

A photograph showing the silhouettes of three people standing on a rocky ridge, looking out over a vast landscape at sunset. The sun is low on the horizon, creating a warm, golden glow. The background consists of rolling hills and mountains under a clear sky.

Insurance Solutions for International Organizations

For decades, Clements Worldwide has worked closely with NGOs (non-governmental organizations), around the world to build exceptional NGO Insurance programs with sensitivity to the unique risks of companies operating abroad in the non-profit sector. While life abroad can lead to a sense of instability and uncertainty, insurance coverage from Clements will make life both easier and safer. Our coverage can provide unique policy extensions including coverage for kidnap and ransom, DBA insurance, war and terrorism and other risks. With a dedicated team, you can have customized coverage through a global plan, and a hassle-free policy administration.

Directors & Officers

As a valuable recruiting tool for top-tier and executive talent, Clements offers Directors & Officers insurance to protect your company, directors, officers and board members. Clements ensures financial stability from any legal suits that arise due to alleged wrongful act such as errors in judgment, negligent supervision, conflicts of interest or unauthorized payments. This coverage also prevents these employees' personal assets from being at risk. Employment Practices liability is included and provides protection against many kinds of employee lawsuits including claims of sexual harassment, discrimination, and wrongful termination, among others.

General Liability

Coverage indemnifies the cost of third party bodily injury and property damage as a result of your operations abroad including legal costs. The policy also covers aggregate products/completed operations liability.

Defense Base Act (DBA)

Per FAR 52.228-3 for all federally funded public works contracts overseas (OCONUS), engineering organizations are required to acquire Defense Base Act insurance. This type of coverage is customized for a contractor's civilian employees, who can face a significant amount of risk while overseas. DBA policy covers medical expenses, lost wages, disability, death and War Hazard, arising from work related injury or occupational illness.

Errors and Omissions

Also known as professional liability, it is a form of insurance to financially protect against claims of negligence in the performance of specified professional services.

Clements continues to be a leading provider of trusted and reliable insurance services for global organizations and the people who support them.

Our portfolio of insurance products include:

- > Personal Auto
- > Transit & Cargo
- > Group Health
- > Kidnap & Ransom
- > Foreign Property & General Liability
- > Director's & Officers Liability
- > DBA Worker's Compensation
- > Travel Medical
- > Term Life
- > Personal Liability
- > High-Limit Disability

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Vehicle Fleet Insurance - WorldAuto®

To protect commercial cars and truck fleets, Clements Worldwide has designed a comprehensive WorldAuto® International Fleet Insurance program. The program offers borderless coverage with physical damage, collision, theft, and liability coverage against every vehicle-related transportation hazard.

Property

Rest assured with multiple lines of property, including buildings, contents, computer equipment, machinery, stock, business income, and cargo.

Kidnap & Ransom

In the event of a hostage situation, this coverage funds the costs organizations may incur as they work towards a positive resolution. Additional benefits, such as medical, legal, and psychological counseling, are also available.

Personal Accident

Accidents on overseas assignments cannot always be avoided, but their financial impact on individuals can be alleviated with the right insurance. Personal Accident insurance provides your organization's employees and beneficiaries with financial compensation in the unfortunate event of an accident during an international trip or living and working overseas. It offers 24 hour cover for Accidental Death and Dismemberment (AD&D), Disablement and pays for Medical Expense, Medical Evacuation and Repatriation. Personal Accident benefits are payable in addition to DBA or Workers Compensation benefits.

Medical Evacuation & Repatriation

In the event of an accident or if the need for urgent medical attention arises overseas, Clements' Medical Evacuation & Repatriation policy will provide transport coverage to the nearest capable medical facility in case a local medical center is not able to provide adequate treatment. The policy ensures that you will be able to receive the best possible medical treatment.

Political Evacuation & Salary Continuation

Designed to protect international organizations and their staff from unforeseen financial consequences, Clements provides full coverage of the evacuation of personnel due to political instability or military confrontation.



Case Study

While rarely publicized, the kidnapping of NGO employees based or traveling overseas is on the rise. In 2009, a member of an NGO in the Philippines was kidnapped by a local gang at gunpoint and held hostage. Through the Kidnap and Ransom extension from Clements, crisis consultants were quickly sent in with travel expenses covered.

The consultants were able to negotiate a lower ransom amount and secure safe release for the victim. Thanks to the NGO's Kidnap and Ransom insurance policy, the organization was able to safely return its employee while all related expenses were covered.

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