



**INTERNATIONAL COMMERCIAL PROPERTY  
AND CASUALTY INSURANCE**

## Global protection, even in high-risk areas.

Businesses are now operating all over the world, which means your clients' Property and Casualty coverage requirements are increasingly more challenging to place, especially for international risks in emerging markets. Clements Worldwide's Agents & Brokers division provides access to a unique suite of products specifically designed to meet these challenges.



### Key Industries Insured by Clements Worldwide:

- UN sub-contractors
- Security companies
- International schools
- US government contractors
- Foreign-based corporations
- Multinational development banks
- Global and international organizations
- Non-government organizations (NGOs)



Learn more at  
[Clements.com/Brokers](https://www.clements.com/Brokers)

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# Clements Worldwide's Property and Casualty Product Portfolio

With highly customizable Property and Casualty products designed to ensure security and support when needed most, you can provide international insurance solutions to your clients, no matter where in the world they go. We are an authorized Lloyd's of London coverholder and our underwriters and legal team are international experts who make sure business is compliant.

## Commercial Vehicle Fleet

- Borderless coverage
- Political Violence option available
- Cover all vehicles from multiple countries on a single policy

## Foreign Property

- Appetite for high risk countries
- Catastrophe perils covered in full
- Can be quoted on reinsurance basis

## Foreign Liability

- Worldwide territory and jurisdiction
- Can be quoted on reinsurance basis
- Primary and Excess Liability options available

## Defense Base Act Workers' Compensation

- Low minimum premiums
- Highly experienced with strong carrier relationships
- Competitive terms with expedited quote turnaround time

## Additional Products

Give your clients peace of mind with comprehensive insurance solutions. In addition to our robust Property and Casualty products, we also provide the following specialized coverage:

## Life and Health

- Group life
- International group health
- International group disability
- Group personal accident/travel

## Specialized Insurance

- War and terrorism
- Professional liability
- Political risk/political violence
- Directors and officers liability
- Kidnap, ransom, and extortion
- Transit and cargo, including war risk



## Clements Helps You Succeed by Providing:

- Specialty coverages
- Global market access
- Excellent claims service
- In-house underwriting authority
- International compliance guidance



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