Middle Market
International Choice Coverage

Protect your clients from overseas risks with International Choice

Learn about The Hartford's International Choice coverage

In today’s global economy, more and more businesses are engaged in international commerce. For many businesses, that means:

• Sending employees to foreign countries for business or for temporary assignments
• Having international operations or sales offices
• Participating in international exhibitions, trade fairs or conferences
• Importing or exporting raw materials or finished products, or selling services to customers outside the U.S.
• Using the Internet to advertise or sell products or services to customers in foreign countries
• Sponsoring trips, tours or study groups abroad
• Performing service or repair work abroad

Businesses and institutions engaged in these practices typically have no permanent employees, manufacturing plants, retail stores, or other physical locations overseas. They may think that because they have no overseas employees or physical properties, losses that occur and claims that are made in foreign countries are covered by their U.S. workers’ compensation, general liability or commercial auto policies.

This is most often not the case.

Coverage that considers your clients’ needs

International Choice is designed specifically for U.S. domiciled companies and educational institutions without physical locations or employees permanently based in a foreign country. Coverage is available to small, midsize and large companies whose U.S. general liability coverage is underwritten by The Hartford in either Middle Market or Small Commercial.

International Choice offers a simple, cost effective package of protection

Commercial general liability provides protection for claims brought outside the U.S., including:

• Bodily injury and property damage
• Employee benefits liability
• Personal and advertising injury
• Medical payments

continued
Commercial miscellaneous property provides coverage for damage or loss to your clients’ business personal property, such as:
- Office equipment
- Exhibit booths
- Salesmen’s samples
- Property in transit

Commercial auto liability covers accidents that occur outside the U.S.
- Provides difference in conditions (DIC) and excess coverage over local auto insurance issued in other countries
- Covers hired or non-owned cars used on company business

Employers’ responsibility and travel assistance provides protection for employees who get injured or contract a disease while traveling or conducting business overseas. Coverage includes:
- Employers’ liability
- Voluntary compensation
- Executive travel assistance services, Europ Assistance USA, provides:
  - 24/7 hospital admission deposit
  - Emergency medical evacuation
  - Lost document assistance
  - Embassy or consular
  - Access to local attorneys
  - Other personal, travel and security services to employees working abroad

Medical, accidental death & dismemberment provides 24/7 protection for employees traveling on business

- Works in conjunction with foreign and voluntary workers’ compensation
- Protects against financial loss from medical expenses resulting from injury or illness
- Also covers personal side trips up to two weeks
- Coverage is available for family members

Kidnap and extortion coverage provides coverage, as well as prevention and response services, for:
- Kidnapping
- Alleged kidnapping
- Bodily injury ransom
- Property ransom
- Product adulteration ransom
- Proprietary property ransom

10 reasons to place international coverage with The Hartford

1. **Reduces coverage gaps** – By placing your clients’ domestic and international coverage with The Hartford, you get a broad package of protection that eliminates many coverage gaps.

2. **Broad limits** – Coverage includes up to $500,000 for miscellaneous business personal property. Excess casualty (auto, international, commercial general liability and employers’ responsibility) is available through The Hartford’s umbrella coverage.

3. **Customizable coverage** – International Choice can be customized to meet the unique needs of your clients.

4. **Easy access** – Forms, applications and loss runs are accessible through the Electronic Business Center (EBC).

5. **Reliable claims services** – Claims are managed by The Hartford through an approved and experienced third-party administrator for international claims.

6. **Affordable coverage** – Our $2,500 minimum premium makes this broad coverage package a great value for your clients.

7. **Peace of mind protection** – Europ Assistance USA is ready to help your clients’ employees or students when an emergency arises overseas.

8. **Agency differentiation** – You can differentiate your agency by offering International Choice as part of a multi-line solution from The Hartford.

9. **Agency benefits** – Production aggregates to your producer code(s) with The Hartford and is eligible for qualification for Partner Rewards and other incentive programs.

10. **Proven reputation** – For more than 200 years, The Hartford has been delivering on our promises. For five consecutive years (2008-2012), The Hartford has been named one of the “World’s Most Ethical Companies” by the Ethisphere Institute.

This document outlines in general terms the coverages that may be afforded under a Hartford policy. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail.

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