



INTERNATIONAL GROUP LIFE AND HEALTH INSURANCE

Keep your clients' employees protected wherever they go.

Businesses are now operating all over the world, which means your clients' Life and Health insurance requirements are increasingly more challenging to place, especially for international risks in emerging markets. Clements Worldwide's Agents & Brokers division provides access to a unique suite of products specifically designed for your clients' international workforce.



Key Industries Insured by Clements Worldwide:

- UN sub-contractors
- Security companies
- International schools
- US government contractors
- Foreign-based corporations
- Multinational development banks
- Global and international organizations
- Non-government organizations (NGOs)



Learn more at
[Clements.com/Brokers](https://www.clements.com/Brokers)

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Clements Worldwide's Life and Health Product Portfolio

With highly customizable Life and Health products designed to ensure security and support when needed most, you can provide international insurance solutions to your clients, no matter where in the world they go. We are an authorized Lloyd's of London coverholder and our underwriters and legal team are international experts who make sure business is compliant.

International Group Health

- Available for both expats and key local national staff
- Underwritten by Lloyd's, claims administration by Cigna
- International medical coverage for inpatient and outpatient care, prescriptions, and dental and vision

Group Personal Accident/Travel

- Up to \$1 million AD&D limit
- Medical expenses and evacuation
- Passive war and terrorism coverage
- 24 hour coverage for trips and expat assignments
- Eligibility for, but not limited to, employees, contractors, volunteers, and students

International Group Disability

- Own occupation cover
- PTD up to 5 times your salary
- Disability due to illness included
- TTD covers up to 100% of monthly salary

Group Life

- High limits available
- Limited medical underwriting
- Available for both expats and local national staff

Additional Products

Give your clients peace of mind with comprehensive insurance options. In addition to our robust Life and Health products, we also provide the following specialized coverage:

Property and Casualty

- Foreign liability
- Foreign property
- Commercial vehicle fleet
- Defense Base Act workers' compensation

Specialized Insurance

- War and terrorism
- Professional liability
- Political risk/political violence
- Directors and officers liability
- Kidnap, ransom, and extortion
- Transit and cargo, including war risk



Clements Helps You Succeed by Providing:

- Specialty coverages
- Global market access
- Excellent claims service
- In-house underwriting authority
- International compliance guidance



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