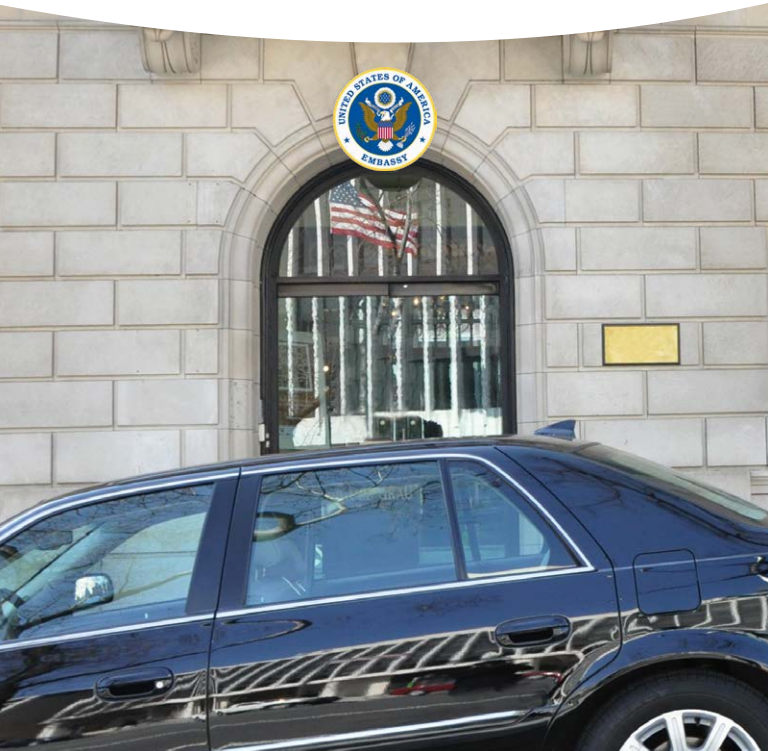


MissionsAbroad[®]

International Coverage for
Government Professionals & Contractors



- International Car
- Household Effects
- Programs for Overseas Health, Disability, and Life Coverage





NEVER LEAVE ANYTHING TO CHANCE **TAKE CLEMENTS WITH YOU**

As a government professional, your life takes you beyond borders to new and interesting places. Yet, with new experiences come unforeseen risks. Our solutions will provide you with customized protection, and total peace of mind while overseas.

We uphold our reputation by providing efficient customer service and unparalleled claims handling.

Tailor-made for Foreign Service, government agencies, and contractors living abroad, our solutions include:

- **International Car Coverage**
- **Household Effects Coverage**
- **Programs for Overseas Health, Disability, and Life**

CUSTOMIZED
RELIABLE
AFFORDABLE

70 years of serving the Foreign Service and government communities overseas



INTERNATIONAL CAR

Global coverage that keeps you on the road.

If you plan to drive abroad, reliable international car insurance is essential. With our auto insurance program, you'll have customized coverage to keep you moving in the right direction.

Key physical damage benefits include:

- Protection Against Collision, Theft, and Damage
- Transit Coverage — all-risk protection, from departure to arrival*
- Windshield Replacement Coverage
- Towing and Labor Reimbursement

Clements Worldwide offers Excess Liability coverage around the globe*. This policy protects you when local Third Party Liability coverage falls short. You are protected from liability due to bodily injury and/or property damage to others beyond your primary liability policy.

Pick your coverage limits from USD 500,000 to 1,000,000 in coverage.

You can count on Clements - when you call one of our offices, you always talk to a licensed professional.

Clements commits to providing outstanding support and service to our government clients. We pride ourselves on our:

- Fast & Efficient Claim Processing — reimbursements paid in USD and other major currencies
- Accident Forgiveness — your low rate stays the same even after your first accident

Complimentary protection: Political Violence

New risks in shifting political climates mean the possibility of riots, strikes, and other perils. Losses from political violence are covered.

With our international car insurance we include Political Violence coverage at no charge.



*Country, territory, & other exclusions apply. Please contact a Clements Worldwide representative for more details.



HOUSEHOLD EFFECTS

Protect your treasures, move after move.

International personal effects & liability insurance provides coverage for items damaged during the relocation process or while at your post.

Benefits include:

- **Full Replacement Cost Paid on Claims** — We do not depreciate or just pay actual cash value for damaged or lost property
- **Door-to-door Transit Coverage** — including breakage or scratching of any item you ship
- **Free USD 500,000 Personal Liability Protection** — complimentary liability coverage protects you in case someone is injured while on your property or if damages you are responsible for affect others
- **Protect What You Value Most** — optional scheduled coverage for valuables such as jewelry, fine arts, oriental rugs, and computers

We have comprehensive coverage for electronics, including cell phones, tablets, laptops, and cameras, even if they are lost or stolen.



LIFE BENEFITS

Competitive contributions. Coverage anywhere.

We created the international Life Membership Trust to provide protection to diplomats, foreign service members, contractors and their families. Membership in the Trust provides financial disbursement to beneficiaries for the untimely death of the member.

Coverage highlights include:

- Worldwide coverage, including developing countries
- Up to 10 times annual salary benefit, up to USD 4 million
- 1 to 10 year terms available, open to individuals 18 to 65 years old
- No medical underwriting for policies up to USD 500K*
- Spouses of government employees may also be covered

Membership Benefits are insured by Isle of Man Assurance Limited, reinsured by Lloyd's of London. Administered by Clements Worldwide on behalf of The Law Trust Limited.

*Limits and restrictions apply, including Actively at Work clause. Subject to certain country restrictions.



**GLOBAL HEADQUARTERS
WASHINGTON, DC**

1301 K STREET NW, SUITE 1200 WEST
WASHINGTON, DC 20005 USA

P. +1.202.872.0060
800.872.0067

LONDON

40 LIME STREET
LONDON, UK EC3M 7AW

P. +44(0) 33 0099 0104

DUBAI

THE GATE PRECINCT
BUILDING 3 - DIFC
LEVEL 5, OFFICE 509
PO BOX 30613
DUBAI, UAE

P. +971 (0)4 375 4758



**INFO@CLEMENTS.COM
CLEMENTS.COM**

