

International Non-Profit Risk SolutionsSM

International Insurance for Charitable Organizations

Hundreds of charitable organizations in the United States and Canada perform missions, conduct trips, maintain offices and permanent staff, or attend conferences abroad, creating international exposures that may not be covered by their domestic insurance policies. These exposures range from accident risk from staff traveling overseas on short term or temporary details, to employer's liability that comes with permanent assignments of staff overseas or local hires. Then there are unique exposures such as kidnap, ransom & extortion and political risk, which non-profit organizations cannot afford to overlook given today's global security situation.

Many non-profit organizations do not realize that their domestic insurance policies often do not address these exposures, and that there is many times a gap. Without international insurance coverage designed for foreign risks, they may be leaving their employees, volunteers, and property at risk.

AIG WorldSource "International Non-Profit Risk SolutionsSM" enables charitable organizations to efficiently address this international coverage gap with the AIG WorldRisk Foreign Commercial Package Policy. Our WorldRisk Foreign Commercial Package Policy offers foreign commercial general liability, foreign commercial auto liability, foreign voluntary workers' compensation, foreign travel accident and sickness, foreign property, and kidnap and ransom/extortion insurance.

The AIG Commitment to Non-Profits

The member companies of American International Group, Inc. (AIG) have made a commitment to protect not-for-profit organizations and the numerous individuals who serve them not only with international insurance products and services but here in the United States with professional liability coverage and variable life and annuities programs, among others.

Protecting Non-Profits WorldWide

The AIG WorldRisk Foreign Commercial Package Policy allows U.S. and Canadian-based non-profit organizations to combine a number of foreign commercial insurance products into one comprehensive program. Organizations choose the coverages they need, and AIG WorldSource "International Non-Profit Risk SolutionsSM" customizes a package that responds to their particular overseas exposures. The coverages most often required by non-profit organizations include:

- Foreign Commercial General Liability Insurance—Primary U.S. \$1 million per occurrence, U.S. \$2 million aggregate; limits to U.S. \$10 million are available.
- Foreign Commercial Auto Liability Insurance—Coverage for hired, owned or non-owned vehicles that an organization operates overseas. Coverage is excess of compulsory cover. Bodily injury limits of U.S. \$1 million, property damage of U.S. \$1 million are available per occurrence.
- Foreign Voluntary Workers' Compensation and Employer's Liability Insurance—Workers' compensation benefits: U.S. State of Hire including endemic disease cover; Employer's liability provided with up to U.S. \$1 million limit per occurrence/disease; Repatriation is available up to U.S. \$100,000 per person with no aggregate limit.
- Foreign Travel Accident & Sickness Insurance—Up to U.S. \$250,000 per person in Accidental Death & Dismemberment coverage is available, plus up to U.S. \$125,000 in medical expense insurance. This includes coverage for emergency medical evacuation and repatriation expenses. Access to toll-free AIG Assist® Travel Assistance Services is offered

to support staff and others in managing everyday and emergency events that occur during travel.

- **Foreign Property Insurance**—Coverage is available for real and/or personal property, business interruption and property at exhibition or in transit.
- **Kidnap and Ransom/Extortion Insurance**—Coverage for foreign kidnap and extortion events. Limits of U.S. \$1 million are provided, higher limits are available upon request.
- **Foreign Commercial Crime**—Up to \$25,000 per occurrence/U.S. \$50,000 aggregate for employee theft, forgery or alteration. Includes loss inside/outside the premises.

The AIG WorldRisk Foreign Commercial Package Policy can also include coverage for Marine Cargo and Political Risks.

The AIG WorldRisk Foreign Commercial Package Policy is offered with one minimum premium and a single invoice—and supported by the international underwriting, claims and engineering network of the AIG companies, which spans approximately 130 countries and jurisdictions worldwide.

With an AIG WorldRisk Foreign Commercial Package Policy from AIG WorldSource International Non-Profit Risk SolutionsSM, you can be certain you're securing exceptionally stable, large-scale capacity—and coverage that is backed by the AIG member companies' strong financial strength ratings and claims paying abilities. AIG WorldSource International Non-Profit Risk SolutionsSM draws on the extensive worldwide resources and expertise of the member companies of AIG, one of the world's leading international insurance organizations, to help not-for-profit institutions manage and mitigate losses around the globe.

CONTACT INFORMATION

For more information, please contact your local AIG WorldRisk representative.

The product descriptions in this brochure are not a complete description of all items, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time, and the preceding descriptions are not intended to be relied upon by brokers or potential insureds. Brokers interested in any of the captioned products should request a specimen copy of the policy itself for the precise scope and limitations of coverage. Coverage is subject to underwriting review and approval, and may not be available in all jurisdictions