



BROKER NEWS

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Featured Product [DBA/Workers Compensation](#)

U.S. Federal law requires all contractors and subcontractors to secure DBA insurance for employees working overseas...

Policy Highlights

- Benefits are paid to an employee or dependents or medical providers as a result of job-related injury or illness
- Benefits are paid regardless of employers negligence
- Employer Liability coverage - for lawsuits arising from job-related injury or illness that allege employer negligence.

To obtain a quote for your client download the
[DBA Workers Compensation Insurance Application](#)

Organizations Resource: How International Businesses Can Improve Workplace Safety

Organizations based throughout the world encounter a variety of risks on a daily basis, and their employees need the right level of protection, training and awareness to handle these occupational hazards. While this may sound like a significant challenge, there are a number of effective strategies that can improve workplace safety. [\(continue reading\)](#)

News

Nonprofits - Why They Are Not Too Small to Need Insurance to Manage Key Risks

A common misconception about nonprofits is that they're simply too small to be at risk for liabilities and their employees will be protected because of their status as humanitarians. All organizations - even well-meaning nonprofits - need protection. Organizations of any size are at risk for a variety of legal problems.

With years of experience helping nonprofit organizations stay protected from unforeseen risks, Clements nonprofit specialist, Michelle Brown, knows how closely related a nonprofit's ability to function and its risk management strategies are. "The purpose of risk management, including business insurance, is to protect the nonprofit's assets," Brown says. "If you don't protect the assets, you risk not accomplishing your mission."

[\(continue reading\)](#)

Broker Spotlight

Spotlight on New Resources!

If you will recall, last month we shared that the online presence dedicated to brokers was undergoing an update in order to better serve your needs. Our work is nearly complete!



Note from Global Broker Network Manager

Sam Sheibani

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

In an effort to support the ongoing growth of the Global Broker Network we at Clements Worldwide have gone social! Follow our LinkedIn page for faster updates. Click the LinkedIn icon at the bottom of the newsletter.

Sincerely,
Sam Sheibani

Tip of the Month

Know Your Products

It seems like a no-brainer but one mistake can make a client lose faith in your ability to provide them with what they need. If you know the product inside and out they will trust your judgment.

Check out some of the new and improved [Brokers Access](#) pages within Clements.com. Several exciting new resources can be found, including:

- Descriptions of all products in one handy place as well as links to the accompanying downloadable product sheets or applications.
- Archived Issues of [Broker News](#)

We have also expanded our social media presence. Visit our new Global Broker Network community page on [LinkedIn](#).

And coming soon we'll provide to each broker (buy request) a marketing kit to help you further promote the Clements Worldwide solutions you provide.

Before we complete our work we want to hear from you. What would you like to see on the pages? What would help you reach your goals? Email us at gbn@clements.com by April 17th. Your ideas could make it on the pages!

Clements Worldwide Global Broker Network, email us at gbn@clements.com.

Resources

Visit [Broker Resources](#) to find:

- Broker Prospectus
- Broker Application
- Product Brochures
- Archived Newsletters

Broker News Archives

Last three editions

[February 2015 - Group Health](#)

[January 2015 - Group Life](#)

[November 2014 - Ebola Update](#)

Broker Network Growth:

Policy	Premium
DBA/Workers Compensation	\$480,000
Group Health	\$138,000
World Auto	\$84,000
General Liability	\$26,000

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