

**Problem Solving is What We Do. Call Us to Discuss Your Next Hard to Place Risk!**

## **International Insurance**

Almost every organization needs International Insurance when travelling or selling products outside of the United States. Typical entities that purchase coverage include churches, schools, non-profits, manufacturers, engineering firms, architects, lawyers, contractors, financial institutions, consultants, retail stores, healthcare providers and technology companies. How do you identify an overseas risk? **Ask your clients if they:**

- attend international events
- have employees or volunteers who travel abroad
- have employees or volunteers permanently working abroad
- sponsor trips, tours or educational programs overseas
- export products or sell via the internet
- have foreign licensees that distribute their products
- have international operations or offices
- provide professional service outside the U.S.
- performs work on U.S. Military bases overseas



If the answer to any these questions is YES, **there may be an international exposure.**

### Coverages available:

**General Liability** - Provides coverage for third party bodily injury or property damage resulting from your operations.

**Product Liability** - Provides coverage for third party bodily injury or property damage caused by your products.

**Commercial Automobile Liability** - contingent coverage for owned, non-owned, leased or hired automobile accidents while using, hiring or maintaining vehicles abroad.

**Employer Responsibility with Foreign Voluntary Compensation** - Offers 24/7 protection for work-related injuries for U.S. employees traveling on business outside of the United States.

**Executive Assistance Services with Repatriation** - Worldwide network of emergency response professionals available to respond 24 hours, 7 days a week, 365 days a year to any urgent medical or travel need.

**Accident & Health** - Medical benefits for injury or illness sustained outside of the scope of work.

**Kidnap & Extortion** - Provides and pays the cost of emergency response services for a kidnap or extortion event.

**Political & Natural Disaster Evacuation** - Get out of harm's way before it arrives.

**Property** - Broad, all-risk protection for physical operations outside of the United States.

**Business Income** - Covers multiple sources of revenue including royalties, rental income and extra expense.

Domestic insurance does not adequately respond to risks an organization may face when travelling or operating outside of the country. **Failure to fully evaluate international insurance needs could result in unexpected and costly gaps in coverage!**



**Barbara Simpson**, ext. 241  
[bsimpson@RussellBond.com](mailto:bsimpson@RussellBond.com)



[Click for application](#)



**Michelle Gervasi**, ext. 192  
[mgervasi@RussellBond.com](mailto:mgervasi@RussellBond.com)

**Call us at 800-333-7226**

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866 Ellicott Square Bldg. | 295 Main Street | Buffalo | NY | 14203  
1670 Whitehorse - Hamilton Square Road | Hamilton | NJ | 08690  
Hampton Ponds Plaza # 12 | 1029 North Road | Westfield | MA | 01085  
800.333.7226 | [www.RussellBond.com](http://www.RussellBond.com) | Fax: 800.677.6779

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