

WorldRisk® Foreign Commercial Package is designed for U.S. and Canadian-based multinational companies operating overseas. Customers can select from nine different coverages in order to ensure the package is tailored to meet a variety of overseas risks whether it is importing/exporting, international corporate travel, study abroad programs or manufacturing.

## Features and Benefits

- One comprehensive insurance portfolio, one minimum premium and one invoice
- Client-driven menu approach to select coverages and limits
- Casualty limits up to \$10,000,000 for GL, FVWC/EL and AL
- Property location limits up to \$10,000,000
- Technical capabilities, including the ability to rate, quote and revise in minutes
- Streamlined renewals
- Same-day binding and issuance of policies
- Electronic pdf policy format
- Access to AIU Holdings, Inc.'s global network of operations in over 130 countries and jurisdictions
- The ability to provide locally admitted policies, where required

## Coverages Available

- Foreign Commercial General Liability with limits of \$1 million per occurrence and \$2 million in the aggregate
- Accidental Death & Dismemberment automatically included as an enhancement to Foreign Commercial General Liability
- Foreign Business Automobile Liability with limits of \$1 million per accident for owned, hired or non-owned coverage excess of the locally required coverage
- Foreign Voluntary Workers' Compensation/Employers' Liability with workers' compensation benefits pertaining to the U.S. or Canadian state-of-hire, including endemic disease, with limits of \$1 million per occurrence or disease and \$250,000 per occurrence for excess repatriation
- Foreign Travel Accident & Sickness with additional protection in the event of an emergency overseas, provided by AIG Travel Assist, including 24-hour assistance services for medical and legal referrals around the world (limits may vary)
- Foreign Commercial Property coverage for real and personal property, bodily injury and property at exhibition or in-transit (limits may vary)
- Marine Ocean Cargo with limits of \$500,000 per vessel or conveyance per occurrence (war risk coverage is also available)
- Foreign Commercial Crime with limits of \$25,000 per occurrence and \$50,000 in the aggregate for employee theft, forgery or robbery inclusive of losses inside or outside of the premises
- Kidnap & Ransom/Extortion with limits of \$1 million per occurrence and in the aggregate for kidnap, extortion, wrongful detention or hijacking
- Political Risk with limits up to \$500,000 for confiscation, expropriation and nationalization, currency inconvertibility and non-transfer, political violence, contract frustration and payment default

## Target Classes

- Foreign Exporters/Importers
- Colleges/Schools (study abroad programs, foreign travel)
- Service Companies (engineering, consulting, researchers)
- Specialty Trade Contractors
- Overseas Manufacturers
- Not-for-Profit Organizations
- Financial Services (banks, investment, accounting firms)

## AIG Travel Assist

- Provides the most relevant and innovative services designed to ease the travel experience.
- Highly-skilled travel assistance coordinators are available 24-hours-a-day, 7-days-a-week from anywhere in the world.
- Specific services include pre-travel briefing, coordination of in/out patient care, arrangements for the shipment of medical records or prescription medication, help with lost documents and medical and legal referrals, arrangements of emergency medical evacuations, and much more.

**For more information, please contact your local WorldRisk representative.**

This coverage is purchased at your discretion. This coverage is not a substitute for legally mandated workers' compensation insurance for statutory benefits pursuant to any applicable workers' compensation law, social security plan, scheme, or fund whether private or state sponsored.

WorldSource provides comprehensive global solutions to meet the property, casualty and specialty risk needs of U.S. and Canadian-based companies operating overseas and foreign-based companies operating in the U.S. and Canada. As a division of AIU Holdings, Inc., WorldSource offers an unparalleled level of local expertise and local service through a network of operations in more than 130 countries and jurisdictions.