Foreign Exposure Guide
Overseas Manufacturing, Exporting and Trip Travel Considerations

In today’s competitive global marketplace, successful companies are increasingly diversifying and expanding abroad. As a business grows in new markets, so does exposure. Whether they are just testing the waters or already have established operations, multinational companies of all sizes need a coordinated insurance program to protect their assets, employees and reputation here and abroad.

Following are some critical questions you can ask to start determining the level of foreign risk your clients may be exposed to. U.S. and Canadian-based companies can manage many of these multinational exposures with WorldRisk®, a flexible package of foreign commercial coverages. 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.

Does the client...
• export merchandise?
• rely on overseas customers for business?
• import goods from an overseas supplier or manufacturer?
• get involved in the transit or shipment of goods?
• sell products over the internet?

If YES, consider a package of coverages that includes Foreign Commercial General Liability, Commercial Property, Marine Ocean Cargo and Political Risk.

Does the client...
• manufacture abroad?
• have any facilities overseas?
• own or rent any foreign locations?
• own or rent any automobiles overseas?
• warehouse goods (i.e., inventories, equipment, supplies, raw stock) overseas?

If YES, consider a package of coverages that includes Foreign Commercial General Liability, Foreign Automobile, Commercial Property, Marine Ocean Cargo, Commercial Crime and Political Risk. Valuable coverage for employees such as Foreign Voluntary Compensation and Travel Accident are also available. Local policies can be arranged to ensure compliance with in-country exposures.
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Does the client...

• exhibit or participate in foreign trade shows?
• have buyers working or traveling overseas?
• have sales people or distributors overseas?

IF YES, consider a package of coverages that includes Foreign Commercial General Liability, Foreign Voluntary Compensation, Travel Accident and Sickness, Commercial Property, Kidnap and Ransom and Political Risk.

CrisisResponse®

When a man made crisis strikes, it can be a significant challenge for a multinational company of any size.

CrisisResponse® provides extra coverage and professional support to help clients manage a crisis anywhere in the world, avoid reputational damage, and mitigate losses. The built-in 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.