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## **Clements Worldwide Announces Launch of Combined Liability Coverage for International Schools and Other Global Organizations** Terrorism Liability Extension Ideal for High-Risk Environments

May 18, 2017 (Washington, DC) – Clements Worldwide, a leading provider of international insurance solutions since 1947, is now offering high-limit Combined Liability coverage with worldwide jurisdiction and greater flexibility. The new coverage has options for additional extensions, which provides unique, bespoke protection for risks faced by global organizations operating in developing markets. Perhaps most significant is the new Terrorism Liability Extension.

The Terrorism Liability Extension to the Combined Liability Policy delivers added defense from third-party property or bodily injury liability claims linked to a terror attack, previously excluded from most liability policies. Additional extensions available for incidental medical services, abuse and molestation, pollution, and vendors or sub-contractor liability are all critical coverages that were often hard to obtain for multinational organizations.

Terrorism liability in particular is of growing concern to humanitarian aid groups, government contractors, international schools, construction companies, and oil & gas firms that operate in increasingly high-risk environments. The latest *Clements Worldwide Risk Index* found the number of organizations suffering the effects of a political violence event nearly doubled from a year ago, up 90 percent over the *Clements Worldwide Risk Index* report issued last spring.

“Terror and political violence are on the rise, and affected individuals increasingly turn to the courts for redress,” stated Chris Beck, president of Clements Worldwide. “Adverse legal rulings can seriously damage or even close an international school or small aid group. Clements Worldwide Combined Liability, with its coverage extensions, is a cost-effective way for companies to protect themselves in even riskier operating environments.”

Benefits of the Combined Liability policy include flexibility in using the policy as a primary or excess policy, if local liability coverage is mandated. The ability to customize coverage territory, worldwide jurisdiction, and bespoke extensions driven by organizational risk make the offering unique among general liability policies. High-limits ensure organizations are getting the coverage commensurate with the risk. Visit [www.clements.com/combinedliability](http://www.clements.com/combinedliability) for more information.

**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>.*