trip travel quote within one business day of receiving the application
 - > Receive an electronic policy within one business day of binding
 - > Enjoy a streamlined renewal process
- Where required, locally admitted policies can be provided throughout Chartis' owned global network which currently serves clients in over 160 countries and jurisdictions.
- Limits and premiums are available in either U.S. or Canadian Dollars.

Service Benefits

- Clients are provided 24-hour employment injury benefits on a primary basis while traveling overseas on a business trip through Foreign Comp Elite coverage.
- Clients can have immediate access to the resources needed to manage a man-made crisis event through CrisisResponse®, added by endorsement to General Liability coverage.
- The 24-hour, 365-day emergency medical and travel assistance services of Travel Guard are available to clients if an employee gets sick or injured while overseas.

Claims Benefits

- WorldSource claims specialists offer clients specialized support for a variety of claims throughout our claims offices in New York, Dallas, Dubai, Istanbul, San Juan, Croydon and Manchester.
 - > Further claims support is given by the Chartis worldwide network of 345 claims offices around the world
- We have the ability to remit foreign currency bank transfers to more than 180 countries in over 135 currencies when paying claims.

Target Classes

- Foreign Exporters and Importers
- Manufacturers
- Higher Education Institutions (study abroad programs, foreign travel)
- Non-Profit Organizations
- Energy
- Entertainment
- Service Companies (engineering, consulting, researchers)
- Specialty Trade Contractors
- Financial Services
- Many Other Classes Available



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.

All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.