

# Insurance Solutions for High Risk Operations

Multinational organizations working in high-risk areas face unique challenges, and therefore need exceptional coverage. Clements International has continued to meet the insurance needs of the international community around the world for over 60 years.

## Personal Accident

By purchasing Personal Accident Insurance your beneficiary can receive financial compensation in the event of an accident or death during a business trip, vacation, or while going about daily activities. Policies can be written on a group or individual basis and offer flexible coverage periods. Our coverage begins at \$100,000 per person and can be increased up to \$1,000,000 per person.

Accidental Death \* Dismemberment \* Permanent Disability  
Emergency Evacuation with Hospitalization \* War & Terrorism

## Kidnap & Ransom

Unique coverage assists organizations and family members toward a positive resolution should an unfortunate event occur. With Kidnap and Ransom, a team of professional hostage negotiators are commissioned to work with the captors to secure a safe return for the detainee.

Delivery of Funds \* Negotiations \* Family Counseling

## War, Terrorism and Political Risk

Policies including property and personal accident insurance can be extended to include injuries or illness resulting from an act of war or terrorism. This unique coverage is most often excluded in traditional policies.

## WorldAuto

Commercial automobiles and trucks represent a huge investment when operating a business abroad. To protect these assets, Clements International has designed a comprehensive worldwide policy including physical damage and liability.

Excess Liability Coverage \* Transit Coverage \* Terrorism Coverage  
Vehicle Fleets \* Multiple Locations



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

As your advocate, Clements locates and secures the most competitive and comprehensive coverage available.

- > International Property & Liability
- > Worker's Compensation
- > Group Medical Insurance
- > Directors & Officers Liability
- > Errors & Omissions
- > Specialty Programs

### Contact Clements Today

For more information on how Clements can meet all of your insurance needs, contact an Account Executive today.

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