



Featured Product

International Personal Accident

[Ebola Update](#)

Protection for the organizations most valuable assets, it's people.

Clements Worldwide can safeguard against Ebola outcomes. Email ssheibani@clements.com for more details.

Policy Highlights

- Exclusively for healthcare workers
- Repatriation reimbursement for death
- Covers death within 4 months

For More Information Email [SSheibani@clements.com](mailto:ssheibani@clements.com)

Clements Worldwide Country Risk Guides

Provided online the Clements Worldwide Country Risk Guides are a great resource to check before moving or working abroad. Each guide gives a quick description of the country, it's economy and its people as well as an update in the following categories: Health, Safety and Security, and Terrorism.

News

Ebola Outbreak Takes Hold in West Africa

Ebola virus disease is one of the most dangerous health hazards in the world. It brings with it an extremely high fatality rate, and has been known to affect hundreds of people each year. Unfortunately, a new outbreak of Ebola in West Africa has infected tens of thousands of individuals and claimed thousands of lives in Guinea, Liberia, Sierra Leone, and other areas.

While some experimental treatments show promise, it is too early to know whether they are effective. There are currently no FDA approved vaccines for Ebola. Though the potential Ebola will spread to Western countries appears to have minimized in recent months, high levels of caution are still necessary for anyone travelling through the affected regions. This outbreak highlights the importance of proper safety procedures and international health insurance for expats. Everyone living nearby is at risk of contracting Ebola, and should prepare accordingly.

While cases of Ebola spiked across Liberia, Guinea, and Sierra Leone during the past several months, October showed the rate of Ebola infections was slowing. In particular, infections in Liberia slowed significantly. However, WHO officials still advise caution. Bruce Aylward, a top WHO official, warned... [\(continue reading\)](#)



Note from Global Broker Network Manager

Sam Sheibani

Welcome to the Clements Worldwide eighth edition of **Broker News!**

The Ebola outbreak has claimed many thousands of lives, our hearts go out to the victims and their families. This edition of Broker News is to encourage you to stay informed and aware.

Sincerely,
Sam Sheibani

Broker Spotlight

Spotlight on Winning!

Tip of the Month

Be A Resource

Having the proper insurance is only one factor in a clients decision to go abroad. The more information you can

Many thanks again to the Chapter members of the Professional Insurance Agents Associations of Northern Virginia and DC who recently invited Clements Worldwide Global Broker Network Manger Sam Sheibani to host an educational session on Government Contractor/International Risks.

The session earned members 2 P&C credits and discussed the evolving risks of government contracting and the complex challenges of managing risk and securing people and properties in the global market place.

Those who attended that session were eligible to receive a prize. An iPad Mini! And just in time for the holidays the winner will now be announced.

Kathleen Koehler of the Brown and Brown Agency of Virginia is the winner of the iPad Mini!!

It was our pleasure to speak and if you would like Clements Worldwide to talk to your group email us at gbn@clements.com.

share about living and working abroad the more valuable you are. Use the Clements Worldwide Resources section and become an invaluable resource to your clients.

Resources

Need marketing materials?

- [Visit the Resources Section](#)

Know a broker interested in expanding the business?

- Direct them to the [Broker Prospectus](#)
- Fill out the [Broker Application](#)

Monthly Accomplishments:

Policy	Premium
Group Health	\$1,800,000
Group Health	\$682,000
DBA	\$336,000
WorldAuto Fleet	\$22,600

Contact Us

Email: gbn@clements.com

Call: 1.800.872.0067

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