



Fleet
Property & Liability
Accident, Life & Health
Specialty & High Risk Insurance

INTERNATIONAL COMMERCIAL INSURANCE

 **clements**
WORLDWIDE



TAKE CLEMENTS WITH YOU.

Since 1947, Clements Worldwide has provided innovative solutions to the international community through programs designed to fit specific needs. Our clients include individuals, multinational corporations, international schools, and relief and development organizations operating outside their home countries.

Our Commercial Insurance division is comprised of Global Organizations (GO) and International Education (IE) teams, providing added focus for our clients. We function as a niche broker handling specialized risks, industries and locations. Clements offers a variety of tailored insurance solutions to meet our clients' changing needs around the world.



**NEVER LEAVE
ANYTHING
TO CHANCE**

**Clements is the preferred
insurance provider for expatriates
and global organizations.**

INTERNATIONAL EDUCATION.

Protecting great minds around the world.

Clements is the largest provider of international education-related insurance programs. Our licensed International Education (IE) team has over 60 years of cumulative experience. This enables us to create tailored programs that protect the educational organization's administration, board members, staff, students and consultants, regardless of location. As a result, we have created exclusive programs for unique exposures faced by international schools and other education-related organizations around the world.

The IE team takes a holistic sales and service approach. Once you become a client, you will always have a dedicated point person available to answer questions and manage your account. Moreover, our staff is actively engaged in the field, regularly attending and speaking on insurance-related issues at international school conferences. Clements is also a longstanding member of AAIE, AISA, AASSA, CEESA, EARCOS, ECIS, LAASBO, NESAS, Tri-Association and other international school associations.

We design tailored programs to protect the educational organization, regardless of location.

GLOBAL ORGANIZATIONS.

Coverage to keep you moving forward.

Clements serves organizations around the world across various industries. International schools, U.S. government contractors, NGOs, multinational corporations and embassies rely on Clements to mitigate their international risks. Our Global Organizations (GO) unit has expertise in risk evaluation, anticipating market needs and working toward proactive solutions.

Clements has built a strong reputation for providing innovative coverage packages for expatriates, multinational organizations and their employees. More importantly, we help our clients develop unique approaches for a wide spectrum of product lines. Clements also specializes in high risk coverage and is one of the leading insurance providers for organizations operating in challenging regions.

Clements has over six decades of experience in providing innovative insurance programs.





PRODUCT PORTFOLIO.

Insurance Solutions for Global Organizations

- Fleets
- Foreign Property & Liability
- Directors & Officers Liability
- Group Medical Insurance
- Foreign Workers' Compensation
Including DBA Workers' Compensation
- Long Term Disability
- Group Life Insurance
- Transit & Cargo, Including War Risk
- Personal Accident
- Political Evacuation
- Kidnap & Ransom
- War & Terrorism / Political Risk

Insurance Solutions for Expatriates

- Car
- Personal Property & Liability
- Term Life
- Health
- Kidnap & Ransom
- Travel Medical

KEY CLIENTS.

Together, we can go farther.

Clements Worldwide proudly serves international clients in various industries, including but not limited to:

- Non-Government Organizations (NGOs)
- Relief and Humanitarian Aid Organizations
- International Schools, including numerous American Schools worldwide
- Multinational Organizations and Corporations
- Government & Construction Contractors
- U.S. Department of Defense, U.S. Department of State, USACE, USAID Contractors
- Security Consultants
- U.S. Embassy Employee Associations
- Microfinance and International Banking Organizations

WHY CHOOSE CLEMENTS?

- We have over 60 years of experience providing international coverage to organizations in challenging parts of the world.
- You work with a dedicated account executive who identifies risks, offers customized insurance solutions and works with underwriters to secure coverage.
- Our offices service all your insurance needs. From quote to claim, our representatives are available to assist you.
- You always talk to a licensed professional when you contact Clements, so you get the answers you need, when you need them.
- We process most claims under our customized plans internally, so making a claim is always painless and hassle-free.

We look forward to discussing your organization's needs. Please contact one of our offices to speak to an account executive and visit clements.com to learn more about Clements and our commercial insurance services.

WASHINGTON, DC - GLOBAL HQ
ONE THOMAS CIRCLE NW, 8TH FLOOR
WASHINGTON, DC 20005 USA

P. +1.202.872.0060
800.872.0067
F. +1.202.466.9064

LONDON, UK
40 LIME STREET, 4TH FLOOR
LONDON, UK EC3M 7AW
P. +44 (0) 20 7397 4960
F. +44 (0) 20 7621 9090

DUBAI, UAE
THE GATE PRECINCT
BUILDING 3 - DIFC
LEVEL 5, OFFICE 509 PO
BOX 30613 DUBAI UAE
P. 971 (0)4 375 4758

CLEMENTS.COM

