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International Property Insurance

Transporting your personal belongings with confidence can make all the difference to you when moving abroad. That is why Clements Worldwide offers comprehensive Personal Property insurance to cover your household effects. Your items will be protected while in transit to your destination, during your assignment overseas, and on the return journey home, so that you never have a break in coverage.

Key Benefits

Full Replacement Cost Paid on Claims

Clements will not depreciate or just pay cash value for your damaged or lost property like other insurers may do. We even cover breakage.

No Gaps in Coverage

Your items will be protected from the moment they are shipped from your home and throughout transit. Coverage also extends to the entirety of the overseas stay and throughout your return trip home. Continuous coverage means any covered loss will be paid, no matter where it occurs.

Free USD 500,000 Personal Liability Protection

Every Clements Personal Property policy includes complimentary personal liability coverage, so that you are financially protected in case someone is injured while on your property or if damages affects others.

Identity Fraud Reimbursement Coverage

USD 10,000 of coverage for legal or communication expenses associated with defending an identity fraud claim against you by financial institutions, removing incorrect judgments or challenging consumer credit rating.

Protect What You Value the Most

Most household effects will fall under unscheduled coverage. However, for high-value items, Clements offers the option of scheduled coverage for items such as jewelry, artwork, or computers so that you can have peace of mind while shipping your valuable goods.

Since 1947, Clements has provided comprehensive insurance solutions to the expatriate community. With a reputation for unparalleled customer service and superior claims handling, we look forward to serving you from our offices in Washington DC and London.

Our comprehensive portfolio of personal insurance products can meet all your needs abroad:

- > International Car Insurance
- > International Health Insurance
- > International Term Life Insurance
- > International Personal Accident
- > Corporate Discount Program available
- > Additional Personal Liability Coverage up to USD 3,000,000
- > Worldwide commercial programs

For quotes and further information, contact us at 1-719-573-9080 orders@missiontripinsurance.com

International Property Insurance (Continued)

Coverage Available for Commercial Storage

Clements offers coverage for any items you may leave behind in a storage facility while you are overseas, so that you don't leave anything to chance and have peace of mind.

Case Study

A Clements client moving to Egypt for an assignment had the unthinkable happen — the cargo container with his and his wife's belongings was lost at sea. Prior to setting off, the client obtained international personal property insurance with transit coverage which was able to cover the replacement cost of their household items and valuables.



Comprehensive coverage	Truly worldwide coverage for breakages, marring, theft, fire, denting, scratching, or loss.
Optional Extensions	Get additional umbrella liability coverage up to USD 3,000,000 as well as coverage for items left in commercial storage.
Location of coverage	Coverage is available worldwide while on temporary or permanent assignment.
Deductible	USD 100 per loss at destination, USD 250 per loss in-transit
Minimum Policy Value	USD 5,000.00 of Unscheduled Foreign Residence Coverage
Scheduled Items	Optional. Scheduled items should be valued at USD 100 or more, an appraisal or purchase receipt is required for each item valued at USD 10,000 or more. Scheduled items are not subject to deductible.
Exclusions	Standard war exclusion applies. Coverage not available for the following items: animals, boats, automobiles, motorcycles, aircraft, other conveyances and/or their furnishings and appurtenances, accounts, bills deeds, evidences of debt, letters of credit, passports, documents, stamps, securities, railroad or other tickets. Coverage not applicable to general wear and tear, and gradual deterioration. See contract for more details.