



CASUALTY
WorldRisk™

WorldRisk™

Foreign Commercial Package

AIG helps Canadian and U.S. 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. and Canada, including foreign occurrences resulting in U.S. and Canadian 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 travelling 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, as well as property at exhibition or in-transit.
- **Kidnap and Ransom** – Coverage for kidnap or ransom, extortion, wrongful detention or hijacking while travelling 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 licence cancellation.

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 Canadian or U.S. dollars.
- Brokers and their clients enjoy a streamlined renewal process.

¹ When domestic workers' compensation coverage does not apply.



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VALUABLE COVERAGE AND SERVICE ENHANCEMENTS

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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 exceptional 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.

American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 100 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>.

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