

FOREIGN PACKAGE POLICY

Product Description

- This specialized foreign package policy is designed for U.S.-based organizations conducting business overseas and protects against the many financial and personal risks confronting businesses that have travel or operations beyond our nation's borders.

Why do Clients need a Foreign Package Policy?

- Domestic coverage may not be sufficient to address the international risks that U.S. companies face when they have employees traveling or transacting business abroad.

Minimums

- Policy starts at \$2,500 annual premium with options for multiyear policies.

Available Coverages:

- Commercial General Liability
- Employers Responsibility including Foreign Voluntary Compensation
- Executive Assistance® Services including:
 - Automatic Emergency Medical Evacuation / Repatriation
 - Automatic Political Evacuation / Relocation
 - Natural Disaster Evacuation
- Contingent Employers Liability
- Contingent Auto Liability
- Kidnap & Extortion
- International AD&D and Medical – Employee
- International AD&D and Medical – Student and Chaperone
- Commercial Property and Time Element
- Ocean Cargo and Inland Marine
- Boiler & Machinery
- Crisis Assistance – NEW!
- Product Withdrawal – NEW!

Typical Client Profile

- Companies with employees who travel internationally
- Companies with employees stationed in foreign countries (temporarily or permanently)
- International event attendees and exhibitors (conferences, trade fairs)
- Exporters of goods or services
- Professional firms or other businesses that perform work overseas
- Sponsors of overseas trips, tours or study abroad programs
- Companies with overseas sales offices or operations (owned or leased)
- Companies doing business via the internet (sale of goods or services)

Key Competitive Advantages

- Automatic coverage and policy level enhancements specific to wholesale brokers
- Travel App – State of the art smartphone application available at no additional charge to insured travelers
- Dedicated international team focused on helping you identify your client's unique foreign exposures and quickly delivering a multinational insurance solution
- Global network of underwriting and claims professionals with local operations in 54 countries and ability to write coverage in over 200 countries

Learn More

- [Multinational Property and Casualty Claim Scenarios](#)
- [International Insurance 101](#)



For questions and inquiries, call HIMI:
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