



## Featured Product

### [International Group Health](#)

An organization's most valued asset is their staff.

This policy offers comprehensive health care coverage while abroad. 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

- Hospitalization, physician, surgeon, specialist fees and prescription drugs are covered
- Maternity Care is covered
- Vision and Dental provided
- Coverage for preexisting conditions

For More Information download the  
[Clements Group Health Brochure](#)

**Client Resource: Five Tips for A Global Citizen's Health Plan**

Whether you work in the corporate world, government world, or just the real world one aspect of your job is certain - you won't be spending your entire career comfortably behind your desk. Chances are a new job assignment could require you to relocate abroad. [\(continue reading\)](#)

## News

### Duty To Protect: More International Employees Grows Insurance Need

With many companies seeing the greatest opportunities for growth in foreign markets-including emerging, untested, and unfamiliar ones-protecting employees overseas has become an issue of increasing importance and complexity.

"As you see the global environment shifting, there is more interest in giving more protection," said Keri Glitch, vice president, cyber and physical security for Iberdrola USA.

"Political instability and violence are very much on people's minds, and have been for the last few years", said Smita Malik, assistant vice president for commercial insurance at Clements Worldwide, a leading [\(continue reading\)](#)



### Note from Global Broker Network Manager

Sam Sheibani

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

This month we'll focus on resources. A well informed broker is a successful broker.

The Clements Worldwide website can provide you with lots of valuable information to aid in your success.

Sincerely,

Sam Sheibani

## Broker Spotlight

### Spotlight on Resources

Around a year ago the Clements marketing team took on the task of revamping the Clements Worldwide website. About six months ago that task came to a completion and the website now provides a stylish and informative source for all things Clements.

## Tip of the Month

It hosts a plethora of resources that brokers should feel free to take advantage of when in need of information.

On the website you'll find:

- timely articles,
- the most up-to-date brochures,
- case studies
- broker information such as the prospectus and applications for new brokers
- press releases
- expat resources to give your clients
- key insurance terminology for clients and more!

Take some time and explore [clements.com](http://clements.com). You'll find everything you need and more.

Questions? Email [gbn@clements.com](mailto:gbn@clements.com)



## Go where the expats are!

Visit the most popular expat websites and blogs. Speak to your local expat social group. Build relationships with the local companies with international reach. Future and current expats have tons of questions that YOU have the answer to. You just need to meet them.

## Resources

Need marketing materials?

- [Printable Brochures](#)

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    | \$1,670,000 |
| Group Term Life | \$68,000    |
| Kidnap & Ransom | \$12,000    |
| WorldAuto Fleet | \$8,000     |

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