



SPECIALIZED PROTECTION FOR FOREIGN EXPOSURES

American businesses are expanding their reach beyond the United States.

- 51% are asking employees to travel outside the U.S. to meet with foreign customers or suppliers.
- 46% are selling their products or services outside the U.S.
- 26% have an office or branch outside the U.S. or are investigating opening a foreign office.

Who Needs A Global Companion Policy?

We are seeing a growing need for specialized coverage for foreign exposures. As a result, we are no longer providing limited foreign coverage extensions within our XTEND endorsements to our domestic Commercial General Liability coverage form. A Global Companion policy quote designed to address each account's specific needs will be available to each commercial policyholder.

To identify how Travelers can best serve each account's unique needs, we ask that you work with your customer to answer four questions that identify businesses with foreign exposures that could benefit from Travelers Global Companion, a suite of specialized insurance coverage and services.

- Do you have any subsidiary entities or organizations domiciled outside the U.S. and Canada?
- Do you have any owned, rented or leased locations outside the U.S. and Canada?
- Do your employees travel to a country outside the U.S. and Canada for business?
- Do you sell any products or provide any services outside the U.S. and Canada?

Please discuss the responses with your Account Executive to obtain a Global Companion quotation.

Global Companion

Travelers Global Companion policy combines specialized property and liability coverages in a package specifically designed to address the foreign exposures of American businesses and to provide consistent coverage with their domestic insurance program.

Travelers offers coverage, where legally permissible, to address foreign exposures such as:

- Employees traveling to countries outside the U.S. and Canada
- Exhibits en route to, and on display at, international trade shows
- Products exported and services provided outside the U.S. and Canada
- Lawsuits worldwide for occurrences that take place, or offenses that are committed, outside the U.S. and Canada
- Manufacturing operations outside the U.S. and Canada
- Sales offices and distribution warehouse operations for products and services outside the U.S. and Canada
- Employees traveling in countries where kidnapping is a concern
- Renting, owning or leasing automobiles outside the U.S. and Canada
- Joint venture partners with overseas ownership or operations



Global Executive Support

Global Executive Support is an added non-insurance feature provided automatically with Global Companion policies. It provides access to essential services to U.S. employees and their families to keep them worry-free while traveling and working abroad.

Travelers works closely with FrontierMEDEX® to supply the following services:

- A wide range of medical assistance, including medical monitoring and arranging emergency medical evacuations
- Personal assistance, such as help with replacing lost travel documents, locating lost baggage, and obtaining legal and translation services
- Assistance with emergency travel arrangements for employees, family members, and traveling companions in the event of an employee's illness

Please contact your insurance agent or Travelers representative if you have any questions or if you want additional information about global insurance coverages for your business.

REAL WORLD SITUATIONS – REAL SOLUTIONS FROM TRAVELERS

Business Risk	Real World Situation	Global Companion Coverage Response
Products Liability	A Norwegian beverage manufacturer 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 Norway against the policyholder. The policy holder's U.S. general liability policy does not cover lawsuits brought outside the U.S.	Travelers Global Companion Commercial General Liability coverage provides defense and indemnity for product liability suits for covered bodily injury or property damage brought anywhere in the world outside the U.S. and Canada.
Premises/Operations Liability	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 of the U.S.	Travelers Global Companion Commercial General Liability coverage responds to suits brought in the U.S. or Canada that arise out of foreign occurrences or offenses.
Foreign Voluntary Workers Compensation	The policyholder, a charitable organization, hires an employee residing in Colorado to work in Australia for one year. Eight months later, while in Australia, 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.
International Business Travel Accidental Death & Dismemberment (AD&D)	While temporarily working in Singapore, 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 coverage provides benefits for the accidental death or dismemberment of U.S. or Canadian citizens who are temporarily traveling on business outside the U.S. and Canada.
Employers Liability	The policyholder, a telecommunications 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. Under Israeli law, an employee may 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 for suits brought anywhere in the world outside the U.S. and Canada.
Commercial Auto Liability	In Peru, 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 Peru. The local Peruvian auto insurer refuses to cover the accident based upon application of an alcohol exclusion in the local Peruvian policy.	Travelers Global Companion Auto Liability coverage responds to the foreign lawsuit providing primary coverage to the policyholder when the local auto coverage is denied.



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