



Insuring your global  
operations is easy...

with the right  
companion

St. Paul Travelers has insured business interests for more than 150 years.

Whether you are an existing multinational organization or exploring the possibility of expanding into the foreign market, Global Accounts has the products, services and expertise to meet a wide range of international insurance needs in more than 80 countries.

## **ST. PAUL TRAVELERS: A COMPLETE PACKAGE**

We are one of the few providers in the nation of property and liability insurance for global exposures, and have built our reputation on the following trademark services:

### **UNDERWRITING**

St. Paul Travelers designs, implements and services international programs to provide seamless worldwide coverage. Over the years, our niche approach has developed a solid workforce of experienced professionals who understand our clients' industries and global insurance needs. When clients choose St. Paul Travelers, they can be confident they are gaining a program of coverages backed by St. Paul Travelers' global network, with a focus on control, flexibility, service and quality.

### **GLOBAL NETWORK**

Our international capability is strengthened by strategic alliances with major insurance companies in more than 80 countries. We select partner companies based on strict criteria, which ensures solid service from companies who are leaders in their markets. These solid relationships are supported by written agreements and procedures, so clients have peace of mind — wherever their business takes them.

### **RISK CONTROL**

Our Risk Control group is considered one of the best in the industry. Our network partners overseas are familiar with local safety codes, construction standards and risk management practices. This local expertise, coupled with the resources and expertise of St. Paul Travelers' domestic capabilities, results in risk management programs, seminars and personalized service plans that have a proven impact on preventing loss and reducing overall costs for global exposures. St. Paul Travelers works with clients to implement a consistent and coordinated global risk control approach for our insured's risk management practices.

### **CLAIM SERVICES**

St. Paul Travelers provides local claim services through our network partner resources, monitored and controlled by our dedicated international claims staff in the United States. We are capable of providing claim services to all levels of international accounts. We understand local claim responses, languages and laws.

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## GLOBAL COMPANION

Our *St. Paul Travelers Global Companion* product combines property and liability coverages in a package for your international operations. The *Global Companion* program offers coverage for:

- Excess auto liability
  - Owned
  - Non-owned
  - Hired cars
- Employees traveling or permanently based outside the United States
  - Voluntary workers compensation
  - *St. Paul Travelers Global Executive Support* (medical, personal and travel assistance)
- Exhibits en route to and on display at international trade shows
  - Property
  - Premises liability
  - Transit
- Export of products and services outside the United States
  - Product liability
  - Premises liability
- Kidnap and ransom
- Lawsuits worldwide for overseas occurrences
- Manufacturing operations outside the United States
  - Property
  - Product liability
  - Premises liability
  - Transit
- Ocean cargo
- Sales offices and distribution warehouse operations for products and services outside the United States
  - Property
  - Product liability
  - Premises liability
  - Transit

## CONTROLLED MASTER PROGRAMS (CMPS)

A CMP is a custom-designed property and liability program for multinational companies with significant international operations.

- A CMP combines a U.S.-issued DIC/DIL master policy with local admitted coverage in one or more countries.
- Each CMP program is designed to meet the client's specific financial and insurance objectives based on the countries involved, scope of the insured's foreign operations and the coverages required.
- A CMP minimizes coverage gaps with a seamless, global program of foreign coverages and services.

All lines of property and liability coverages are available:

- Automobile DIC/excess liability
- Employers liability
- Foreign voluntary workers compensation
- General liability
- *Global Executive Support* service
- Kidnap and ransom
- Property
- Transit (inland/ocean)
- Vendors liability

## GLOBAL EXECUTIVE SUPPORT

*Global Executive Support*, an added feature of our international programs, provides essential services to employees and their families to keep them worry-free while traveling and working abroad. These services include:

- A full range of medical assistance, including pre-trip medical information and help for replacing medicines
- Personal assistance, such as replacing lost documents, locating lost baggage and legal and business services
- Assistance making emergency arrangements for minors, family members and traveling companions in the event of an employee's illness



OUR MISSION IS TO CREATE  
UNIQUE SOLUTIONS TO YOUR NEEDS,  
NO MATTER HOW COMPLEX.



## THE ONE ST. PAUL TRAVELERS...

We've designed *Global Companion* and Controlled Master Programs to be written in conjunction with your domestic St. Paul Travelers program (as a separate policy or on a combined "global" basis) so that your U.S. and international coverages are seamlessly coordinated to minimize coverage gaps. Global coordination means that risks can be managed and addressed to lower your costs, reduce risks and prevent losses before they occur. We are also able to write the international coverages on a stand-alone, international-only basis.

For more information about international programs, contact your insurance agent or Global Accounts representative. To find a Global Accounts representative in your area, visit [www.stpaultravelers.com/international](http://www.stpaultravelers.com/international). If you are an agent, call toll-free 1.800.491.8813.



Aruba	Ecuador	Lithuania	Slovenia
Argentina	Egypt	Luxembourg	South Africa
Australia	El Salvador	Malaysia	South Korea
Austria	Estonia	Mauritius	Spain
Bahrain	Finland	Mexico	Sultanate of Oman
Belarus	France	Moldova	Sweden
Belgium	Germany	Morocco	Switzerland
Bermuda	Ghana	Namibia	Taiwan
Brazil	Greece	Netherlands	Thailand
Bulgaria	Guatemala	Netherlands Antilles	Trinidad and Tobago
Cambodia	Honduras	New Zealand	Tunisia
Canada	Hong Kong	Nigeria	Turkey
Caribbean Islands	Hungary	Norway	Ukraine
Chile	Iceland	Panama	United Arab Emirates
China	India	Peru	United Kingdom
Colombia	Indonesia	Philippines	United States
Costa Rica	Ireland	Poland	Venezuela
Croatia	Israel	Portugal	Vietnam
Cyprus	Italy	Romania	
Czech Republic	Japan	Russia	
Denmark	Kazakhstan	Saudi Arabia	
Dominican Republic	Kenya	Sierra Leone	
	Kyrgyzstan	Singapore	
	Latvia	Slovakia	

List current as of 8.04

We are committed to serving our customers with outstanding expertise, products and service. We promise to work tirelessly to understand your business and where it's heading – no matter where in the world that may take us. We pledge that our claim handlers will give your organization the personal attention it deserves. We have the financial stability and consistent high rankings by independent rating services to ensure that we will be here as the future unfolds.

WHEN YOU NEED INTERNATIONAL  
COVERAGE, TURN TO GLOBAL  
ACCOUNTS AT ST. PAUL TRAVELERS.

[www.stpaultravelers.com/international](http://www.stpaultravelers.com/international)  
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This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy issued by St. Paul Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy provisions, and any applicable law. Availability of coverage referenced in this document can depend on our underwriting qualifications and state regulations.

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