



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

GLOBAL INSURANCE SOLUTIONS





**NEVER LEAVE
ANYTHING
TO CHANCE**

TAKE CLEMENTS WITH YOU.

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

Clements Worldwide is the leading provider of insurance solutions for expatriates and international organizations. Founded in 1947, Clements offers worldwide car, property, life, health, specialty and high risk insurance to clients in more than 170 countries. With offices in Washington, DC, London, and Dubai, Clements upholds its reputation for unparalleled customer service and efficient claims handling.

Our unique business model gives us the flexibility to serve the needs of a diverse clientele — as an insurance advisor to individuals and organizations, and as a trusted partner to brokers. This is precisely what defines Clements as a leader among insurance providers.

Our Approach

- **Risk Assessment:** We determine the international risks to you and your organization based on the “who, what, when, where and why”.
- **Market Intelligence:** With access to a broad range of markets, we offer the best insurance products at a reasonable price.
- **Solution Design:** Our experts identify and help clients obtain the appropriate insurance cover, with the flexibility to tailor new, specialty products to fit their needs.
- **Superior Service:** From quote to claim, customer satisfaction always comes first.



INTERNATIONAL INSURANCE

INDIVIDUALS.

Clements knows expatriates.

Starting in 1947, Clements pioneered car and personal property insurance for foreign service officers and government employees abroad. That means we have over 60 years of experience helping clients prepare for life overseas, providing peace of mind and personal attention. We offer a comprehensive selection of personal insurance solutions, ranging from international car insurance to kidnap and ransom coverage. Best of all, Clements is committed to you — when you call one of our offices, you always talk to a licensed professional ready to answer your questions and concerns.

Clements offers a range of personal insurance solutions for individuals and their families abroad, such as:

- International Car
- International Personal Property & Liability
- International Life & Health
- Personal Accident coverage, including War & Terrorism
- International Umbrella Coverage
- Kidnap, Ransom & Extortion

Multi-policy discounts are also available.

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

INTERNATIONAL INSURANCE

INTERNATIONAL ORGANIZATIONS.

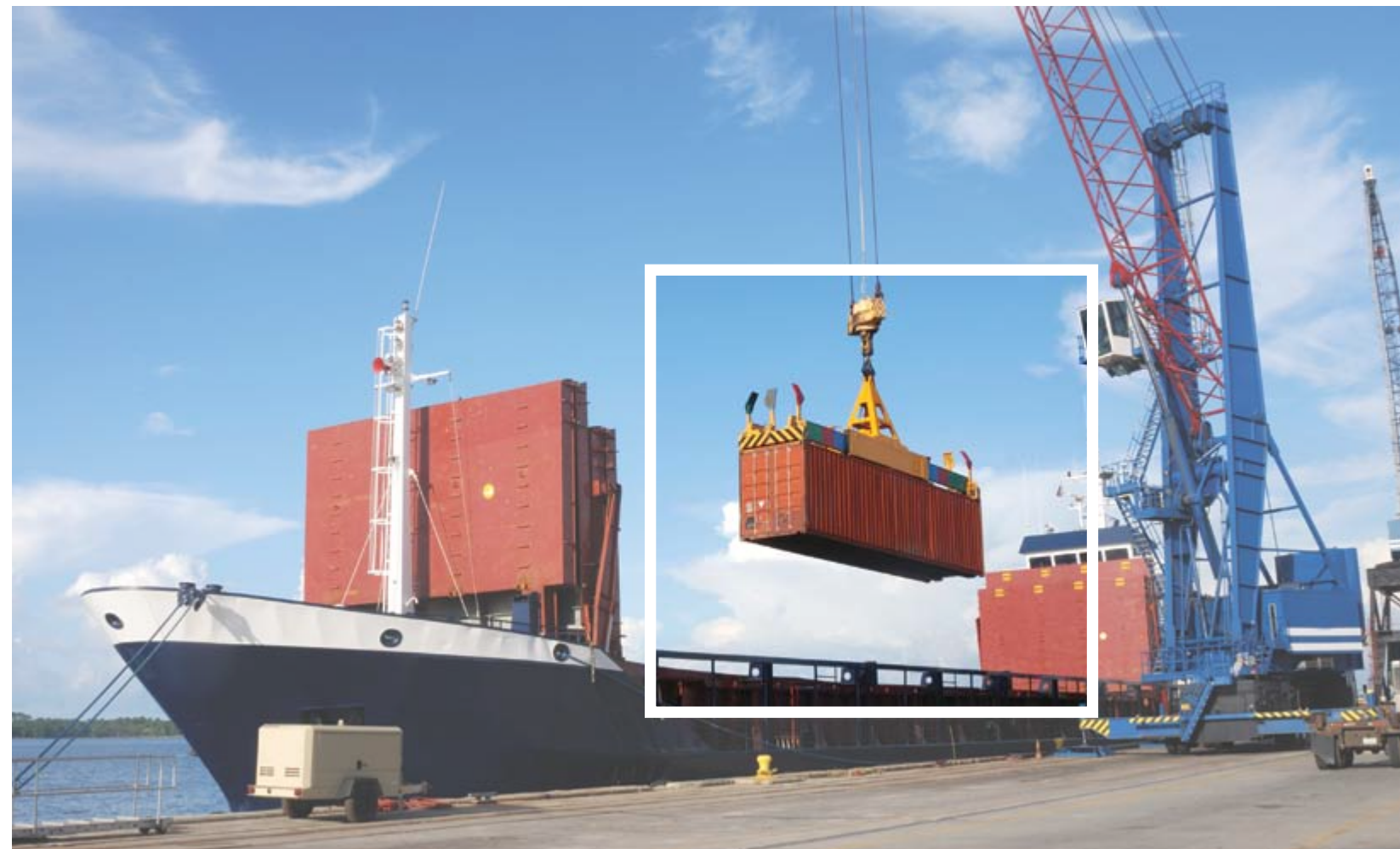
Helping organizations succeed in a global economy.

Clements works closely with embassies, corporations, and relief, aid and development organizations to build exceptional programs with sensitivity to what really matters — people. We use our expertise and market access to locate and secure the best coverage available anywhere. Clements also provides a wide selection of specialized insurance programs designed to address the unique needs of companies and individuals working in challenging areas of the world.

**Safeguard your
organization's financial
stability wherever work
leads you.**

Operating a multinational organization is no easy task, and unforeseen events can quickly jeopardize an entity and its employees. You can depend on Clements for personalized service and customized solutions to safeguard your organization's financial stability, wherever work leads you.

Visit clements.com for more information on our wide range of commercial insurance solutions or contact one of our offices for a free consultation.





INTERNATIONAL INSURANCE

INTERNATIONAL EDUCATION.

Protecting great minds around the world.

Clements proudly serves international schools and educational institutions operating overseas. We specialize in the unique insurance needs of the international school community with programs built from experience and direct feedback from our clients. This is why we are the preferred insurance provider for over 100 international schools.

A helping hand is just a phone call away.

Clements offers a variety of coverage tailored specifically to international education clients, including the Scholars® Group Health Program, designed and offered exclusively by Clements. With Scholars®, eligible employees, administrators and their families may seek care from any qualified physician, anywhere in the world.

Our experienced team advises administrators about their risks and recommends appropriate coverage, guiding them safely through the process. Clients also have access to a dedicated account manager for questions and claims handling, so a helping hand is always just a phone call away.

CONSULTATION

PARTNER SOLUTIONS.

With Clements, a world of opportunity awaits.

Our Partner Solutions division helps firms, corporate entities and brokers enter the international insurance market, enhance their value proposition and monetize risks through a unique partnership.

Leveraging Clements' international insurance expertise, unparalleled market access and product design capabilities, the Partner Solutions team creates and delivers customized insurance programs. We help integrate those programs seamlessly into our partners' business models, adding significant value to their bottom line.

Services include:

- Consulting
- Risk assessments
- Brokerage services
- Coverage design
- Strategy formulation
- Market analysis
- Program management.

To learn more about how Partner Solutions can improve your business, please contact us or visit clements.com.

Your trusted partner in comprehensive, international coverage for individuals and global organizations.

WHY CHOOSE CLEMENTS?

- We have over 60 years of experience providing international coverage to expatriates through a comprehensive selection of personal insurance solutions available 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 for more information about our products and services. Get a free, instant quote and purchase personal insurance policies online, or contact one of our offices if you have any questions or concerns.



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