

Global risk and coverage checklist

What exposures do your clients face?

Your clients may be at risk of global exposures, but not even know it. The following questions can help you and your client understand which global risks they may be facing and how Global CompanionSM Plus+ can protect them.

Below are Travelers' global coverage categories and common risks they may cover.



Foreign voluntary workers compensation



Employers liability



Kidnap & ransom



Accidental death & dismemberment

- Do you or any of your employees travel outside of the country for business?
- Do you or any of your employees travel in areas of the world where kidnapping may be a threat?
- Do you have any employees who would fall within one of the following three definitions?
 - **U.S. expatriate** (Example: a U.S. employee working in Spain)
 - **Third country national** (Example: a permanent resident of Germany working in Mexico)
 - **Local national** (Example: a permanent resident of Germany working for a U.S. company in Germany)



Foreign property

- Do you or any of your employees travel outside of the country for business and take along personal property?
- Do you ship property outside of the country?
- Are you dependent on products, materials or finished goods purchased from a foreign supplier?
- Do you have any locations outside of the U.S. and Canada?



Foreign general liability

- Do any of your products end up outside the U.S. and Canada? (Example: Component parts that are sold within the U.S. but later end up abroad)
- Do you participate in any foreign trade shows?
- Do you have any owned or leased operations outside of the U.S. and Canada?



Foreign automobile

- Do you rent automobiles when traveling outside of the U.S. and Canada?
- Do you own or lease any automobiles outside of the U.S. and Canada?

See claim scenarios on the back to learn more about the global risks your clients could face.



Global claim scenarios

 <p>Employers liability</p>	<p>The insured, a telecommunications equipment manufacturer, conducts operations in Israel. An Israeli employee files suit against the policyholder, alleging that he developed cancer as a result of undetected exposure to electromagnetic radiation emanating from machinery at work. Under Israeli law, an employee may sue the employer in an Israeli court for pain and suffering and other damages. The insured's U.S. employers liability policy does not cover lawsuits brought outside the U.S., or bodily injury sustained by foreign residents or citizens that occurs outside the U.S.</p>
 <p>International business travel accidental death & dismemberment (AD&D)</p>	<p>While temporarily working in Singapore, the insured's U.S.-based employee is fatally injured while riding in a taxi on his way to visit a client.</p>
 <p>Foreign property – physical damage</p>	<p>Office equipment is damaged at the insured's office in Belgium when smoke from a fire in another tenant's office above filters through the ceiling.</p>
 <p>Foreign property – theft loss</p>	<p>Ten laptops are taken from the insured's premises in Germany. The theft takes place during the lunch hour when no one is around. The local German insurer denies coverage because there was no forced entry.</p>
 <p>General liability – products liability</p>	<p>A Norwegian beverage manufacturer alleges that special beverage cans manufactured in the U.S. by a U.S.-based insured and sold in the U.S. are defective and caused bodily injury to several customers in the U.S. After being used by those U.S. customers, the beverage manufacturer files a lawsuit in Norway against the policyholder. The insured's U.S. general liability policy does not cover lawsuits brought outside the U.S.</p>
 <p>General liability – premises/operations</p>	<p>In Grenada, the insured's subcontractor allegedly fails to properly flush engines at a power plant, causing serious damage to the engines during testing. The power plant's insurer files a subrogation suit against the policyholder in Grenada. The insured's U.S. general liability policy does not cover lawsuits brought outside the U.S.</p>
 <p>Foreign auto liability</p>	<p>In Peru, the insured's employee has an auto accident while driving the insured's covered company vehicle under the influence of alcohol, resulting in a fatal injury to the driver of the other auto. The insured is sued in Peru. The local Peruvian auto insurer refuses to cover the accident based upon application of an alcohol exclusion in the local Peruvian policy.</p>

Global CompanionSM Plus+ can be the difference between a world of risk and a world of success.

For more information about Travelers' global capabilities, contact your Global Accounts representative.



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