

The coverage you need in a world of risk

Take on the world with Travelers' Global CompanionSM Plus+. Backed by our 30+ years of global experience – and access to over 150 countries – Travelers' Global CompanionSM Plus+ provides a wide range of coverage to businesses. This includes companies with simple exposures, such as employee travel or export sales, as well as more complex exposures for companies with physical operations in multiple countries. Global CompanionSM Plus+, the coverage you need in a world of risk.

Global CompanionSM Plus+



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Take on the world with Global CompanionSM Plus+

Commercial General Liability

Separate \$1M/\$2M CGL limits for worldwide suits (including the U.S. and Canada) for injury or damage caused by foreign occurrences or offenses, and for foreign suits for injury or damage caused by occurrences or offenses in the U.S. or Canada.



Financial interest

A. Reimbursement – Provides separate \$1M limit for foreign loss incurred because of the Named Insured's financial interest in a foreign subsidiary.



B. Tax on Financial Interest loss payments – An express provision granting full or partial indemnity (additional \$100k limit) for any tax incurred by the insured or a foreign subsidiary to repatriate insurance proceeds to that foreign subsidiary.



Crisis management

Separate \$50,000 limit to help offset costs of a negative public relations event.

Property

Full array of property coverages, including buildings, business personal property, business income and extra expense, and more.



Expropriation & deprivation

Includes \$25,000 limit for Expropriation & deprivation.

Auto

DIC/DIL liability limits of \$1M on hired, non-owned and owned autos. Hired auto physical damage aggregate limits of \$50,000 per year.

Global CompanionSM Plus+ is loaded with extra benefits. The next two pages describe even more coverages and service options.



Foreign voluntary workers compensation (FVWC) and employers liability

Foreign voluntary workers compensation coverage for U.S./Canadian residents and third country nationals, and \$1M employers liability coverage for all types of employees. FVWC responds to foreign claims on a primary basis.

Transportation/repatriation expenses

Limits up to \$1M/\$1M aggregate for medical repatriation or relocation of injured employees.



Emergency evacuation & repatriation

Coverage for voluntary evacuation or repatriation of employees due to a natural disaster or political unrest.

Business travel accidental death and dismemberment (AD&D)

Limits of \$250,000 per event, \$1,250,000 aggregate.



Emergency evacuation & repatriation

Coverage for voluntary evacuation or repatriation of employees due to a natural disaster or political unrest.

Kidnap & ransom

Limits starting at \$100,000. Coverage is provided on a worldwide basis, excluding U.S. and Canada.

Global panel counsel services



Panel Counsel referral services available to assist the Named Insureds in obtaining legal advice.

Global executive support services

Access to medical, personal and travel assistance services for employees engaged in temporary travel overseas and their accompanying spouse, children or other traveling companions.

Local admitted policies

Local admitted capabilities in over 150 countries, including property, liability and employers liability/workers compensation.



Global CompanionSM Plus+ Features

Plus+ features:	How it's used:	Why it's needed:
 <p>CGL - Financial interest (separate \$1M limit)*</p>	<p>Operate around the world? Our CGL form provides a separate \$1M limit to protect you when your foreign subsidiaries incur a loss in a country that prohibits non-admitted insurance.</p>	<p>In countries where local payment is not permitted, Financial Interest might apply to the following:</p> <ul style="list-style-type: none"> • Unanticipated exposures. • Low foreign exposures, not requiring locally admitted insurance. • Unexpected gap in coverage (i.e., cash before cover countries, DIC). • Exhausted local limits.
 <p>CGL - Indemnification for tax liability</p>	<p>Did you know that repatriating money to a foreign subsidiary may trigger a tax burden? Our CGL provides coverage to help offset the tax.</p>	<p>Example: You pay \$500,000 to your Brazilian subsidiary for a loss it incurs that Travelers can't indemnify in Brazil which triggers a tax for the Brazilian subsidiary. We will reimburse you for those tax amounts up to the limit under the Additional Tax Liability coverage.</p>
 <p>CGL - Crisis management</p>	<p>Reputation at risk? In today's world of online reviews or in the event of a true crisis, our Crisis Event Management coverage helps you offset the costs of repairing your reputation.</p>	<p>Helps mitigate negative publicity generated by unexpected crisis events. Provides reimbursement of costs incurred through a crisis management firm.</p>
 <p>Property - Expropriation & deprivation</p>	<p>Worried about your property making it home with you? Our extension of coverage will reimburse you for seized property.</p>	<p>Example: An employee is returning from a business trip in a foreign country with promotional materials that are confiscated by the foreign government. Travelers would reimburse up to the \$25,000 limit.</p>
 <p>FVWC or AD&D - Emergency evacuation & repatriation</p>	<p>Stranded abroad? In an emergency, resources are scarce and time is of the essence – our coverage can help offset the costs of evacuating.</p>	<p>Broadened the definition to include natural disaster and political unrest ... even includes disease should the government of any country or jurisdiction advise employees to leave.</p>
 <p>All coverages - Global panel counsel</p>	<p>Need a legal consult? We can help. We offer a service to help you find a lawyer – one that is local and in-country – who knows local regulations and speaks the language.</p>	<p>When an insured might need this:</p> <ul style="list-style-type: none"> • Insured receives service of process for a lawsuit in a foreign language. • Insured enters a new country and needs understanding of local regulations, etc.

*The Financial Interest Clause (FINC) enables insurance companies to reimburse the U.S. parent for its otherwise covered loss sustained outside the U.S. on the parent's financial interest. This applies when the loss is in a country that does not permit non-admitted insurance. DIC = Difference in Conditions DIL = Difference in Limits

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The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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