

If a tree falls in the woods...

causing serious damage to property in, say, Belgium, does the insured's policy cover lawsuits brought outside the U.S.?



The answer is yes, providing the insured has international coverage from Travelers. The fact is, as businesses expand into global markets, their exposures have a global reach as well. What's more, Europe is fast approaching the U.S. in frequency of litigation — and the rest of the world is not far behind. So whether you are an existing multinational organization or exploring the possibility of expanding into a foreign market, turn to Travelers for innovative solutions, superior services and broad expertise that is in-synch with your insurance needs in more than 90 countries.

Here are some of our customers' stories showing how even the best, most conscientious companies sometimes face claims and lawsuits.

Coverage Type	Real World Claim Scenario	Global Companion™ Coverage Response
Commercial General Liability — Products Liability	A Brazilian manufacturer of high-energy drinks alleges that special beverage cans manufactured in the U.S. by a U.S.-based policyholder are defective and have caused damage to its products. Because of the defect, the manufacturer is forced to destroy several batches of its finished product. The manufacturer files a lawsuit in Brazil against the policyholder. The policyholder's U.S. general liability policy does not cover lawsuits brought outside the U.S.	Travelers Global Companion Commercial General Liability Protection covers defense costs and provides indemnification for product liability claims and suits for covered bodily injury or property damage brought against the policyholder in Brazil and around the world.
Commercial General Liability — Premises/ Operations	In Grenada, the policyholder's subcontractor allegedly fails to properly flush engines at a power plant, causing serious damage to the equipment during testing. The power plant's insurer files a subrogation suit against the policyholder in the U.S. The policyholder's U.S. general liability policy does not cover the lawsuit because the event allegedly causing the damage took place outside the U.S.	Travelers Global Companion General Liability Protection provides worldwide coverage and responds to suits brought in the U.S. that arise out of foreign events.
Foreign Voluntary Workers Compensation	The policyholder, a charitable organization, hires an employee residing in Colorado to work in Haiti for one year. Eight months later, while in Haiti, the employee is seriously injured in a car crash. Colorado workers compensation coverage is unavailable because the injury occurred outside of Colorado more than six months after the employee left the state.	Travelers Global Companion Foreign Voluntary Workers Compensation coverage provides the employee with the benefits that the policyholder would have been required to pay if the employee's injuries had been compensable under Colorado workers compensation law.

Coverage Type	Real World Claim Scenario	Global Companion SM Coverage Response
Employers Liability	The policyholder, a telecommunication equipment manufacturer, conducts operations in Israel. An Israeli employee files suit against the policyholder, alleging that he developed cancer as a result of undetected exposure to electromagnetic radiation emanating from machinery at work. Israeli workers compensation coverage provides only limited benefits coverage and allows the employee to sue the employer in an Israeli court for pain and suffering and other damages. The policyholder's U.S. employers liability policy does not cover lawsuits brought outside the U.S.	Travelers Global Companion Employers Liability coverage provides defense and indemnity to the U.S.-based policyholder against the Israeli worker's lawsuit.
Commercial Auto Liability	In China, the policyholder's employee has an auto accident while driving the policyholder's insured company vehicle under the influence of alcohol, resulting in a fatal injury to the driver of the other auto. The policyholder is sued in China. The local Chinese auto insurer refuses to cover the accident based upon application of an alcohol exclusion in the local Chinese policy.	Travelers Global Companion Auto Liability Protection responds to the Chinese lawsuit providing primary coverage to the policyholder when the local Chinese coverage is denied.
Commercial Property — Physical Damage	Office equipment is damaged at the insured's office in France when smoke filters through the ceiling from another tenant's office above where a fire took place.	Travelers Global Companion Property Protection covers direct physical loss or damage at covered locations around the world.
Commercial Property — Theft Loss	Ten laptops are taken from the insured's premises in Germany. The theft takes place during the lunch hour when no one is around. The local German insurer denies coverage because there was no forced entry.	Travelers Global Companion Property Protection provides DIC (difference-in-conditions) coverage due to the German insurer's denial of coverage.
International Business Travel Accidental Death & Dismemberment (AD&D)	While temporarily working abroad, the insured's U.S.-based employee is fatally injured while riding in a taxi on his way to visit a client.	Travelers Global Companion Business Travel Accidental Death & Dismemberment Protection provides benefits for the accidental death or dismemberment of U.S. or Canadian citizens who are temporarily traveling on business outside of the U.S. or Canada.
Kidnap & Ransom	A salesman of the policyholder, a U.S.-based manufacturing company, is abducted while riding in a taxi in Rio de Janeiro, Brazil. The kidnappers seek a ransom of \$100,000.	Travelers Global Companion Kidnap & Ransom Policy covers ransom money and certain related expenses as a result of kidnapping in foreign countries. In addition, professional kidnap situation crisis management and response is available around-the-clock from ASI Global (Travelers vendor).



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