WorldRisk®

Foreign Commercial Package

AIG helps U.S. and Canadian-based companies manage many degrees of multinational exposure with the WorldRisk® foreign commercial package, a flexible commercial insurance product serviced by a dedicated team of experienced foreign casualty underwriters. Clients can choose from several coverage options, plus a host of value-added service enhancements, to address their foreign exposures with one convenient and customizable insurance package.

**COVERAGE PARTS**

Clients can choose from as little as one to a maximum of nine lines of coverage to tailor their WorldRisk package.

• **Foreign Commercial General Liability** – Foreign commercial general liability insurance for premises and products outside of the U.S., including foreign occurrences resulting in U.S. suits.

• **Foreign Automobile Liability** – Foreign business automobile liability insurance for owned, hired or non-owned vehicles that is Difference in Conditions/Difference in Limits over any compulsory local coverage.

• **Foreign Voluntary Compensation** – Foreign voluntary compensation and employer’s liability insurance for all classifications of employees, including 24-hour coverage on a primary, first response basis.¹

• **Travel Accident and Sickness** – Business travel accident and sickness coverage that provides 24-hour injury benefits for employees – and their spouses and children – on a primary basis while traveling overseas on a business trip, including 14 days of non-business related personal travel.

• **Commercial Property** – Commercial property insurance for real and business personal property, business interruption and extra expense, and property at exhibition or in-transit.

• **Kidnap and Ransom** – Coverage for kidnap or ransom, extortion, wrongful detention or hijacking while traveling abroad.

• **Marine Ocean Cargo** – Marine ocean cargo insurance with optional war risk coverage.

• **Commercial Crime** – Coverage for employee theft, forgery, or robbery inside or outside of the premises.

• **Political Risk** – Coverage for confiscation, expropriation or nationalization of insured’s assets by a foreign host country government or economic loss due to embargo and license cancellation.

¹ When domestic workers’ compensation coverage does not apply.

**Ease of Doing Business**

- Qualified trip travel applications are normally quoted in one business day.
- Electronic policies are usually issued within one business day of binding.
- Your WorldRisk package is issued with one premium and one invoice.
- Two and three-year policies are available.
- Limits and premiums are available in either U.S. or Canadian dollars.
- Brokers and their clients enjoy a streamlined renewal process.
VALUABLE COVERAGE AND SERVICE ENHANCEMENTS

Medical and Travel Assistance Provided by Travel Guard®
If employees get sick, injured or encounter emergencies anywhere in the world, they have 24/7 access to the medical, travel and security assistance services of our wholly owned vendor, Travel Guard®. Whether employees need help planning for a trip, recovering a lost passport or prescription, locating a qualified local medical provider or arranging an emergency evacuation from a remote location, 24-hour assistance is available throughout every time zone with a single phone call. A content-rich, members-only website is available at www.aig.com/us/travelassist.

Travel Guard services are available with the Foreign Voluntary Compensation and Employer’s Liability or Travel Accident and Sickness coverage parts.

Emergency Security and Political Evacuation Coverage
From political unrest to armed conflict, the Emergency Security and Political Evacuation endorsement provides unrivaled coverage and resources that help protect employees outside of their home country in the wake of unforeseen events. Benefits of up to $25,000 per occurrence can be paid on behalf of the client, rather than by reimbursement only, when arrangements are made by Travel Guard, an AIG company.

Stated Benefits Coverage
The Stated Benefits endorsement provides additional limits of up to a $500,000 aggregate amount for all covered employees for accidental injuries or death resulting from both occupational and non-occupational incidents.

The Emergency Security and Political Evacuation and Stated Benefits endorsements are available with the Foreign Voluntary Compensation and Employer’s Liability coverage parts.

CrisisResponse®
When a man made crisis strikes anywhere in the world, CrisisResponse® provides extra coverage and professional support to manage the aftermath, mitigate reputational damage and avoid loss of valued customers and vendors. The enhancement offers up to $250,000 of additional policy limits for immediate crisis management expenses and another $50,000 to retain the services of a public relations firm to quickly restore public confidence.

The CrisisResponse endorsement is available with the Commercial General Liability coverage part.

AIG Multinational
Companies with cross-border operations can count on experienced, in-country underwriting, risk consulting and claims services throughout AIG’s global network. Our multinational offering can help you navigate regulatory environments, arrange for the issuance of local policies, deploy on-the-ground claims professionals and make in-country claim payments in local currencies worldwide.

Visit www.aig.com/multinational for tools and information to support operations in international markets – including briefing papers, videos, online training, market alerts and the AIG Multinational Program Design Tool.