



Employee Benefits 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 employee benefits 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.

Employee Benefits Insurance



High-Limit Emergency Evacuation with Salary Continuation and Kidnap & Ransom

Gives schools crucial protection against emergencies requiring evacuation of staff and the need to continue paying salaries despite cessation of operations.

- Broad perils: political or security threats, natural disasters, or epidemics
- Broad triggers: host country government, home country government, crisis consultant & organization joint decision
- Emergency evacuation to the nearest location
- High limits for salary continuation of up to USD 10 million or more to fulfill contractual obligations
- Unlimited crisis consultant expenses to assist in the evacuation or kidnapping process
- Ransom and other expenses for kidnapped staff



Group Life Insurance

Provides peace of mind for those with dependents, including children or a spouse, or outstanding financial obligations, such as a mortgage.

- Benefits for deaths from any causes with no exclusions for epidemics and acts of war and terrorism
- High limits available

(See back for additional coverage details)

Clements Worldwide Education Team

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Group Accidental Death & Dismemberment

Delivers financial compensation and medical support for accidents and accidental deaths overseas.

- High limits
- Includes war & terrorism coverage
- Death & Dismemberment benefit payable at 100%
- Options to enhance coverage with disability solutions



Workers Compensation/ Employers Liability

Protects school should an employee claim that his or her injury or illness was caused by school negligence or failure to provide a safe workplace.

- Statutory benefits based on country/ state of hire
- Can include coverage for international or local national employees



Group Long-Term Disability and Loss of Income Solutions

Offers income replacement when a disability or illness prohibits employees from working.

- Monthly benefits based on a percentage of current salary or 5 times annual salary for permanent total disability
- Includes own occupation coverage (meaning benefits will still be paid if staff finds work outside their current profession -- only includes 24 months own occupation coverage for long-term policies)
- No medical underwriting or medical tests required
- Customized waiting periods available
- War & terrorism coverage included and coverage everywhere in the world

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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