



## International

# International Reach with a Local Touch

Increasing numbers of organizations, both large and small, are conducting business outside of the United States. In today's ultra-competitive business world, finding a way to increase profits is crucial. More than ever before, companies are transacting business with clients beyond their own borders. As a result, the demand for international business coverage is on the rise. Organizations are realizing the value of broad, robust international policies that follow their business and employees no matter where in the world they may go.

### Who Needs International Coverage?

Any U.S. company that:

- Has foreign sales, imports or exports
- Sells products over the internet
- Has employees who travel outside the U.S. on business
- Has overseas facilities, licensing, subcontracting or joint ventures
- Has foreign suppliers
- Has payroll outside the U.S.

### What Does International Business Insurance Cover?

- Property/Business Income/Crime/Equipment Breakdown
- General Liability
- Employee Benefits Liability
- Automobile Difference in Conditions Liability
- Workers' Compensation & Employers' Liability
- Business Travel Accidental Death & Dismemberment
- Kidnap & Ransom/Wrongful Detention
- Executive Assistance Services
- Ocean Cargo
- Defense Base Act

### More than Just Insurance Coverage

Preventing losses is crucial for any company in any country, and a leading insurance company is doing more than just writing policies.

- International claims and risk control expertise are crucial for clients with international exposures
- Access to certified risk control professionals, risk-mitigation programs and online resources helps protect against exposures that could disrupt operations
- Experienced risk control consultants are familiar with local laws and regulations
- With international risk control representation, an insurance company has the capability to provide services that adapt to a customer's evolving needs

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### Claim Handling Around the World, Around the Clock

- Even when their claim is overseas, an insured should expect a seamless experience from claim reporting to resolution.
- Claims handling is available 24/7
- Real-time local policy status tracking means the insured is always in the picture
- Dedicated underwriters are able to retrieve a current version of policy implementation at any time

### What Agents and Brokers Should Look Out For

For any agent or broker, collaborating with a carrier that offers international business coverage is not limited to being an ambitious. What should that agent or broker look for in an insurer?

- An insurer with a network throughout the world, enabling them to manage and drive the pricing and servicing of international policies
- Carrier pricing dictated by regulations, regulators and laws, which eliminates all references to price control
- An insurer with strong business agreements or memorandums of understanding in place, which provides the insured consistent service whether doing business in New York or New Delhi
- Clear service level agreements which manage client expectations and provides them piece of mind

For more information, visit [www.cna.com/international](http://www.cna.com/international)