

DON'T ASSUME THAT YOUR GROUP WILL BE COVERED ABROAD

Many institutions think their U.S. policy covers them overseas. But most U.S. policies have limited coverage or no coverage outside the United States, Canada, or U.S. territories. Even foreign coverage endorsements added to U.S. policies can be inadequate—general liability policies don't cover lawsuits filed in foreign courts. Chartis's WorldRisk coverage provides superior coverage for schools traveling abroad.



Unexpected risks

The legal consequences of an accident are *not* the same the world over. Local laws and practices follow their own unique traditions and values—which, to a visitor's eyes, can result in unexpected or harsh penalties. There are documented accounts of U.S. nationals being arrested, serving prison time, and paying huge fines for seemingly

minor infractions. In such circumstances, you need a local service network to resolve claims and legal problems. Chartis's WorldRisk provides the legal assistance you'll need, with access to a local service network to resolve claims and legal problems.



CONNECTICUT INTERLOCAL RISK MANAGEMENT AGENCY
900 Chapel Street
New Haven, CT 06510-2807
Tel: 203-946-3700
Fax: 203-773-9961 | www.cirma.org



CIRMA 2009-10

International Insurance for Public Schools



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COVERAGE FOR FOREIGN TRAVEL RISKS:

SUPERIOR COVERAGE AROUND THE WORLD

Many schools, like yours, offer foreign exchange programs, educational overseas trips for students, and faculty sabbaticals abroad.

While offering tremendous educational value, foreign travel exposes the sponsoring institution to many risks that you may not understand.

CIRMA is pleased to offer its members an outstanding program provided by Chartis WorldRisk. This program offers broad international coverage, and provides the convenience of limits, premiums, and coverage payments in U.S. currency.

International coverage is available to all CIRMA LAP Pool members and applying is easy! For more information, email Colleen White, Senior Underwriter, at cwhite@ccm-ct.org.

The Chartis WorldRisk package provides protection for schools while traveling abroad. Coverage has been tailored to suit the needs of schools and their foreign travel programs. *Please note: There are excluded areas; please consult your CIRMA team for a list of excluded areas before you plan a trip.*



A QUICK TOUR OF YOUR RISKS

AND COVERAGE

Chartis WorldRisk combines several foreign commercial insurance products into one comprehensive program. The five coverages listed below cover exposures many educational institutions face and are included in the program:

Foreign Commercial General Liability

✓ Covers lawsuits brought in foreign countries and lawsuits brought into the United States.

Foreign Voluntary Workers' Compensation

✓ Covers employees traveling or permanently working overseas, providing state-of-hire benefits for U.S. nationals and country-of-origin benefits for third country nationals.

✓ Provides endemic disease and excess repatriation expense coverage.



Travel Accident and Health

✓ Provides foreign travel and accident insurance.

✓ Covers emergency medical and sickness expenses, 24-hour travel assistance, legal assistance, and lost passport/lost luggage services.

Foreign Commercial Auto Liability

✓ Covers hired, non-owned autos abroad, excess of local compulsory insurance.

✓ Provides local claim service and defense.

Kidnap and Ransom/Extortion

✓ Covers foreign events, including ransom demands, kidnapping, personal extortion, wrongful detention, and hijacking.

✓ Covers expenses incurred in negotiating release.

Please Note: All benefits are subject to the terms and conditions of the policy.