



# Commercial Property Insurance

For too long, organizations seeking international commercial property insurance protection found no real or affordable solution to safeguard their property and assets located abroad. Clements Worldwide has changed that.

As the leading international insurer for global organizations, NGO's and international schools worldwide for more than 65 years, Clements has developed a comprehensive new commercial property insurance program, tailor-made to address their evolving needs.

Under this unique new coverage placed with Lloyd's of London, international organizations can even safeguard their property across multiple locations, which can help improve insurance management, save time and significantly reduce organizational costs.

## Key Benefits Include

- Worldwide coverage - including in high-risk locations\*
- Material damages and business interruption losses are protected
- No minimum premium required, which means big savings particularly for not-for-profit organizations with a smaller asset base overseas.

## What's Covered

- |                              |                       |
|------------------------------|-----------------------|
| ✓ Buildings                  | ✓ Heavy equipment     |
| ✓ Business personal property | ✓ Computers / laptops |
| ✓ Contents & stocks          | ✓ Builder's risks     |

## Who is it for?

- Any organization with international assets, such as NGO's, contractors, builders, and international schools
- Highly suitable for commercial property protection in "emerging", "frontier" or politically unstable markets, in conjunction with Clements' Political Violence insurance coverage.

Clements highly recommends that organizations include its Political Violence (PV) extension for asset protection abroad, as the commercial property coverage excludes PV perils. Commercial property coverage can be offered independently or in addition to transit and cargo or capital equipment coverage as well.

\*Except where sanctions apply.

Clements continues to be the leading provider of trusted and reliable insurance services for relief and development organizations and the people who support them.

### Our portfolio includes:

- > Individual Motor
- > Personal Property & Liability
- > Transit & Cargo
- > Term Life
- > Group Health
- > Political Risk
- > Group Personal Accident
- > Kidnap & Ransom
- > Foreign Property & General Liability
- > Director's & Officers Liability
- > DBA Worker's Compensation
- > Long-Term Disability

### Contact Clements Today

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