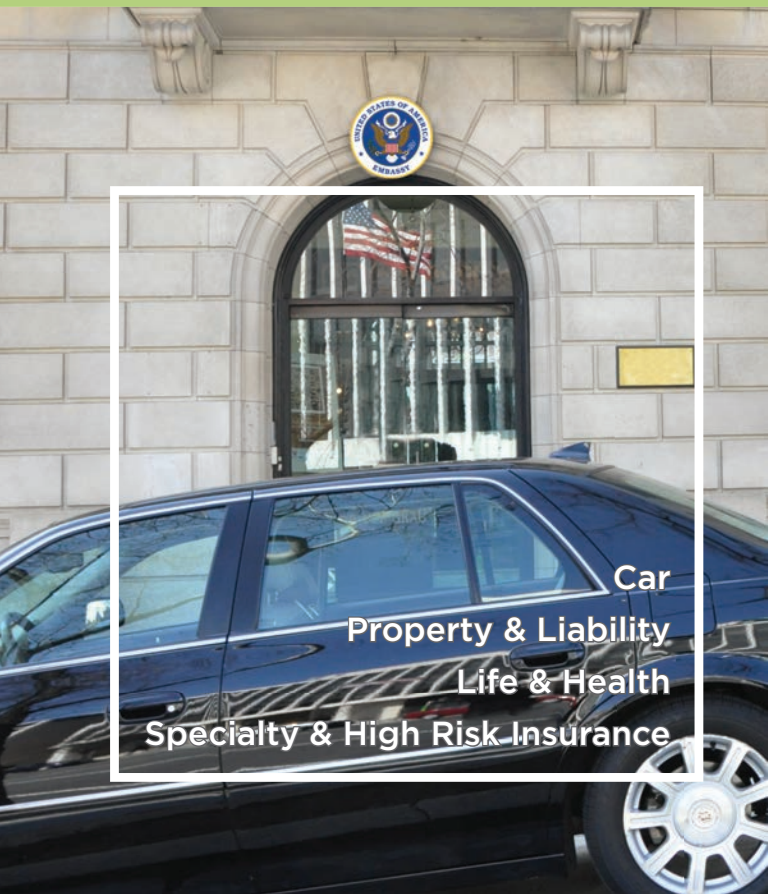


# MissionsAbroad<sup>®</sup>

International Insurance for  
Government Professionals & Contractors



Car  
Property & Liability  
Life & Health  
Specialty & High Risk Insurance

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WORLDWIDE

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Specifically designed for the Foreign Service, government agencies and contractors, our personal insurance products include:

- **Car**
- **Personal Property & Liability**
- **Life & Health**
- **Personal Accident Coverage**
  - Including War & Terrorism and Disability
  - Up to 5x annual salary

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**Clements is the preferred insurance provider  
for government professionals.**

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# INTERNATIONAL CAR.

## Global coverage that keeps you on the road.

If you plan to drive abroad, reliable international car insurance is essential. Clements' car insurance program offers comprehensive, collision, theft, and liability coverage to keep you moving in the right direction.

### Key benefits include:

- **Accident Forgiveness** — your low rate stays the same even after your first accident
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**You can count on Clements - when you call one of our offices, you always talk to a licensed professional.**

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## Complementary protection: **POLITICAL VIOLENCE**

**New:** Clements is the only provider of political violence coverage, now included **FREE** in our international car insurance. Given newly emerging risks confronted by government personnel no vehicle should be without protection against losses due to riots, strikes, and other perils generated by political violence. At no extra cost Clements' auto policy covers you against those risks, plus\*:

- Acts of Terrorism
- Sabotage
- Malicious Damage
- Insurrection, Revolution, or Rebellion
- Ensuing fire damage and ensuing loss by looting
- Mutiny and/or Coup d'Etat
- War and/or Civil War

\*Exclusions apply. Please contact a Clements Worldwide representative for more details.



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# PROPERTY & LIABILITY.

## Protect your treasures, move after move.

International personal property & liability insurance provides coverage for items damaged either during the relocation process or while in your foreign residence.

### Benefits include:

- **Full Replacement Cost Paid on Claims** — Clements will not depreciate or just pay cash value for damaged or lost property like other insurers may do.
- **Door-to-door Transit Coverage** — including breakage or scratching of any item you ship.
- **Free USD 500,000 Personal Liability Protection** — our complimentary liability coverage protects you in case someone is injured while on your property or if damages you are responsible for affect others.
- **Coverage for Commercial Storage** — Clements offers coverage for any items you may leave behind in a storage facility while you are overseas.
- **Protect What You Value Most** — Clements offers the option of scheduled coverage for valuables such as jewelry, artwork, or computers.
- **No Gaps in Coverage** — continuous coverage means any covered loss will be paid, no matter where it occurs throughout your stay overseas.

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# GLOBAL LIFE INSURANCE.

**Low Premium. Coverage Anywhere. Just for you.**

Our international term life insurance is designed with your needs in mind.

**Highlights of our unique life insurance coverage include:**

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- 1 to 10 year terms available, open to ind. 18 to 65 y/o
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**Comprehensive. Global. Necessary.**

**GlobalCare®**, our international health insurance program, offers you complementary medical benefits, worldwide.

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- Direct pay for low out-of-pocket expenses

# SPECIALTY & HIGH RISK.

## Some circumstances call for added protection.

Clements provides specialized insurance solutions designed to address the unique situations that government professionals face in high risk areas of the world. Coverage is available for the full range of group and individual needs, including:

- Personal Accident coverage, including War & Terrorism
    - Including disability coverage up to 5x annual salary
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## WHY CHOOSE CLEMENTS?

- We have over 65 years of experience providing international insurance to U.S. Diplomats and government professionals across the globe.
- Our global offices service all your insurance needs: from quote to claim, our representatives are available to assist you.
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- We process most claims under our customized plans internally, so making a claim is always hassle-free.
- We offer a 30-day money back guarantee\*, so if you decide to cancel your coverage for any reason, you receive a full refund. *\*Only available for personal car and property insurance policies, subject to no claims.*

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