



MULTINATIONAL CHOICE – COMMERCIAL INSURANCE POLICY

INTRODUCTION

Thank you for the opportunity to provide a solution for your multinational insurance needs.

This is your Multinational Choice Commercial Insurance Policy. It offers a wide range of protection designed to meet today's complex multinational business insurance needs. Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered. This policy is keyed to the coverages shown in the Declarations. You have only those coverages for which a limit or other specification is shown in the Declarations.

This policy may provide several different kinds of coverage. The forms included explain the coverages shown in the Declarations, and may include certain extensions of coverage.

COMMON POLICY CONDITIONS

Finally, read the COMMON POLICY CONDITIONS. This section gives you information on terms and conditions that are applicable to all Coverage Parts of your policy, such as the payment of premiums, changes in the policy and cancellation. The COMMON POLICY CONDITIONS also contains other important information about the policy.

CLAIM NOTIFICATION

Whenever a loss occurs or a claim is to be presented, there are certain things you must do to help us respond to the claim. These are described in your policy and in additional forms included with your policy that explain how to report claims under various coverage parts. We suggest you keep these notification forms readily available.

GENERAL

Please contact your agent or broker if you have any questions regarding your policy.

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