



FOREIGN PACKAGE INSURANCE SOLUTION

HAVE YOU EVER HAD THAT UNCOMFORTABLE FEELING THAT YOU'VE OVERLOOKED SOMETHING IMPORTANT?

If your client buys, sells, or travels outside of the United States or Canada, you may have very good reason to be uneasy. Not only do most US policies have significant coverage restrictions relative to activities outside of the US and Canada, customers traveling abroad often find themselves in tenuous situations where assistance is needed. These could include the need for medical assistance, repatriation, evacuation/extraction, kidnap and ransom negotiations, terrorist threats, or other travel emergencies. AmWINS' Foreign Package program may be the answer.

What Are Some of the Risks?

- Threat to the lives and health of your employees
- Uncovered losses (General Liability, Employee Injury, Automobile, Property, etc.)
- Increase in expense and costs
- Non-compliance with foreign laws including potential criminal penalties and adverse tax consequences
- Loss of ability to transact business in a specific country
- Damage to reputation

Program Highlights and Available Coverages

- \$2,500 MP
- Competitive commission
- Quick quote turnaround
- Resource for international expertise
- Both standalone foreign package policies and controlled master programs available
- Available nationwide

Travel, Medical, and Emergency Assistance

- Coverage can be extended to people other than employees such as volunteers, spouses, etc.
- Emergency medical coverage (primary)
- Medical for non-work related injuries such as appendicitis can work seamlessly with workers comp
- Travel assistance services including translation, negotiations and evacuation

General Liability

- Foreign claim/lawsuit protection (Do you or your domestic insurance carrier have a network of overseas attorneys or claims adjusters?)
- GL AD&D (Takes the concept of no fault premises medical one step further to provide no fault third party AD&D.)
- Crisis Response (Can you handle a media situation or other crisis overseas?)

Worker's Comp

- First response 24 hour coverage for business trips
- Endemic disease
- Employees hired overseas
- Repatriation
- Travel assistance services

Automobile

- Contingent auto liability for hired and non-owned autos
- Hired auto physical damage coverage

Kidnap and Ransom

- Assistance with negotiation
- Coverage for ransom demands

For the larger risk with substantial operations or physical locations abroad, AmWINS can also assist in establishing a "Master Controlled Program" where local coverage is purchased in compliance with local laws for foreign locations / operations with coverage and limits coordinated through a "master" US issued policy providing difference in conditions (DIC) and difference in limits (DIL) provisions.

AmWINS Group, Inc.

AmWINS Group, Inc. is a leading wholesale distributor of specialty insurance products and services. AmWINS has expertise across a diversified mix of property, casualty and group benefits products. AmWINS also offers value-added services to support some of these products, including product development, underwriting, premium and claims administration and actuarial services. With over 1,800 employees located in 16 countries, AmWINS handles over \$5 billion in premium annually through our four divisions: Brokerage, Underwriting, Group Benefits and International.



FOREIGN LOSS AND TRAVEL ASSISTANCE SERVICE (TAS) EXAMPLES

CLIENT TRAVELING YAOUNDÉ, CAMEROON, FELL AND FRACTURED HER HIP

She required immediate hip surgery, but the care in Yaoundé was sub par. TAS communicated with the Program Director and discovered that the client had family in Frankfurt, Germany. The TAS coordinator began making arrangements for an evacuation to Germany and immediately sourced three air ambulance options and ground transportation from the airport in Frankfurt to the receiving hospital, all of which was done in language. While in Germany, the TAS medical team remained in constant communication with the treating physicians to ensure she received appropriate medical attention. TAS also ultimately made the necessary arrangements for the client and her spouse to return home to the US and into an appropriate rehabilitation facility. A TAS-arranged RN escort met the client and her husband at the hospital for a pre-flight evaluation with the treating physician, and continued on to the airport for departure.

INSURED MADE SPACE HEATER THAT ALLEGEDLY CAUSED FIRE IN APARTMENT BUILDING

The fire injured two elderly tenants and required the temporary relocation of 30 other building tenants. Additionally, 50 automobiles were destroyed including a classic high value Mercedes. The estimated damage for this claim was set at approximately €10,000,000 Euros.

AN ARGENTINEAN HOST FAMILY FOR A COLLEGE STUDENT EXCHANGE PROGRAM

The family was driving their US student back to the airport to return home when they were involved in a fatal traffic accident. The student died. Her family sued the sponsoring university in the US. Limit loss of \$1 million on General Liability coverage.

WHILE ON HIGH SCHOOL TRIP TO CHINA, STUDENT CONTRACTED ENCEPHALITIS

The insured's foreign travel accident and sickness coverage paid out \$47,000 for medical evacuation to New York.

CLIENT WAS MUGGED WHILE IN BRAZIL

Injuries included broken nose, facial lacerations, and contusions. Travel Assistance Services (TAS) sprang in to action and coordinated and expedited her travel home for surgery and translated the Brazilian police report for claim submission purposes.

INSURED EMPLOYEE WAS LENT TO ANOTHER CONTRACTOR

Employee sustained fatal injury in Aruba; \$1,123,053 as General Liability; \$811,000 as Foreign voluntary Compensation; co-worker received \$180,000 Foreign Voluntary Compensation for nervous breakdown and insurer had expense of \$3,000 for defending wrongful termination claim under General Liability. Total for incident: \$2.2 million.

NEWYORK BASED EMPLOYEE WAS KILLED IN CRASH OF SCHEDULED AIRLINE FLIGHT

The flight was attempting to land in Nigeria. Employee Injury Benefit Insurance of Foreign Voluntary Compensation and Employers Liability paid \$376,787. Accidental Death and Dismemberment coverage under Travel Accident and Sickness Coverage Part also paid \$100,000.

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FOREIGN PACKAGE PROGRAM TEAM BIOGRAPHIES

LARGER US-BASED ACCOUNTS WITH FOREIGN EXPOSURES

Gary Grindle, CPCU, CRIS, ASLI

Senior Vice President - Broker



Gary has extensive international experience having been the Chief Underwriting Officer for Traveler's International Business & Services Division and National Director for Citigroup's foreign insurance subsidiary, CitilInsurance, where he was responsible for developing Citigroup's foreign insurance cross sales capabilities (bancassurance) and establishing a greenfield life insurance company in Poland. He has written several articles dealing with international insurance issues for Best's Review and the CPCU Society's International Quality Publication. Gary has over 25 years experience in the insurance industry and also handles all Property and Casualty lines of domestic US insurance. He holds degrees from American International College and the University of Hartford with a major in International Business.

SMALLER US-BASED ACCOUNTS WITH FOREIGN EXPOSURES

Rosemarie Marshall, ARM, AAI

Senior Vice President



Rosemarie heads AmWINS' largest binding authority unit and has over 25 years experience in the insurance industry, both on the retail and wholesale sides. Her experience includes marketing, sales, and underwriting. Rosemarie underwrites property, general liability, auto, garage, and umbrella, specializing in individual policies generating \$25,000 or less in premium. Typical classes of risks include restaurants, convenience stores, auto repair shops, contractors, light manufacturing, sand and gravel haulers, hotels/motels, apartments and many more. She also writes special events and event cancellation policies.

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