

Case Study:

High Risk Coverage for an NGO



A non-profit organization's assistance and investments are crucial to the development of countries around the world. As with all investments, inherent risks can jeopardize its success.

Profile

Organization Type: International Relief & Development

Organization Size: 250+ staff

Regions of operation: Africa, Latin America, Asia and Eurasia

Challenge

An international development organization with over 30 years of experience contacted Clements International to discuss insurance options for its employees' security, as their operations began expanding into high-risk areas. With over 250 employees worldwide, their risks vary greatly by location.

Its traditional international life insurance coverage had a war and terrorism exclusion, meaning if an incident occurred in relation to a war or terrorism event, the claim would not have been applicable under its current policy. In many locations, this was not a pressing need, but as operations expanded, its employees were working in areas where acts of war or terror were a possibility. In addition, the organization realized that a blanket policy covering all foreign employees was actually preferable to trying to predict where the next "hot-spot" might be.

Solution

Clements obtained for the client a basic personal accident policy, which included a life insurance benefit of up to \$100,000 per person, and added a permanent total disability and temporary total disability benefit. Removing the war and terrorism exclusion allowed the organization to continue their work in high risk locations, and addressed their concerns that a policy exclusion might leave its employees and their beneficiaries without any benefit should an event occur.

For six decades, Clements International has worked closely with relief and development organizations around the world to build exceptional programs with sensitivity to what really matters – people.

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