In today’s global economy, more and more businesses are engaged in international commerce, which can include any of the activities listed below:

- Sending employees to foreign countries for business or for temporary assignments
- Having international operations or sales offices
- Participating in international exhibitions, trade fairs or conferences
- Importing or exporting raw materials or finished products, or selling services to customers outside the U.S.
- Using the internet to advertise or sell products or services to customers in foreign countries
- Sponsoring trips, tours or study groups abroad
- Performing service or repair work abroad

Clients engaged in these practices typically have no permanent employees, manufacturing plants, retail stores, or other physical locations outside the U.S.
Global risk: Is it covered? Your clients may think that because they have no employees or physical properties established outside the U.S., losses and claims in foreign countries are covered by their U.S. workers’ compensation, general liability or commercial auto policies. This is most often not the case.

INTERNATIONAL COVERAGE FOR BUSINESSES OF ALL SIZES

International Choice is designed specifically for U.S.- domiciled companies and educational institutions without physical locations or employees permanently based in a foreign country.

Coverage is available to small, midsize and large companies whose U.S. property and casualty coverages are underwritten by The Hartford in either Middle Market or Small Commercial.

A SIMPLE, COST-EFFECTIVE PACKAGE OF PROTECTION

Commercial general liability provides protection for claims brought outside the U.S., including:
- Bodily injury and property damage
- Employee benefits liability
- Personal and advertising injury
- Medical payments

Commercial, personal and miscellaneous property provides coverage for damage or loss to your clients’ business or personal property, such as:
- Office equipment
- Salesperson’s samples
- Stock
- Property in transit
- Exhibit booths

Business travel accident provides 24/7 protection for employees, family members, students, chaperones and volunteers traveling on business.
- Works in conjunction with foreign and voluntary workers’ compensation
- Protects against financial loss from medical expenses resulting from injury or illness
- Also covers personal side trips up to two weeks

Employers’ responsibility and travel assistance provides protection for U.S. employees who are injured or contract a disease while traveling or conducting business overseas. Coverage includes:
- Employers’ liability
- Voluntary compensation
- Executive travel assistance services, Generali Global Assistance, provides:
  - 24/7 hospital admission deposit
  - Emergency medical evacuation
  - Lost document assistance
  - Embassy or consular referrals
  - Access to local attorneys
  - Other personal, travel and security services to employees working abroad

Commercial auto liability covers accidents that occur outside the U.S.
- Provides difference in conditions (DIC) and excess coverage over local auto insurance issued in other countries
- Non-owned auto liability, on an excess basis, for autos used in connection with your business
- Excess liability and physical damage coverage for hired autos used in connection with your business
Kidnap and extortion coverage provides coverage, as well as prevention and response services, for:

- Kidnapping
- Alleged kidnapping
- Bodily injury ransom
- Property ransom
- Product damage ransom

REASONS TO PLACE INTERNATIONAL EXPORTERS COVERAGE WITH THE HARTFORD

Reduces coverage gaps. By placing your clients’ domestic and international coverage with The Hartford, you get a broad package of protection that eliminates many coverage gaps.

Broad limits. Coverage includes up to $2,500,000 for business personal property for scheduled locations and up to $500,000 for miscellaneous business personal property. Excess casualty (auto, commercial general liability and employers’ responsibility) is available through The Hartford’s umbrella coverage.

Customizable coverage. International Choice can be customized to meet the unique needs of your clients, with six coverages, plus 24/7 travel support services from Generali Global Assistance included in the Exporters package policy.

Reliable claims services. International claims and support for kidnap and ransom and extortion are managed by The Hartford.

The Hartford’s coverage can grow as your clients’ businesses grow, with higher limits and coverage options that are also available.

Proven reputation. For 200+ years, The Hartford has been delivering on our promises. The Hartford has been named one of the “World’s Most Ethical Companies” by the Ethisphere Institute for the eighth time.

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APPLY TODAY.
Visit thehartford.com/global or contact your local underwriter from The Hartford to learn more and apply.

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of September 2016.


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