



Featured Product

[International Property Insurance](#)

Help your clients vacation overseas peacefully. This policy ensures worldwide protection for items in transit and at home. Clements Worldwide has superior customer service and will walk your clients through every step needed to obtain this essential insurance for themselves, companies and/or employees.

Policy Highlights

- Full Replacement Costs Paid
- No Gaps in Coverage
- Complimentary Personal Liability Protection
- Identity Fraud Reimbursement Coverage

Click the link below to get your downloadable
[International Property Insurance](#)
product sheet.

Client Resource: A Quick Guide to International Personal Property Insurance

Whether you are travelling for a quick vacation or an extended job placement your belongings should be covered. Find out what you need to know by [reading this guide and downloading your own copy today.](#)

News

Expect The Unexpected - How K&R Risks Relate to Everyday Business - Are You Covered?

Has Kidnapping Risk Actually Increased?

Since 2001, the threats associated with international organizations have changed, growing each year. Some dangerous hotspots are exhaustively covered in the news, such as the **Middle East** or **Somalia**, but others might be unexpected. Kidnappings can and do occur everywhere-no country is completely safe. The Americas accounted for 21% of foreigner kidnappings in 2014, predominately in **Mexico**. Some criminal organizations use kidnappings as a source of revenue. While foreigner kidnappings typically get all the press, both foreigners and your national staff are at risk in these types of attacks.

Although some companies believe that this is only a risk for large corporations, but all businesses, universities, and nonprofits are at risk. "Organizations need to realize that once employees are on the ground working in the emerging markets their risks of a kidnapping related event has increased" says Kevin Pedone, a producer for Clements Worldwide. Ensuring employees understand the potential exposures of working overseas is the responsibility of the employer. [\(continue reading\)](#)



Note from Global Broker Network Manager

Sam Sheibani

Welcome to Clements Worldwide **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

Broker Spotlight

Spotlight on Global Broker Network LinkedIn Group

Reminder: The Global Broker Network LinkedIn group is live!

Tip of the Month

Remember to Solve a Problem

Ask yourself what does this insurer need? This will allow to offer a program that starts around your client's core need and give you a chance to build from there.

Global Broker Network Group



Use this group as a forum to reach out to other members of the network, share your concerns and accomplishments and hear about any new and upcoming products or services!

Expect an invitation to join in your inbox soon. Follow this link [Global Broker Network Group](#) or click on the LinkedIn button at the bottom of the page to check it out now.

Resources

Visit [Broker Resources](#) to find:

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

Broker News Archives

Last three editions

[April 2015 - WorldAuto - Fleet Insurance](#)

[March 2015 - DBA/Workers Compensation](#)

[February 2015 - Group Health](#)

Broker Network Monthly Accomplishments:

Policy	Premium
DBA/Workers Compensation	\$125,000
Group Health	\$68,000
Exotic Auto	\$62,000
Foreign Liability Package	\$2,500

Contact Us

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