



International Property Insurance

Transporting your personal belongings with confidence can make all the difference to you when moving abroad. That is why Clements Worldwide offers comprehensive Personal Property insurance to cover your household effects. Your items will be protected while in transit to your destination, during your assignment overseas, and on the return journey home, so that you never have a break in coverage.

Key Benefits

Borderless Coverage

Your property is covered worldwide, so you can enjoy full-coverage wherever you go – business or personal.

Full Replacement Cost Paid on Claims

Clements will not depreciate or just pay cash value for your damaged or lost property like other insurers may do. We even cover breakage.

No Gaps in Coverage

Your items will be protected from the moment they are shipped from your home and throughout transit. Coverage also extends to the entirety of the overseas stay and throughout your return trip home. Continuous coverage means any covered loss will be paid, no matter where it occurs.

Free USD 500,000 Personal Liability Protection

Every Clements Personal Property policy includes complimentary personal liability coverage, so that you are financially protected in case someone is injured while on your property or if damages affects others.

Protect What You Value the Most

Most household effects will fall under unscheduled coverage. However, for high-value items, Clements offers the option of scheduled coverage for items such as jewelry, artwork, or computers so that you can have peace of mind while shipping your valuable goods.

CLEMENTS ADVANTAGE

5 Key International Personal Insurance Lines, Including Auto, Health, Life Benefits, Disability and Personal Property

3 Global Offices

1947 Year Founded

1st Expatriate Insurance Program for U.S. Foreign Service Officers

10 Consecutive Years Receiving IIABA Best Practices Award

Get a quote at clements.com

Or contact us at +1.202.872.0060
info@clements.com

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Case Studies

Stolen Property

A Clements client living in Kenya brought her laptop and camera to travel with her on a work-related trip. While on a bus, both her laptop and camera were stolen. Luckily, the client had Clements personal property coverage that protects against theft and provides full replacement-cost coverage.



Liability Coverage

A Clements client was living overseas in Italy in an older apartment. One day the unthinkable happened- the apartment caught fire. As a result two neighboring apartments suffered smoke damage which our client was liable for. Luckily, our client was able to use their \$500,000 in personal liability coverage that comes included with every personal property policy, which covered cost of damages.

Comprehensive coverage	Truly worldwide coverage for breakage, marring, theft, fire, denting, scratching, or loss.
Optional Extensions	Get additional umbrella liability coverage up to USD 3,000,000.
Location of coverage	Coverage is available worldwide while on temporary or permanent assignment.
Deductible	Flexible deductible options range from \$100 to \$2,500 per loss.
Minimum Policy Value	USD 5,000.00 of Unscheduled Foreign Residence Coverage
Scheduled Items	Optional. Scheduled items should be valued at USD 500 or more, an appraisal or purchase receipt is required for each item valued at USD 10,000 or more. Scheduled items are not subject to deductible.
Exclusions	Standard war exclusion applies. Coverage not applicable to general wear and tear, and gradual deterioration. See contract for more details.