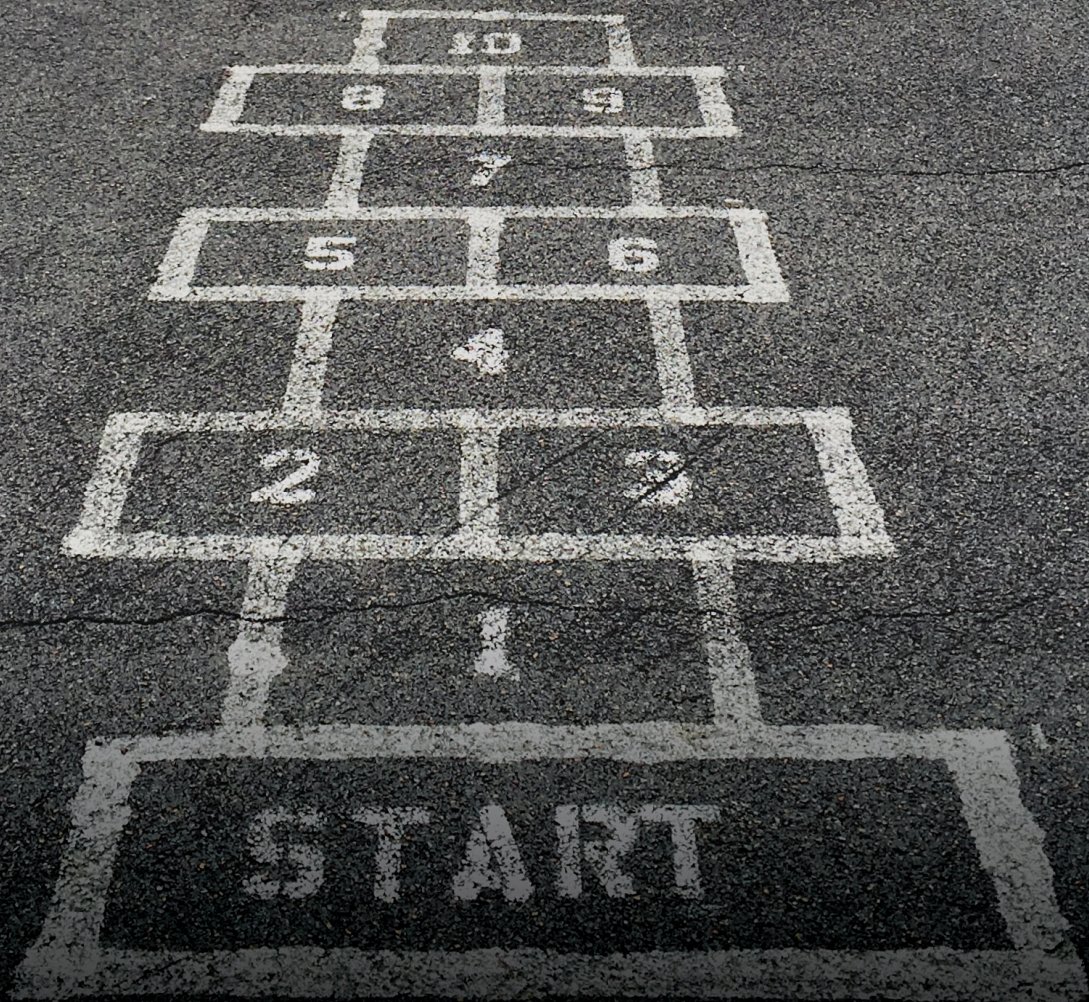




# INSURANCE SOLUTIONS FOR INTERNATIONAL SCHOOLS AND UNIVERSITIES

Featuring  **SCHOLARS** Group Medical Program





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# Executive Summary

## About Clements Worldwide

Clements Worldwide is a leading provider of insurance to international organizations, schools and other industries worldwide. We were founded in 1947 and are one of the oldest international insurance brokerage firms in the world.

Our approach is solution-based, not product driven. Our goal is to understand your business and help build a custom insurance program to identify critical exposures and control, finance and manage risk.

Clements Worldwide has been dedicated to meeting the business insurance needs of the international community at home and abroad in 170 countries. We are committed to continuing to be the most trusted and specialized provider of insurance solutions for the international schools and universities, humanitarian aid organizations and faith-based groups, US Embassies etc.

Of note, Clements has been a recipient of the Independent Insurance Agents & Brokers of America's (IIABA) Best Practices Award for the past 14 consecutive years, from 2008-2020. We are also an Accredited Business (A+ rating) with the Better Business Bureau.

With approximately 85% of Clements' revenues derived from proprietary solutions, Clements is in effect operating on behalf of key underwriters, such as Lloyd's of London and many other carriers. This places Clements further up the insurance value chain than a traditional brokerage, wherein claims adjudication, policy servicing and sales and marketing tasks are all carried out by the company.

Clements is headquartered in Washington D.C. and has wholly-owned subsidiaries in London, England, Brussels, and Dubai.

## The Clements Advantage

Clements Worldwide isn't just in the insurance business, we're in the business of finding solutions.

Our innovative insurance programs protect the financial security of individuals and organizations worldwide.

### Risk Assessment

Determine the international risks to you and your organization based on the "who, what, when, where and why."

### Market Intelligence

Having access to a broad range of markets, we offer the most comprehensive insurance products at cost effective pricing.

### Coverage Design

Our experts identify and help you obtain the appropriate coverage customized based upon your risk exposure and organizational needs.

### Superior Service

From quote to claim, client satisfaction comes first. Dedicated Account Management and Claims Concierge team.

### Worldwide Coverage

Clements have the unique ability to provide solutions globally, meaning you can secure the coverage you need where and when you need it.

### Solutions Driven

We are unique in that not only can we insure both your business and employees through group solutions, we also offer access to individual, voluntary coverages, helping your staff get suitable personal protection.

Coverholder at **LLOYD'S**

# SCHOLARS

## Group Medical Program

### Worldwide Health Care for Educators

Working in education abroad? Clements Worldwide Scholars® group health program provides flexible health insurance designed specifically for international education sector teachers, business managers, administrators, and their families. Whether you're managing an international school in Africa or administering schools and universities across multiple countries, we provide customized plans to ensure you have medical coverage you need.

### A Personalized Solution

Designed for expatriated staff, but versatile to include key local staff, schools/universities are able to customize their group health plan for teachers, staff, and their families to meet their specific needs. With over 70 years of providing customer service and outstanding claims processing and network, Clements can make sure your institution's staff and their families have excellent medical coverage globally.

### Exceptional Care

Clements has partnered with Lloyd's of London as the insurer on the program and is supported by our claims administration partner, Cigna International Health Services BV, ensuring our clients receive the best possible service.

As a Scholars member, you will have access to one of the largest medical billing networks throughout more than 190 countries. The Cigna network of more than 1.5 million health care professionals has centralized administration in numerous cities across the globe, with care delivered by local teams.

# 150+

International Schools  
insured with Scholars®

# 6,500

Individuals protected in over  
75 countries





# Program Benefits

## Comprehensive Coverage

- Customizable plan options
- Medical (in patient and out patient)
- Prescription drugs
- Dental and vision
- Medical evacuation and repatriation
- Compassionate travel benefit for families traveling to attend funeral services
- Wellness benefits
- Vaccinations
- Birth control
- Mental health
- Hospitalization
- Maternity care
- Pre-existing conditions
- HIV/AIDS treatment and drug therapy
- Injury due to war, terrorism, strikes, and riots
- Complimentary personal property, accidental death and dismemberment, and identity theft litigation

## Technology Enabling Virtual Care

**Global telehealth services:** Private, real time video and telephone health consultations with licensed and credentialed physicians via a free app

**International Employee Assistance Program:** Mental health counseling, crisis intervention, and services for personal and work-related issues offered in real time by licensed physicians via telephone, video, or in-person

## Dedicated, In-House Claims Support

To alleviate the stress involved when the unexpected happens, Clements Worldwide makes the claims process as easy and streamlined as possible. We handle all our claims in-house, cutting out local adjusters to save you time and aggravation. Our Claims Concierge Service includes a multilingual hotline that helps with any claims-related issues and inquiries about your benefits.

## Online Portal for Easy Account Access

Members of our Scholars health insurance program receive access to their health resources through a dedicated website and mobile app.

These portals also have tools for the health plan administrator at your school to monitor the program.

## Our online portal enables you to:

- Set up direct billing
- Access medical ID cards
- Access proof of insurance
- Submit your claim online
- Access participating pharmacies
- Search for hospitals and physicians
- Review your coverage and benefits
- Read travel health and news articles
- Utilize prescription mail order services
- Check status of pending and paid claims, and track deductibles

## All you protection under one roof, and across all borders

In addition to our comprehensive medical benefits, Clements Worldwide also offers a full suite of insurance solutions to meet all the needs of the international school community.

- Kidnap and ransom
- Workers' compensation
- Global student travel accident insurance
- Cyber liability and identity theft coverage
- General, school board, and educator liability
- Worldwide auto, including coverage for buses
- Emergency evacuation with salary continuation
- Accidental death and dismemberment insurance
- Life insurance, plus long- and short-term disability
- Property insurance for political risks and political violence

**Learn more overleaf...**

# Employee Benefits

Protecting your employees is one of the most important aspects of international operations. While Group Medical is a vital coverage for expatriated workers, there are many other insurance solutions available to help ensure their safety and wellbeing while abroad.

Clements is uniquely placed to be able to offer a suite of Employee Benefit solutions to add to your plan. Our expertise in designing and delivering coverage for your expatriated staff and employees is second to none.

Since a strong portfolio of Employee Benefits is an excellent way to attract and retain the staff you want, make sure you have the best products available for your staff.

The following are some of the most sought after Employee Benefit coverages we can offer your international staff today.





## Group Life

International Group Life Insurance from Clements Worldwide can help ease financial burdens for families affected by loss while simultaneously helping you to attract and retain talent.

- Death any cause
- No exclusions for epidemics
- High limits available
- Passive war and terrorism coverage

## Group Long-Term Disability

International Group Long-Term Disability Insurance to help protect your overseas staff if accidents or illness affect their ability to work, whether temporarily or permanently.

- High Limits
- Benefits at 100% of salary
- War and terrorism insurance included
- Option to enhance coverage to include temporary disability, permanent total disability and permanent partial disability.

## Student Travel Accident

Clements provides coverage for injuries to students, staff and chaperones on school sponsored field trips.

- Includes medical evacuation as part of the program
- No sports exclusion
- Annual blanket coverage not requiring declaration prior to every trip
- Includes emergency evacuation for political, security, natural disasters and epidemics

## Kidnap & Ransom

Many schools hold significant reserves for salaries based on contractual obligations to pay out salaries even if operations cease. This insurance transfers this risk from the school, and allowing them to reallocate resources to mission-critical educational activities

- Emergency evacuation with salary continuation
- Coverage for ransom, rehabilitation and other additional expenses
- Crisis management consultants who help guide the school on what to do in an evacuation situation
- Optional extensions: Express kidnapping, legal liability, child abduction expenses, hostage crisis, and computer virus cover

## Business Solutions

Running an international school is no different to running a business, requiring planning and preparation against risks that might present themselves. As such, in addition to protecting your employees, it is vital that you seek protection against risks that may affect the operational effectiveness of your business.

Clements offers a suite of Business Solutions that focus on protecting your assets. Whether that be a fleet of buses used to ferry students, the buildings in which they are educated or the liabilities that exist from senior level decisions, Clements has a product that can keep things moving.

The following are some of the most common and important Business Solutions we can offer your international school today.

### Property & Business Income

We've combined the coverage for your organization's assets into one simple, specialty-priced program.

Clements Commercial Property insurance covers replacement costs for your property, and you can customize your plan to include Building, Business Personal Property, Stocks, Computer and Data Storage, or Loss of Business Income – at one affordable rate.

### Worldwide Auto Vehicle Fleet

WorldAuto offers one policy to cover all your vehicles, buses, trucks, and SUVs in most countries against vehicle related transportation hazards in all locations.

In addition, our multilingual in-house claims team can assist with claims processing, excess liability coordination, claims performance management, and risk analysis.





## General Liability

Our international General Liability insurance covers against third-party liability claims and protects your school against any unforeseen costs.

- Bodily injury & property damage
- Personal injury and advertising liability
- Medical payments
- Sexual abuse, molestation and corporal punishment
- Construction/premises expansion liability
- Vendor's & sub-contractor's liability
- Participant's bodily Injury
- Employee benefits liability
- Worldwide territory including USA/ Canada for business trips
- Worldwide jurisdiction including USA/ Canada
- Incidental medical malpractice
- Food poisoning
- Fellow employee extension
- Sudden & accidental pollution (school lab accidents etc.)
- Terrorism liability

## Crime / Fidelity Bond

Coverage against employee dishonesty, fraud, forgery, computer fraud, money orders / counterfeit fraud, and credit card fraud.

- Cash Coverage - Transit and premises
- Expenses
- Social engineering

## Educators Legal Liability

Designed to cover a broad range of non-bodily injury/ non-property damage liability claims made against the administrators, employees, and staff members of a schools

- Directors and Officers Liability
- International Errors and Omissions
- Professional Liability
- Global Employment Practices Liability
- Fiduciary Liability

## Cyber Liability

Protects against not only monetary damage from stolen or lost data but covers all major areas of liability associated with data breaches.

- First and Third Party risks covered
- Business income loss calculations
- Reputational harm coverage
- Standalone forensic costs

## Political Risks and Violence

Coverage against direct property damage due to political violence.

- Loss of income, fees, property costs and salaries covered due to denial of access
- Broad perils - War, civil war, riots, strikes, civil commotion, active shooter, terrorism, sabotage, and malicious damage

# Individual Solutions

## Stay Protected as You Teach Future Generations Overseas

As a member of the international school community, your impactful teaching makes a difference in countless students' lives. Make sure you're fully protected with the right overseas insurance so that you can focus on your work.

At Clements Worldwide, we understand the unique needs of teachers, administrators, and staff members at international schools. That is why we offer access to a range of insurance solutions specifically for individuals living abroad, helping you quote, buy, and get protected today.

# 6

International products available to those living and working abroad

# 22k

Individuals customer currently insured by Clements



### Term Life

Clements Worldwide offers Term Life insurance which provides financial disbursements to your loved ones upon loss of life, protecting them against future financial burdens.



### Auto

International auto insurance providing physical damage cover with Excess Liability protection. Since coverage is Border-less, you are in safe hands no matter where you are in the world.



### Income Protection

Allows you and your family to maintain your standard of living should an injury or illness mean you are unable to work. Temporary and/or Permanent coverages available.



### Personal Property

A comprehensive insurance product providing worldwide protection for your personal belongings. The plan can provide coverage during transit as well as at your new destination.



### Travel

Essential coverage for international travelers, offering a choice of plans that cover you from 5 days to a full year. Some plans even include Covid related medical expenses.



### Health

Clements also offers uniquely designed insurance plans giving you and your family access to the best healthcare possible, wherever you may be in the world.

Learn more and purchase coverage at:

**[Clements.com/myschool](https://Clements.com/myschool)**





I can't thank you enough. Have contacted other insurance companies who were far too complicated, with restrictions and "if this" and "but that". I won't consider anyone else in the future."





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

**WASHINGTON, DC**

Global Headquarters  
1301 K St NW  
Suite 1200 West  
Washington, DC 20005  
P +1.800.872.0067 or  
+1.202.872.0060

**AMSTERDAM**

Laan van Kronenburg 14  
1183 AS Amstelveen  
The Netherlands  
P +31 (0) 20.2807.807

**BRUSSELS**

8, Place Marcel  
Broodthaers  
B-1060 Saint-Giles  
Belgium  
P +32 (0) 2401.2299

**DUBAI**

Mina Rashid - Queen  
Elizabeth 2  
Kiklabb on Quarter Deck  
Office  
No A10038, QE2  
United Arab Emirates  
P +971 (0) 4 522 2299

**LONDON**

40 Lime Street  
United Kingdom  
EC3M 7AW  
P +44 (0) 33.0099.0104