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International roads are not always easily, or safely, navigable. Treacherous road conditions and inferior infrastructure present daily dangers to vehicles at every turn. Depending on the location of the vehicles, other risks that may be lurking include car-jacking and theft. Clements Worldwide provides comprehensive coverage for every vehicle-related transportation hazard.

### **Comprehensive Coverage**

Clements provides coverage for all vehicles in an organization's fleet, including motorcycles, trucks and SUVs. This protection extends to physical damage, as well as excess liability (third party) insurance. Insured vehicles will be covered regardless of whether the vehicle was in a collision or was parked when the damage was sustained.

### **Political Violence Extension**

With over 60 years of experience working with clients in conflict regions, Clements is well-qualified to provide organizations with the right coverage. The political violence extension is a unique product that protects organizations from the financial risks presented by civil unrest, war, riots, and acts of terrorism.

### **Flexible Coverage**

Clements designs every individual program in order to give customers the best rates and the most appropriate coverage. This approach helps organizations to receive full protection, including no breaks in coverage when crossing borders. Coverage is available worldwide\*.

### **Personal Accident Extension**

Typical local liability policies fail to provide sufficient coverage to compensate for bodily injury resulting from an accident. *WorldAuto*™ includes Personal Accident protection which provides financial relief should a driver or passenger sustain injury or death as a result of an accident. Local policies frequently do not offer this extension.

\*See Coverage Details for location exclusion information

Clements continues to be the leading provider of trusted and reliable insurance services for relief and development organizations and the people who support them.

Our portfolio of insurance products include:

- > Personal Auto
- > Transit & Cargo
- > Group Health
- > Political Risk
- > Kidnap & Ransom
- > Foreign Property & General Liability
- > Director's & Officers Liability
- > DBA Worker's Compensation
- > Travel Medical
- > Term Life
- > Personal Liability
- > Long-Term Disability

**For further information and a quote please contact 1-800-576-2674 or email at [orders@globalhealthinsurance.com](mailto:orders@globalhealthinsurance.com)**

# WorldAuto™

## International Fleet Insurance (Continued)

### Case Study

On May 1, 2011, a prominent embassy in Tripoli, Libya, was overrun by looters following the fall of the Gaddafi regime. 12-foot tall walls and vehicular barriers could not prevent rioters from destroying 15 vehicles parked within the compound belonging to the embassy. Fortunately for them, the vehicles were insured with up-to-date *WorldAuto™* coverage that included Political Violence Extension.

Other auto policies exclude damage incurred by riots and acts of political violence. Clements, however, offers a unique civil unrest extension that allowed embassy employees to be compensated the full value of their vehicles.



<b>Cost Savings</b>	<ul style="list-style-type: none"> <li>• Pro-rated additions and deletions means that customers only pay for the days they are exposed to risk.</li> <li>• No administration or service fees are charged for deletions or policy changes.</li> <li>• Rates are global regardless of location.</li> </ul>
<b>Damage to Own Vehicle</b>	Comprehensive & Collision including Theft, Political Violence Extension including War, Terrorism, and Civil Unrest.
<b>Worldwide Liability</b>	Excess Third Party Liability Coverage, Third Party Bodily Injury & Property Damage Coverage, Hired and Non-Owned Automobiles.
<b>Optional Extensions</b>	Increased limits Personal Accident and AD&D Coverage available.
<b>Location of coverage</b>	Coverage is available worldwide while on temporary or permanent assignment, with exception of U.S., Canada, Puerto Rico, or any country where the U.S. does not have diplomacy.
<b>Exclusions</b>	Professional Services; Nuclear, Chemical and Biological.
<b>Limits</b>	Coverage excludes transit, cargo, operational losses for mobile equipment including loaders and dump trucks, confiscation, expropriation, and nationalization claims.