

# WorldXpress

## Providing “Big” Service for Your Smaller Global Accounts

At Travelers, we understand that every account is not created equal. Simply put, differences in size and complexity matter. That’s why we’ve created the Global Accounts WorldXpress Unit — dedicated solely to maximizing the efficiencies of handling our smaller international accounts without sacrificing any of the experience, service and consistency our agents have come to expect.

As always, our goal in creating WorldXpress has been to make doing business with us as easy as possible. For example, along with quick turnaround times for new quotes, agents with existing small business accounts can expect to receive their renewal policies 60 days prior to the renewal date. In addition, agents can submit new accounts directly to WorldXpress or continue to work through their local Global Accounts underwriter. For more information, please contact your local Global Accounts underwriter or call WorldXpress directly at the numbers listed below.

### **Global Executive Support Services**

These services are included with all policies issued by WorldXpress:

- Medical assistance, including pre-trip medical information and help for replacing medications

- Personal assistance, such as replacing lost documents, locating lost baggage, and obtaining legal and business services
- Assistance making emergency arrangements for employees, family members, and traveling companions

### **General Requirements and Limits for Global Accounts WorldXpress**

#### **Property (Direct Damage and Business Interruption)**

- Locally admitted policies not required
- Total insured values up to \$5 million for all covered locations (\$2.5 million per location)
- Additional benefits limits up to \$250,000
- Earthquake, flood and wind limits available

#### **General Liability**

- Locally admitted policies not required
- Liability limits up to \$2 million for BI/PD, \$25,000 for medical expenses and \$250,000 for premises damage
- Total foreign sales up to \$20 million
- Up to 100 foreign trips annually (no trips lasting more than 30 days)

continued

To learn more about Global Accounts WorldXpress, contact your local underwriter or independent agent.

### Auto Liability/Physical Damage

- Locally admitted policies not required
- Up to 50 owned vehicles
- Liability limits up to \$2 million for BI/PD or \$25,000 for medical expenses
- Physical damage limits up to \$1,000 per occurrence/\$10,000 aggregate

### Workers Compensation/Employers Liability

- Locally admitted policies not required for local national employees (e.g. U.K. EL etc.)
- No need for DBA or USL&H coverage
- Up to 100 foreign trips annually (no trips longer than 30 days)
- Total payroll for all clerical/executive (8810) or sales employees (8742) up to \$1 million; for all other employee classifications, total payroll up to \$500,000
- Liability limits up to \$1 million for employers liability and \$250,000/\$500,000 aggregate for transportation expenses

### Accidental Death and Dismemberment

- \$100,000 each employee/\$300,000 per accident/\$500,000 aggregate all accidents
- \$10,000/\$50,000 aggregate medical expense coverage

### Kidnap and Ransom

- Liability limits up to \$100,000
- Includes trips to all countries, except:

Afghanistan	Iraq
Algeria	Israel (including Gaza and West Bank Territories)
Azerbaijan	Lebanon
Burundi	Liberia
Chad	Pakistan
Colombia	Russia
Dagestan	Rwanda
Democratic Republic of Congo	Sierra Leone
Eritrea	Somalia
Georgia	Sudan
Guinea	Tajikistan
Iran	Yemen

## Want more information?

Travelers offers additional Global coverage solutions for larger and more complex international business. Please contact your local Global Accounts underwriter for business requiring higher Global Companion limits or our Controlled Master Program that includes customized local policies to comply with an individual country's statutory insurance requirements.

For additional information regarding Travelers Global Accounts and current contact information go to [travelers.com/business/globalAccounts/index.aspx](http://travelers.com/business/globalAccounts/index.aspx)



The Travelers Indemnity Company  
and its property casualty affiliates  
One Tower Square  
Hartford, CT 06183

[travelers.com](http://travelers.com)

.....

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

© 2009 The Travelers Companies, Inc. All rights reserved. 59053 Rev. 6-09