

# INTERNATIONAL ADVANTAGE®

## OVERSEAS INSURANCE COVERAGE

International Advantage® and the Executive Assistance Services provided by this coverage are designed to protect your employees who travel, even infrequently, to locations outside the U.S. The following gives a description of the types of companies who may need this coverage and the protection it provides.

### WHEN DOES A FIRM NEED INTERNATIONAL ADVANTAGE?

If you answer yes to any of the following questions, call us.

- ✓ Do you have employees who travel outside the U.S.?
- ✓ Do you have employees who may be either temporarily or permanently stationed in other countries?
- ✓ Does your firm participate in international exhibitions or trade fairs?
- ✓ Do you export products outside the U.S.?
- ✓ Do you have foreign licensees selling your products? The program offers product liability coverage to US based businesses.
- ✓ Do you perform service or repair work overseas?
- ✓ Do you work on any military bases that are located outside the U.S.?
- ✓ Does your organization sponsor trips, tours or study groups abroad?
- ✓ Do you have international sales offices, or have operations overseas?
- ✓ Do you advertise or sell products on the internet? If you do, you may be selling to customers overseas. International Advantage includes product liability for products sold outside the US via direct sales, advertising, catalogs or the internet.

### MY EMPLOYEES AREN'T TRAVELLING FOR LONG PERIODS OF TIME; DO I REALLY NEED THIS COVERAGE?

That depends. What kinds of risks do your employees face? If you answered yes to any of the questions above, you have exposures that will ultimately be your responsibility to protect if something goes wrong. Here are some common examples of the type of threats International Advantage can help you with.

- **A car accident.** We all know that driving on unfamiliar roads increases the likelihood of an accident. When that happens, and if someone is injured, the need to find a doctor who speaks English can be critical.
- **Stolen goods.** Your employee is on the way to visit a client when his/her wallet is stolen. Travel assistance helps the employee get the replacement documents he/she needs to continue travelling and return home.

- **Arrest and incarceration.** Sometimes even a seemingly minor infraction can land someone in jail. What do you do? Executive Assistance Services can provide crisis management and coordination to help evaluate the situation and determine the options available to remedy the situation.

### CAN YOU GIVE ME EXAMPLES OF CLAIMS SCENARIOS?

Here are a few examples based on real world problems. You can access more examples on [www.aceadvantage.com](http://www.aceadvantage.com), or give us a call at 301-961-9800.

- **Premises Legal Damages:** On trip to South Africa, a U.S. engineering executive accidentally allows the bathtub in a rented high rise apartment to overflow. The resulting flood causes water damage to the apartment and to several floors below. The premises liability claim is not paid by the employer's U.S. GL policy, which covers loss by fire but not flood. International Advantage would cover this incident.
- **Voluntary Compensation:** A U.S. firm hires a Mexican national to assist with a South American civil engineering project. The Mexican national injures his back when working a clients' office. The Mexican Social Security system does not cover work-related injuries sustained outside the nation's borders. However, the International Advantage policy covers the executive with work injury benefits if the injury is sustained on the job.
- **Repatriation:** The president of a large U.S. architectural firm suffers a broken hip on a trip to China that requires a delicate operation. Evacuation to a Hong Kong hospital is medically necessary for him to receive proper treatment. International Advantage pays the repatriation costs under the Executive Assistance services.
- **Non-occupational Illness:** An employee of a U.S. based engineering firm travels to Australia to conduct an audit in the Sydney branch office. The worker suffers a heart murmur in the hotel room and is treated at a local hospital. He pays the bill with a personal credit card. Back in the US, his HMO refuses reimbursement for the expense. The International Advantage medical insurance covers expenses if the employee's does not and guarantees payment to a hospital.
- **Commercial Property:** A U.S. based service company maintains a sale office in France. During a severe thunderstorm, the building's windows are blown out and the office equipment is damaged by torrential rains. The International Advantage policy pays for property damage at a covered location.

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International Advantage® is a member of the ACE Global Underwriting Group, which is a division of ACE USA, the U.S.-based retail operating division of the ACE Group of Companies. Package policies issued via the International Advantage® program are underwritten by ACE American Insurance Company, rated A+ (Superior) by A.M. Best (ratings as of November 14, 2007).

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## AND THE EXECUTIVE ASSISTANCE SERVICES

The Executive Assistance Services included as part of the International Advantage® coverage is the leading factor why companies buy this insurance. It is a package of emergency medical, personal, travel and security assistance coordinated through two of the world's leading providers of such services, Europ Assistance and Control Risks Group. This service is offered at no additional cost.

### WHAT DOES EXECUTIVE ASSISTANCE INCLUDE?

There are four components to Executive Assistance.

#### 1) First, there is a medical assistance help that includes:

- a. Emergency Medical Evacuation, when adequate medical facilities are not available locally.
- b. Repatriation, to the country from which the employee is a citizen or resident.
- c. Hospital admission deposit of \$10,000 (US).
- d. Medical monitoring, including regular communication to someone designated by the employee.
- e. Dispatch of a doctor or specialist when the employee's condition cannot be assessed locally.

#### 2) Secondly, Personal Assistance includes:

- a. Pre-trip medical referral information that provides multi-lingual doctors and contact information for hospitals.
- b. Emergency medication as needed.
- c. Embassy and consular information.
- d. Lost document assistance.
- e. Emergency message transmission.
- f. Emergency cash.
- g. Access to local attorneys.
- h. Emergency translator or interpreter.
- i. Benefits verification and claims assistance.

#### 3) Travel Assistance, when an employee is hospitalized or evacuated, includes:

- a. Return of travelling companion and dependents.
- b. Return of vehicle to a rental agency.
- c. Emergency family travel arrangements to join a hospitalized employee.

#### 4) Security assistance includes:

- a. Travel security information.
- b. A security support center staffed by professional consultants.
- c. And crisis response that provides management consulting for clients facing actual kidnaps, extortions or illegal detention of employees.

Medical, Personal and Travel assistance is provided through Europ Assistance.  
Security assistance is provided through Control Risks Group.

For more information on International Advantage, call your broker, or give us a call at 301-961-9800.



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