



Car
Property & Liability
Life & Health
Specialty & High Risk Insurance

INTERNATIONAL PERSONAL INSURANCE

 **clements**
WORLDWIDE

TAKE CLEMENTS WITH YOU.

As an expatriate, your life takes you beyond borders to new and unfamiliar places, but you can always depend on Clements to be by your side.

Since 1947, Clements has provided innovative insurance solutions to the expatriate community through programs designed to fit specific needs. With a reputation for unparalleled customer service and efficient claims handling, Clements is the preferred insurance provider of professionals living and working abroad.

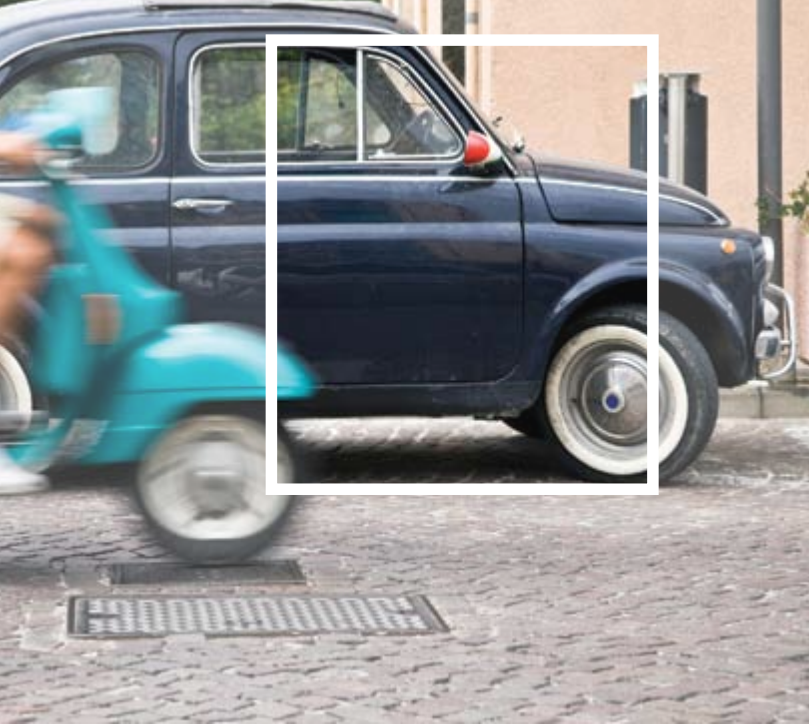
Our personal insurance products include:

- International Car
- International Personal Property & Liability
- International Life & Health
- Specialty & High Risk, Including:
 - Personal Accident, including War & Terrorism
 - Kidnap, Ransom & Extortion



**NEVER LEAVE
ANYTHING
TO CHANCE**

**Clements is the preferred
insurance provider for expatriates
and global organizations.**



PROPERTY & LIABILITY.

Protect your treasures, move after move.

International personal property & liability insurance provides coverage for items damaged during the relocation process or in your foreign residence. We offer two types of international property insurance to best suit clients' needs:

1. Transit & destination coverage for individuals who are preparing to move to their foreign destination.
2. Destination coverage for individuals already at their foreign destination.

Features include:

- Transit & destination coverage as a packaged policy to avoid gaps in coverage
- Optional scheduled and unscheduled coverage
- 300,000 USD of personal liability coverage; optional extension to 500,000 USD
- Fast and efficient claims processing

Life happens. We offer fast and efficient claims processing to make yours a little easier.

INTERNATIONAL CAR.

Global coverage that keeps you on the road.

If you plan to drive abroad, you need international car insurance you can depend on. Our program offers comprehensive, collision, theft and liability coverage to keep you moving in the right direction. Highlights include:

- Accident forgiveness, so your rates do not increase after your first accident
- Worldwide liability jurisdictions
- Adjusts to requirements that vary among countries
- Stable currency valuation for rates and claims
- Flexible deductible options
- Fast and efficient claims processing

Clements is here for you - when you call one of our offices, you always talk to a licensed professional.



Get a quote at [clements.com](https://www.clements.com)

SPECIALTY & HIGH RISK.

Some circumstances call for added protection.

Clements provides specialized insurance solutions designed to address the unique situations that expatriates face in high risk areas of the world. Coverage is available for the full range of group and individual needs, including:

- Personal Accident coverage, including War & Terrorism
- Kidnap, Ransom & Extortion
- Corporate Discount Program Available
- Worldwide Commercial Programs

Clements is your trusted partner in comprehensive, international coverage for individuals and global organizations.

INTERNATIONAL LIFE & HEALTH.

A promise of care anywhere in the world.

Our international health insurance program offers you unparalleled medical benefits around the world. GlobalCare® is specifically designed for individuals living outside of their home country on assignment.

We offer:

- Worldwide medical coverage
- Up to 5 million USD in healthcare benefits
- Coverage for individuals and their families
- Flexible payment options and choice of deductible
- Interactive health and safety resources

Our group and individual term life insurance is designed specifically to give our clients peace of mind. Living and working overseas exposes you to unique risks including illness, political instability, and acts of war and terrorism. A sudden event causing death or permanent injury could leave your loved ones with a heavy financial burden.

Highlights include:

- Flexible coverage limits
- Benefit up to 5 times annual salary
- Stated value benefit
- Annual policy

WHY CHOOSE CLEMENTS?

- We have over 60 years of experience providing international insurance to expats in over 170 countries.
- Our offices service all your insurance needs. From quote to claim, our representatives are available to assist you.
- You always talk to a licensed professional when you contact Clements, so you get the answers you need, when you need them.
- We process most claims under our customized plans internally, so making a claim is always painless and hassle-free.
- We offer a 30-day money back guarantee*, so if you decide to cancel your coverage for any reason, you receive a full refund. **Only available for personal car and property insurance policies, subject to no claims.*

Visit clements.com to get a free, instant quote and purchase your policy online. Our friendly customer service representatives are also available to help you complete the process by phone, and address any questions or concerns about your coverage.



Get a quote at clements.com



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