



Business Insurance Solutions for International Schools

Clements Worldwide has been delivering the best-in-class health insurance solution, **SCHOLARS**[®], to international schools for more than 20 years. Additionally, Clements has designed a suite of business insurance solutions targeted at the unique requirements of international schools operating globally that can be purchased in conjunction with **SCHOLARS** or as standalone solutions to mission-critical school needs.

Business Line Insurance



Foreign Property with Business Income Protection for Loss of Tuition

Used to insure property with no sub-limits for catastrophic perils such as floods and earthquakes with high limits to protect against under-insurance. Key features include, but not limited to:

- Covered property includes buildings, contents, and books
- Can be extended to include Business Interruption and Extra Expense coverage
- Extensions can be added as necessary based on schools' locations and operations: boiler & machinery, food & medicine spoilage, and cash losses
- Political Violence can be added as an extension for high-risk perils, including war, terrorism, strikes, riots, civil commotion, etc.



General [Public] Liability

Protects the schools from lawsuits or costs brought against them as a result of operations or non-professional negligence of staff, including legal costs. Key features include, but not limited to:

- Bodily injury, property damage, and medical payments
- Sexual abuse, molestation, and corporal punishment
- Incidental medical malpractice, food poisoning, and sudden & accidental pollution
- Worldwide territory including USA / Canada for business trips

(See back for additional coverage details)

Clements Worldwide Education Team

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School Travel Accident

Covers accidents and injuries for a wide range of school activities from amateur sports tournaments to overnight field trips, both in-country and across national borders. It also can cover educators, administrators, volunteers, parents, chaperones, as well as students. Key features include, but not limited to:

- Easy process to submit trips for coverage with minimum and deposit premium paid
- Medical and emergency evacuation included



Financial Lines

Liability protection for personal and professional liability claims brought about as a result of the work of board members, teachers, trustees, officers, deans and other faculty members, as well as policies to protect your school from crimes and fraud.

- Directors & Officers Liability (D&O)
- Professional Liability
- Employment Practices Liability (EPL) and Third Party EPL Coverage Extension
- Fiduciary Liability
- ELL, or school boards legal liability insurance, a hybrid of traditional D&O Liability, Errors & Omissions, and EPL Liability coverage
- Prior Acts Coverage
- Workplace Violence Extension
- Defense Costs Outside of the Limits
- Cyber Liability
- Crime/ Fidelity Bond Insurance



Worldwide Auto for Buses

- Physical Damage, Political Violence,
Personal Accident, and Excess Liability

Coverage for your vehicles that can be customized based on your fleet size, geographical location, local insurance regulations, and organizational model.

- Physical damage protects against theft, collision, glass breakage, and other physical perils whether the vehicle is in operation or garaged
- Personal accident in the event of injury, disability, or death that covers students, employees, drivers, and any passengers
- Worldwide excess liability coverage will supplement compulsory local third party liability insurance that covers injuries or damage to other people or property if your school is at fault in an accident. Necessary because of low local policy limits that do not provide adequate protection
- Political Violence can be added as an extension for high-risk perils including war, terrorism, strikes, riots, civil commotion, etc.

Clements Worldwide specializes in helping international schools work within their budgets to create employee benefits packages, including **SCHOLARS** Health Insurance, and business insurance solutions to address the specific needs of a school depending on location, staff size, and security/health related risks. Clements can help you maximize the value of your insurance to improve employee satisfaction and retention, minimize cash reserves needed for contractual risks, and improve operational efficiency. Contact us today.

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