



## Feature

### [Personal Insurance Lines](#)

With over 68 years of experience Clements Worldwide has provided international insurance to expatriates around the world.

#### **Classic Coverage Options:**

- Auto
- Term Life
- Health
- Property

#### **Specialty Coverage Options:**

- Disability
- War & Terrorism
- Kidnap & Ransom
- Short Term

Click the link below to read more about  
[Clements Worldwide Personal Insurance Lines](#)

### Client Resource: International Moving Checklist

There are several important factors to remember when choosing to move abroad. Use the Clements Worldwide handy checklist to make sure you're covered. [Download the checklist today.](#)

## News

### Political Risks in Election Hotspots - Places to Watch Out For

We live in a new political world. As many countries continue to struggle with depressed economies while social media is on the rise, there is civil unrest during many elections. This poses as a large risk to businesses from property damage or lack of revenue from protests. Owing to the recent examples in countries like Thailand, Mexico, and Burundi, Clements Worldwide encourages multinational companies to look at their protections in countries with upcoming elections, and, thus, potential civil unrest.

#### Recent Election Violence

Violence has continued to be on the rise with Mexico's midterm election on June 7, 2015. Four political candidates have been assassinated since March of 2015 and several electoral offices have been attacked. **El Pais** reports a total of 70 incidents and 19 political assassinations throughout Mexico connected with the political election as of June 2015.

Civil unrest in Burundi has come to a head with weeks of civil unrest and at least 30 people dead. East African leaders are pleading for a delay in the elections in order to prevent more violence from occurring, but the Burundi government is determined to continue their planned election dates. Burundi only recently recovered from a 13-year civil war and many fear that the current political crisis will engender a new civil war.

[\(continue reading\)](#)

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## Broker Spotlight

### Spotlight on Partnerships



### Note from Global Broker Network Manager

**Sam Sheibani**

Welcome to another issue of Clements Worldwide **Broker News!**

Hard work pays off! I'm very proud to introduce in this issue our new partnership with ADP. ADP is a leading provider of Human Resource services including but not limited to payroll, talent management and compliance.

This partnership is an exciting move in our plans to grow the opportunities and benefits for the network. Read more about ADP in the Spotlight section and feel free to email me for details [gbn@clements.com](mailto:gbn@clements.com).

Sincerely,  
Sam Sheibani

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### Tip of the Month

**Key Partnerships**

**New Partner ADP** - As of July 2015 we have established a new and innovative partnership with ADP.



**About ADP** - You may know ADP as simply a payroll company but they are much more. While they do handle payroll processing they define themselves as,

"...a comprehensive global provider of cloud-based Human Capital Management (HCM) solutions that unite [HR](#), [payroll](#), [talent](#), [time](#), [tax](#) and [benefits administration](#), and a leader in business outsourcing services, analytics and compliance expertise."

**Why ADP** - In an effort to increase the value of our Broker Network we engaged ADP as a benefit for members of the network. Our ADP partnership gives members access to various services that can be offered to clients. Many small business face HR, payroll and compliance issues. With this new partnership you can get your client direct access to ADP the leading provider of these services.

For more information on our ADP partnership email us at [gbn@clements.com](mailto:gbn@clements.com).

Align your business with a like-minded partner. A mutually-beneficial relationship can have lucrative outcomes for all involved.

## Resources

Visit [Broker Resources](#) to find:

- Broker Prospectus
- Broker Application
- Product Brochures
- Archived Newsletters

## Broker News Archives

Last three editions

[June 2015 - International Group Health](#)

[May 2015 - International Property](#)

[April 2015 - WorldAuto - Fleet Insurance](#)

## Broker Network Monthly Accomplishments:

Policy	Premium
Group Health	\$650,000
DBA/Workers Compensation	\$120,000
Personal Accident	\$54,000

Package	\$15,000
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**Contact Us**  
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