

## Global Aspirations Without Limitation

### *Insuring* peace of mind so you can live and operate anywhere in the world



We are an insurance broker committed to helping you, your family, and your organization by providing vital peace of mind. Through our coverage, we support your global aspirations, helping you realize your ambitions, no matter where they take you.

Our story of providing international coverage to expats and global organizations began in 1947 with the creation of the first expatriate program exclusively for the U.S. Foreign Service. We are proud to serve clients in over 170 countries from our offices in Washington D.C., London, Brussels, Dublin, Gibraltar, and Dubai.

We are proud of the extensive knowledge and expertise we apply to assist our clients in industries which include: professional expats, U.S. military overseas, the international school community, U.S. government contractors, UN sub-contractors, foreign-based corporations, multinational development banks, global and international organizations, and non-government organizations (NGOs).

### Specialized Broker

- · Independent broker with the customer's best interest at heart
- · Coverholder status with authority to operate and bind on behalf of the underwriters
- · Unparalleled access to global insurance markets
- · Extensive knowledge and expertise of the industries we

### **Customized Solutions**

- · Exclusive solutions through our binder products and market relationships tailored to customers' needs
- · Innovative programs providing cost effective and broad coverage for the customer specific needs
- Cross-border global solutions for individuals, partners, and companies

### **High-Risk Expertise**

Learn more about us at

Clements.com

- · Subject matter expertise in understanding high-risk coverages
- Proven and unparalleled experience writing in highrisk countries and industries in emerging markets



# We've got a passion for customized solutions

Clements Worldwide offers a variety of insurance solutions through strategically aligned departments, each providing unique expertise and supported by a customer-focused support team.

### For You and Your Family

Designed for expats, diplomatic staff, and professionals outside of their home countries, our international expat insurance policies give you the financial confidence to live almost anywhere in the world.

- Auto
- · Personal Property
- Health
- Life
- Disability/Income Protection
- · Personal Accident
- Travel
- · U.S. Federal Employee Professional Liability

### For Your Organization

Industry-focused, global commercial insurance, giving our clients the financial confidence to operate across borders. We specialize in exceptional coverage for government contractors, nonprofits, international schools, and global organizations, even in high risk territories.

- Business Solutions
   Combined Liability, Fleet, Cargo, Transit, Foreign Package,
   Property, and Business Interruption
- Employee Benefits
   Defense Base Act, Disability, Health, Life, Political Risk,
   War and Terrorism, Personal Accident, and Kidnap and Ransom
- Financial Lines
   Directors and Officers, Errors and Omissions, Professional
   Liability, Employment Practices Liability, Crime and
   Fiduciary Liability, and Cyber Liability

### For Strategic Partnerships

Our Strategic Partnerships team is dedicated to building meaningful business relationships that make individual insurance solutions available to the broader market.

With an established network of partners around the world, including professional associations, expat communities, corporate client groups, and global membership organizations, Clements is here with the right solution whatever your unique insurance needs may be.

- Bespoke Products and Programs
- · Affinity Schemes
- Voluntary Benefit Offerings
- Commission Share Arrangements
- Dedicate Marketing Support

### For Agents and Brokers

Partner with Clements as your Managing General Agent and International Wholesale Insurance Broker and gain access to the global insurance market, our expertise, and international insurance products that protect organizations in more than 170 countries, including high-risk locations.

- Choose from a full suite of unique insurance products customizable to your clients' specific requirements
- Coverage for hard-to-place risks available in high-risk international locations
- Expert insurance and risk management advice and support
- Access to a claims team with experience managing claims in multiple languages and currencies
- Committed working relationship focused on making you successful
- · Competitive commissions

Learn more about us at

Clements.com

• No membership fees

