

# Global Package Solutions

**Navigators Global Package coverage is essential for** companies doing business globally

## If a U.S. business answers "yes" to any of these questions, it may need Navigators Global Package coverage:

- □ Do any employees or owners travel outside the U.S. for sales trips, purchasing trips, or seminars?
- Does the business export or sell any goods outside the U.S. (including goods sold over the Internet)?
- Does the business supply any component parts to overseas manufacturers?
- Is there any manufacturing outsourced to foreign manufacturers and if yes, is there any property of the U.S. company, such as molds or equipment, located at the foreign site?
- Does the U.S. company exhibit at or attend foreign trade shows?
- Does the company have any foreign locations?
- Does the company employ any employees overseas, even on a temporary or contract basis?

## **Available Coverages**

- International Commercial General Liability
- International Business Auto
- Employee Foreign Protection (EFP)
- International Kidnap and Ransom/Extortion
- International Property

Erica Condrasky 215.867.3793 | econdrasky@gmgunderwriters.com Global Package is administered by GMG Underwriters, LLC 1717 Langhorne-Newtown Road, Ste. 403 | Langhorne, PA 19047



#### **Policy Highlights**

#### \$2,500 Minimum policy premium

#### Two- and three-year policies are available at a premium discount

Emergency support services provided by UnitedHealthcare Global Assistance (formerly known as FrontierMEDEX), including automatic access to an on-line center to access key destination intelligence, alerts, country level medical and security information.

International Commercial General Liability	Guaranteed cost Standard limits of \$1,000,000, \$2,000,000, \$3,000,000
International Business Auto	Auto liability for owned or hired/non-owned vehicles Physical damage coverage available Standard limits of \$1,000,000, \$2,000,000, \$3,000,000
Employee Foreign Protection (EFP)	Foreign Voluntary Compensation Employers Liability, including Endemic Disease Accidental Death and Dismemberment Emergency Accident and Sickness Medical Expense Emergency Medical Evacuation and Remains Repatriation Political Evacuation Primary coverage (no coordination of benefits required) Covers occupational and non-occupational injuries Coverage available for North American Employees, Expatriates, Third Country Nationals and Local Nationals
International Kidnap & Ransom/Extortion	Limit options of \$250,000, \$1,000,000 or \$2,000,000 Consulting services provided by Control Risks Crisis response procedure guidelines provided with every policy
International Property	Property damage and business interruption coverage for physical locations abroad Coverage for business property taken abroad by employees





### **About Navigators**

Navigators is an international specialty insurer focused on meeting the risk transfer and insurance coverage needs of businesses in specific niche industries for which the quality of our intellectual capital—both in underwriting and claims—provides a meaningful competitive advantage. We maintain a disciplined, conservative balance sheet, emphasize underwriting profit over market share and conduct our business with integrity, professionalism and pride.

Underwritten by Navigators Insurance Company or Navigators Specialty Insurance Company, One Penn Plaza, 32nd Fl., New York, New York 10119 or affiliated Lloyd's Syndicate 1221, 6 Bevis Marks, 8<sup>th</sup> Floor, Bury Court, London, EC3A 7BA. The material in this publication does not bind the company in any manner. The coverage is subject to the language of the policy as issued. Programs or products may not be available in all states and policy features may vary by state. Please consult your insurance broker and review the policy for coverage limitations, restrictions, exclusions, terms and conditions. US112017