



# Insurance Solutions for International Schools



Protect your staff and students, **protect the future.**

Your staff and students are your most valuable assets. Keep them safe with a full suite of insurance solutions that offers global protection.

Clements Worldwide has been in business for over 75 years and has insured more than 200 international schools and universities around the world. Our experience spans more than 170 countries and has provided us with an in-depth understanding of regional risk and insight into educators' unique requirements, making us the ideal insurer for employee benefits, business solutions, and financial lines.

## Employee Benefits



Scholars Medical



Group Life



Group Long-Term Disability



Personal Accident

## Business Solutions



Combined Liability



Educator's Legal Liability



Cyber Liability



Property & Business Interruption



Kidnap & Ransom



Student Travel Accident



# Why choose Clements for your school's insurance needs?

Clements Worldwide is a leading provider of international insurance, and thanks to our coverholder status with Lloyd's of London, we have the underwriting authority to customize solutions to our clients' needs. This has allowed us to create Clements Scholars®, a suite of coverages to protect your staff, alongside business insurance solutions to safeguard your establishment and its operations. Scholars® is custom designed for international schools, educators, administrators, and their families abroad.

## Scholars® Medical Health

**Comprehensive coverage, world class health care.** Clements has partnered with A-rated insurers to provide medical care internationally.

**Technology that enables virtual care.** Global telehealth enables consultations with licensed and credentialed physicians.

**Easy claims.** Our Claims Concierge Service includes a hotline that helps with any claims-related issues and inquiries about your benefits.

**Online portal for easy account access.** Receive access to health resources through our website or mobile app.

## Other Employee Benefits

In addition to our Scholars® Medical, we can also help with other Scholars® solutions:

- Group Life
- Group Long-Term Disability
- Kidnap & Ransom with Emergency Evacuation & Salary Continuation
- Personal Accident / Accidental Death & Dismemberment

## Business Solutions

Clements can help protect your assets with this coverage:

- Combined Liability
- Educators' Legal Liability
- Cyber Liability
- Property with Business Interruption included
- Worldwide Auto & Fleet
- Political Risks and Violence
- Student Travel Accident

## Individual Solutions

Clements also offers access to a suite of products designed to support international staff, including:

- Auto
- Personal Property
- Term Life
- Income Protection
- Personal Accident
- Travel



Clements takes pride in helping those who help others. We strive to be the ideal partner to help protect your school from its unique challenges.

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