



## PORTFOLIO

### GLOBAL BENEFITS & BUSINESS TRAVEL INSURANCE

#### Global Business, Global Risk, Global Underwriters

**Global Underwriters** unique portfolio of international benefits and special risk products can be tailored to address the expanding and diverse insurance needs of today's multinational companies and organizations. Our specialized underwriting, expert advice, and flexible administration allow small and medium size companies to enter the Global Market place with confidence and security. Let us design a **Global Insurance Package** for your company or organization.

#### Blanket International Group Medical (Groups of 3 or more):

Customized blanket coverage for any business, corporation, or organization that has employees or group members traveling outside their home country, for short or long periods of time. This comprehensive, but inexpensive insurance solution, fills the gaps in traditional U.S. state-side group health or nationalized health plans that limit or exclude coverage, when an employee or group member travels abroad.

##### Coverage and related services include:

- Accident & Sickness Benefits
- Accidental Death & Dismemberment
- War & Terrorism/ Kidnap, Ransom & Extortion Coverage
- Emergency Medical Evacuation and Repatriation
- 24- Hour Multilingual Global Assistance Services
- Flexible Administration and Case Management
- Crisis Management



**24- Hour Multilingual Global Assistance Services, Emergency Medical Evacuation, Repatriation of Remains and Emergency Reunion** are only some of the benefits and related services available to our group and individual clients around the world. Additional services include, but are not limited to, emergency messaging, pre-departure and legal services, lost document and passport replacement, and emergency cash. In the event of minor or serious injuries, we can maintain contact between local and personal physicians; arrange shipment of prescription drugs, medical equipment, and prescription lenses; provide your medical records; and maintain daily contact between patient, family, employer and physicians - regardless of location. All evacuations and repatriations are coordinated through a centrally located facility with unlimited world-wide resources.

#### Comprehensive International Group Health Insurance (Long Term - Small & Large Group):

This is the perfect solution for multinational companies looking to provide their expatriate (U.S. nationals), third country, and local national employees with an affordable U.S. style benefit program. Employers can place all of their international employees under one plan for easy administration. The coverage is portable, so changes in assignment won't mean a disruption in coverage.



## Foreign Commercial Auto Liability Insurance:

Essential insurance coverage for any company or organization that purchases, leases or rents vehicles for employees working, traveling or living abroad. This valuable protection is absolutely necessary for protecting your financial interests against lawsuits.

## Foreign Commercial Property/Premises Liability:

Necessary coverage for all types of international businesses with multiple property exposures. Coverage includes: real and personal property, business interruption, property at exhibitions and while in transit to location.

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## Kidnap, Ransom & Extortion Insurance:

Kidnap and extortion are very real and growing threats in today's world. While the most vulnerable companies and organizations to kidnapping are those that have employees or group members based or travelling overseas, organizations that have high profiles, handle large amounts of cash, or work with sensitive information are also at risk. Companies need to prepare for these real threats.



Our **Kidnap, Ransom and Extortion** Insurance not only protects against financial loss and liquidation, but also provides worldwide resources and immediate access to services of leading crisis management and security consultants to manage incidents in conjunction with the policyholder. Our Enhanced Coverage further extends and adds a number of benefits/services that are unique to the K&R insurance market:

- **Express Kidnap** (covers kidnaps involving victims and their ATM withdrawals as ransom)
- **Disappearance Investigation** (covers investigation when someone goes missing)
- **Travel Evacuation** (covers evacuation for political or security reasons)
- **Threat Response** (covers expense responding to a threat of any kind)
- **Business Interruption Expenses**

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## Defense Base Act Insurance (DBA):

[www.defensebaseact.com](http://www.defensebaseact.com)

DBA insurance is federally mandated workers compensation coverage for U.S. government contractors working outside the continental United States. Defense Base Act is known as the "sole remedy" because it protects the employer from certain liability claims while also protecting the employee from work-related injuries, disabilities, and even provides death benefits. These U.S. Government-funded contracts require employers to purchase Defense Base Act insurance for all U.S. civilian contractors, third-country nationals, and local national, whether they are considered primary contractors or subcontractors for the U.S. government - Failure to obtain DBA insurance carries stiff penalties and creates serious liability issues for any contractor that does not secure this statutory coverage.



## Other suggested products include:



- **Supplemental Accidental Death & Dismemberment.**
- **International Medical/ Evacuation, Repatriation & Emergency Reunion.**
- **Kidnap, Ransom & Extortion insurance.**
- **War Risk Coverage.**

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## War & Terrorism Insurance

Optional blanket coverage that can be added to most group or individual products offered by **Global Underwriters**.



Global Underwriters Agency, Inc.

### International Travel & Special Risk Insurance

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