A world of options, customized to fit your clients' unique needs.

The Hartford

Help protect your clients from global exposures with our Multinational Choice Exporter's package.

In today's global economy, more and more businesses are engaged in multinational commerce, which can include any of the activities listed below:

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

Clients engaged in these practices typically have no permanent employees, manufacturing plants, retail stores, or other physical locations outside the U.S. Exporter's coverage is designed specifically for U.S.-domiciled companies and educational institutions without physical locations or employees permanently based in a foreign country.

A simple, cost-effective package of protection.

Your clients may think that because they have no employees or physical properties established outside the U.S., losses and claims in foreign countries are covered by their insurance policies. This is most often not the case. Coverage is available to small, midsize and large companies whose U.S. property and casualty coverages are underwritten by The Hartford.

Exporter's coverage offers the following protections:

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

Commercial, Personal and Miscellaneous Property

Provides coverage for damage or loss to your clients' business or personal property, such as:

- Office equipment
- Stock
- Exhibit booths
- Salesperson's samples
- Property in transit

Business Travel Accident

Provides 24/7 protection for employees, and options for family members, students, chaperones and volunteers traveling on business.

- 180 days business trip coverage
- Provides accidental death & dismemberment coverage and limited coverages for medical expenses due to injuries
- This also covers personal side trips up to two weeks

Kidnap and Extortion Coverage

Provides coverage, as well as prevention and response services, for:

- Kidnapping
- Alleged kidnapping
- Bodily injury ransom
- Property ransom
- Product damage ransom

Employer's Responsibility and Travel Assistance

Provides protection for U.S. employees who are injured or contract a disease while traveling or conducting business overseas. Coverage includes:

- 24/7 Support Center staffed with multilingual assistance coordinators and case managers
- Medical and security staff
- Online access from your computer 24/7 from anywhere in the world

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
- Hired auto liability, on an excess basis, for autos used in connection with your business
- Excess physical damage coverage for hired autos used in connection with your business

Standing by, 24/7/365.

An emergency can happen in an instant. That's why emergency response should be instantaneous. The Hartford's service provider, Global Guardian,[1] is dedicated to providing your clients with a single point of contact to provide immediate response to unforeseen events and emergencies.

Here are a few reasons to place Multinational Exporter's coverage with us.

Reduces Coverage Gaps
By placing your clients' domestic and multinational coverage with us, you get a broad package of protection that eliminates many coverage gaps.

Broad Limits
Broad and customizable property limits are available to meet your specific needs. Additionally, excess casualty coverage – including auto, commercial general liability and employers' responsibility – can be scheduled under The Hartford's domestic umbrella or excess programs to complement the foreign package.

Customizable Coverage
Multinational Choice can be customized to meet the unique needs of your clients, with customized solutions plus 24/7 travel support services from Global Guardian, included in the Exporter's Package policy.

Reliable Claims Services
International claims and support for kidnap, ransom and extortion are managed and overseen by The Hartford.

Make multinational insurance part of your risk management strategy.

Contact your local agent from The Hartford for information about our Multinational Choice suite of products. Coverage options include Exporters and Controlled Master Program solutions. Controlled Master Programs combine a U.S.-based Master Policy with coordinated foreign local policies issued within The Hartford Global Insurer Network.

Delivering on our promises for 200+ years

The Hartford has been named one of the "World's Most Ethical Companies" by the Ethisphere Institute fifteen times.[2]

Learn more. Visit **TheHartford.com/multinational** or contact your local underwriter from The Hartford to apply.

[1] Travel support assistance services are provided by our service provider, Global Guardian. These entities are not affiliated with The Hartford and are not providers of any insurance coverage.

[2] "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

Foreign local policies are underwritten by locally licensed third-party foreign insurers within The Hartford Global Insurer Network but are not related with The Hartford by ownership. Exporters and CMP policies are underwritten by Hartford Fire Insurance Company in the U.S. and issued to the U.S.-based insured, covering its financial interest relating to its exposures located outside of the U.S. Generally, claims under foreign local policies will be adjusted and paid locally by the local insurer with The Hartford providing oversight and serving as the U.S. insured's point of contact in the U.S. Claims under the Exporters and CMP policies will generally be handled in the U.S. and paid to the U.S. insured in accordance with the terms and conditions of the policies. The Hartford may contract with third-party risk consultants to perform risk engineering services outside of the U.S.