



### Featured Product

#### [International Group Life Insurance](#)

Enrollment in Clements' Group Life Insurance program ensures that the future financial needs of employees' and their families are provided for, should the unthinkable occur. Coverage is worldwide, including high risk areas.\*

#### Policy Highlights

- Limited Medical Underwriting
- Low Fixed Premiums
- Benefits as high as 10 times an annual salary

\*limits and restrictions apply

Click the link below to read more about  
[International Group Life Insurance](#)

### Client Resource: Three Reasons Why Expats Need Life Insurance

One of the most commonly overlooked insurance policies for those living abroad is international life insurance. International life holds specific benefits that may not be found elsewhere for expatriates and their families. Find out what you need to know by [reading this guide today](#).

## News

### Potential Expatriate Retirees Fear Political Violence & International Health Insurance Coverage

#### Survey Insights from Potential Expatriates

With a growing number of Americans retiring abroad, a poll released indicates that international political instability and terrorism top the list of worries among would-be expatriates.

The survey by Clements Worldwide, a global insurance provider with 68 years' experience covering individuals living and working outside of their country of citizenship, also found strong concern but lack of information about the availability of appropriate health care insurance overseas.

Asked to choose the risks of overseas living they feared most, 92 percent of respondents selected political or economic upheaval, while 86 percent picked terrorism. Eighty-nine percent expressed concern about a health crisis, while 79 percent said they were concerned about a natural disaster. When asked which factor they were "extremely concerned about," the largest share, 18 percent, chose terrorism and 15 percent political upheaval. [\(continue reading\)](#)

[Click here for survey data.](#)

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## Broker Spotlight

### Spotlight on New Products

Organizations seem to be at risk now more than ever. Data breaches happen more frequently than not and unexpected natural disasters shutting down operations are repeatedly making headlines.



### Note from Global Broker Network Manager

**Sam Sheibani**

Welcome to another issue of Clements Worldwide **Broker News!**

Visit our LinkedIn group page Monday June 29th at 11:00am EST. I'll be there answering your questions and posing some of my own.

Sincerely,  
Sam Sheibani

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## Tip of the Month

### Retention is Key

Keeping a client is cheaper than finding a new one. Make sure you're exercising the best customer service when dealing with clients. Simply answering emails in a timely fashion could make you their number one broker.

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## Resources

Clements Worldwide has expanded the product lines to help protect against than many risks commercial clients face.

[Crime and Fiduciary Liability Coverage](#) - Crime insurance is designed to protect an organization from losses due to either employee dishonesty or third party fraud.

[Business Interruption](#) - Coverage for lost income, fixed expenses, relocation expenses, incidentals

[Cyber Liability](#) - Coverage protects organizations of all sizes, including nonprofits, across a variety of costs including regulatory compliance, data recovery, and reputational support.

Visit the website to familiarize yourself with the new products. Email us at [gbn@clements.com](mailto:gbn@clements.com) for more information.

Visit [Broker Resources](#) to find:

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

### **Broker News Archives**

Last three editions

[May 2015 - International Property](#)

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

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

## **Broker Network Monthly Accomplishments:**

<b>Policy</b>	<b>Premium</b>
DBA/Workers Compensation	\$36,000
Group Life	\$24,000
WorldAuto	\$24,000
General Liability	\$2,500

### **Contact Us**

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