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Clements Worldwide Announces Launch of International Disability Coverage for Expats & Organizations

Loss-of-Income Protection Available Globally, Including in High-Risk Locations

October 20, 2015 (Washington, DC) – Clements Worldwide, a leading provider of international insurance solutions since 1947, is now offering high-limit, loss-of-income coverage for professionals abroad. Clements' International Disability insurance has no exclusions for acts of political violence including civil unrest, riots, or war and terrorism, providing the right protection for expatriates living in today's complex geo-political climate. This borderless coverage, offered in collaboration with Lloyd's of London, is specifically designed for the unique risks of individuals working abroad and protects their income if an accident or illness prevents them from performing their occupation.

In developed nations, statistics show that 25% of professionals face disability at some point in their career. For expatriates, government workers, contractors, non-profit or international organization employees working challenging jobs in high-risk countries, this number is likely to be much higher.

"Too many people underestimate the chances of becoming disabled during their professional careers," stated Chris Beck, president of Clements Worldwide. "Most global executives, high-income professionals and international workers have become educated about the importance of having life insurance to protect their beneficiaries, but a disability during prime working years can be more crippling to individuals and their families, and many are not protected against that likely eventuality. Our best-in-class coverage provides for lost wages and the costs of the medical treatment, even if the disability was caused by political violence, war or terrorism."

Sixty-nine percent of private sector employees have no long-term or permanent disability insurance, according to the U.S. Social Security Administration. "Particularly for high-wage earners, securing disability insurance must be a part of proper financial planning to ensure peace of mind for them and their families," explained Beck.

In addition, the difference between any coverage an individual may be entitled to receive from their employer or local government and an individual's current income can be significant, highlighting the challenge in maintaining a quality lifestyle in the event of a disability. For high-wage earners, this gap can be particularly large and might be especially challenging for people working outside of their home country.

"We have heard from our customers working in Africa, Asia and the Middle East that they are turned down when they apply for high-limit disability insurance because of their location," said

Beck. “This product was specifically designed to cover the unique needs of professionals working outside of their home country.”

The International Disability insurance program offered by Clements features both temporary and permanent options. Both options offer high-limit benefits to address the needs of internationally-based individuals, ensuring protection and a safeguard that guarantees their lifestyle is secure should anything happen.

About Clements Worldwide

Clements Worldwide is a leading insurance provider for expatriates and international organizations. Founded in 1947, Clements offers international car, property, term life, health, specialty and high risk insurance in over 170 countries. With offices in Washington, D.C., London, and Dubai, Clements delivers comprehensive coverage, superior customer service, and unparalleled claims response. To learn more and receive a quote online, visit <https://www.clements.com/intl-disability/individuals>.