

GLOBALINSIGHT for Nonprofits & NGOs

Clements Worldwide Newsletter

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[Here's Why You Should Get a DBA Quote Before Bidding for a Government Contract](#)

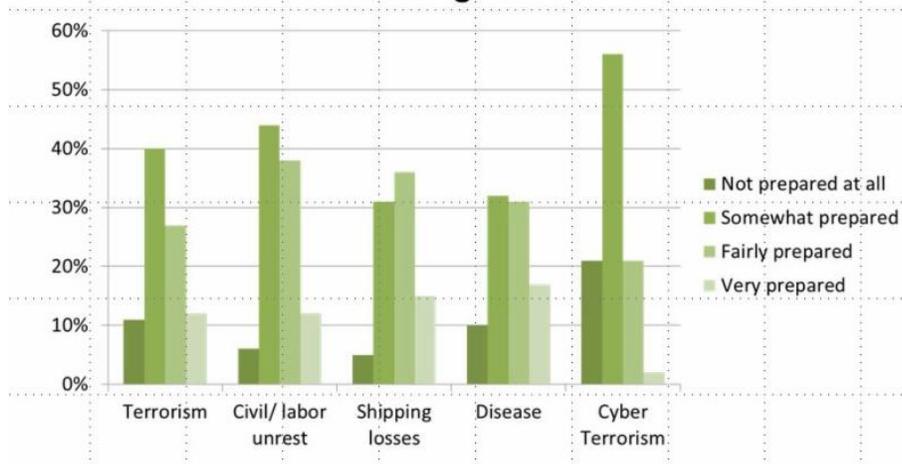
You may know that you are required to have Defense Base Act (DBA) insurance that provides benefits ranging from disability to death benefits for your employees for many international projects. Did you also know that many government agencies allow there to be a direct line on your proposal so you DO NOT need to pay it out of your overhead

[Expect the Unexpected: Are you Prepared for K&R Risks?](#)

Although some companies believe that Kidnap & Ransom is only a risk for large corporations, all businesses, universities, and nonprofits are at risk. "Organizations need to realize that once employees are on the ground working in the emerging markets, their risks of a kidnapping related event has increased," says Kevin Pedone, a sales executive for Clements Worldwide.

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How prepared do you feel your organization is to respond to and continue operations should the following occur?



New Clements Worldwide Global Risk Survey Shows Political Risk and Instability Top Managers' Concerns

Political unrest is the number one concern among top global managers at multinational organizations and NGO's, according to the "Clements Worldwide Risk Index", a new survey from Clements Worldwide.

Twenty-eight percent of top managers surveyed stated political unrest was their top concern, while 25 percent cited kidnapping, and nearly 10 percent cited terrorism. Twenty-one percent of respondents had delayed plans to expand into new countries due to rising international risks.

"Such concern about political risks abroad confirms the need for companies to better assess their exposures worldwide," said Chris Beck, president of Clements Worldwide.

To see the complete survey results and learn more about the survey go to: www.clements.com/riskindex.



Clements Worldwide puts dai updates on its LinkedIn page. The content varies between articles targeted towards nonprofit and other organization's risk managers, articles focused on expatriate lifestyles and tips, and indust news. [Follow us today and stay in the know.](#)

[Political Risks in Election Hotspots - Places to Watch](#)

We live in a new political world. As many countries continue to struggle with depressed economies and social media is on the rise, civil unrest elections is becoming a powder keg that could result in demonstrations and protests. This poses a large risk to businesses and NGOs from property damage to employee safety to lack of revenue or ability to conduct programs during the civil unrest.

Owing to the recent examples in countries like Thailand, Mexico, and Burundi, Clements Worldwide encourages NGOs and multinational companies to look at their protections in countries with upcoming elections, and, thus, potential civil unrest.

Countries with elections worth following include: Saudi Arabia, Poland, Myanmar, Spain, and Argentina.

[Read the full article on monitoring elections as part of your risk management strategy on \[www.clements.com\]\(http://www.clements.com\).](#)

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[Best Practices for an Effective Driver Safety Program?](#)

Commercial fleets are an incredibly vital component of operations for many companies and nonprofits overseas, and are often the 2nd highest expense after staff. These vehicles carry aid to far-flung destinations in developing countries or may move raw materials to fulfill operational requirements.



According to the National Highway Traffic Safety Administration (NHTSA), last year, there were 32,675 fatalities from automobile crashes in the U.S. Accidents can happen anywhere and when you're driving a vehicle, there's always a danger of death or damage to the property of others.

You cannot control all the challenges your fleet will face, but you can minimize your risks. One important area to start with is a driver safety program, which can prepare those driving on international roads to understand the dangers that exist from possible accidents or theft.

Responsible driving by employees is the best way to keep employees safe, and to protect your company from risk. For more information go to our website and read: [Best Practices for an Effective Driver Safety Program.](#)

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