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New, High-Limit Emergency Evacuation with Salary Continuation Coverage Available Now

Expanded coverage, exclusively offered by Clements, for political or security risks, natural disasters, and epidemics, for international schools

January 3, 2017 (WASHINGTON,DC) – Clements Worldwide, a leading international insurance provider for individuals and enterprises operating overseas, announced the launch of a new, high-limit Emergency Evacuation with Salary Continuation coverage, affording organizations crucial protection against emergencies requiring evacuation of staff and the need to continue paying salaries despite cessation of operations. Clements is able to offer this expanded new evacuation coverage now, adding to an exclusive suite of affordable and comprehensive insurance solutions, such as the market leading Scholars® Group Health, Disability and Term Life, Property, Liability, & Political Violence coverage.

“We were finding that many of our clients had increased concerns over whether coverage for evacuation would be available in scenarios beyond a politically-related security threat. These same clients also worried how to pay contractually obligated expenses, primarily salaries, in the event of an evacuation. This high-limit coverage directly addresses these needs,” said Chris Beck, President of Clements Worldwide.

The new Emergency Evacuation with Salary Continuation coverage from Clements provides high aggregate limits of USD 10 million or more to cover evacuations as well as costs for paying out salaries. Rapidly changing political events, driven not only by host countries but also home countries, can create the imperative for an immediate closure of an international school. Additionally, this Emergency Evacuation policy can be triggered by a variety of dangerous events, including natural disasters such as earthquakes and floods, as well as epidemics.

According to the Centre for Research on the Epidemiology of Disasters, earthquakes (including tsunamis) killed more people than all other types of disasters put together, claiming nearly 750,000 in a ten-year period, including the global tragedies of Nepal and Haiti in recent years. Epidemics are also an emerging concern as a recent study in *The Journal of the Royal Society*, “Global Rise of Human Infectious Disease Outbreaks,” highlighted that over the last 15 years there have been more than 12,012 outbreaks of 215 diseases with 44 million cases in 219 countries. Additionally, political security threats often associated with the volatility of civil wars are still a very real threat as evidenced by the broad evacuations from South Sudan in 2016 of international organizations. All of these situations could result in the imperative for emergency staff evacuation and continued salary payments. International schools should prepare a plan for management of such risks.

“Emergency evacuation with corresponding salary continuation is not a high frequency occurrence, but if it happens it could bankrupt an organization,” concluded Beck. “We know that many clients are



contractually obligated to keep reserves for these types of expenses and that is expensive and inefficient. Insurance is an economical way to transfer this risk. ”

For more information on this product or a free consultation on your global insurance needs, contact Patricia Loria at ploria@clements.com.

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 and customized coverage, superior customer service, and unparalleled claims response. To learn more or receive a quote online, visit www.clements.com.