



# International Package Insurance Summary

State of Oregon

**Policy Term: 05/01/2024 to 05/01/2026**



**Willis Towers Watson Insurance Services West, Inc.**



State of Oregon

International Package

	<b>Effective Date</b>	5/1/2024
	<b>Expiration Date</b>	5/1/2026
<b>Coverage</b>		
<b>General Carrier Information</b>		
Policy Number		ZE 0068944-01
Parent Company		Zurich
Underwriting Company		Zurich American Insurance Company
AM Best Rating & Date		A+gXV (as of 11/22/23)
Admitted / Non-Admitted		Admitted
Agency Bill/Direct Bill		Agency Bill
Payment Plans		2-year Prepaid
Commission		0%
<b>Premium and Exposures</b>		
Premium		\$5,181
Minimum Earned Premium		\$2,500
Exposure - Number of Trips		314
Auditable		No
<b>Total International Package Premium</b>		<b>\$5,181.00</b>
<b>Description of Coverage</b>		
<p><u>International General Liability</u> - Coverage for damages that the "insured" becomes legally obligated to pay by reason of liability for "bodily injury" or "property damage" caused by an "occurrence" to which this coverage applies.</p> <p><u>International Employee Benefits</u> - Coverage for damages the insured becomes legally obligated to pay because of any "claim" caused by an "employee benefit programs negligent act, error or omission" to which this insurance applies.</p> <p><u>International Automobile DIC/Excess Liability</u> - Coverage for all sums an "insured" legally must pay as damages because of "bodily injury" or "property damage" to which this insurance applies, caused by an "accident" and resulting from the ownership, maintenance or use of a covered "auto".</p> <p><u>Foreign Voluntary Workers' Compensation &amp; Employers' Liability</u> - This insurance applies to bodily injury by accident or bodily injury by disease arising out of and in the course of employment outside the United States and to bodily injury by accident or bodily injury by disease arising out of and in course of temporary employment in the United States.</p> <p><u>International Business Travel Accident Insurance</u>: Coverage for Emergency Medical Repatriation, Accident and Sickness Medical Expense, Emergency Political Repatriation and Accidental Death and Dismemberment for employees, spouses and children traveling outside the United States. subject to policy exclusions and territory.</p>		



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	Effective Date	5/1/2024
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<b>Coverage</b>		
<b>Limits of Liability and Coverage Limits</b>		
<b>International Commercial General Liability</b>		
Each Occurrence		\$1,000,000
General Aggregate		\$2,000,000
Products/Completed Operations Limit - Aggregate		\$2,000,000
Personal and Advertising Injury Limit (any one person or organization)		\$1,000,000
Damage To Premises Rented to You Limit (any one premises)		\$1,000,000
Medical Expense Limit - Per Person		\$100,000
<b>Employee Benefits Liability:</b>		
Aggregate		\$1,000,000
Each Claim		\$1,000,000
Deductible		\$1,000
Retroactive Date		5/1/2022
<b>International Business Travel Accident Insurance:</b>		
Aggregate Limit of Liability		\$1,250,000
<u>Coverage: Accidental Death and Dismemberment</u>		
Principal Sum Per Insured Person		\$250,000
Accompanying Spouse		\$250,000
Accompanying Child		\$250,000
<u>Coverage: Travel Assistance Benefits</u>		
Medical Evacuation Per Covered Trip		\$100,000
Medical Repatriation Per Covered Trip		\$100,000
Return of Remains Per Covered Trip		\$25,000
Emergency Evacuation Per Covered Trip		\$100,000
Accident Medical Expense & Illness Expense Per Covered Person		\$50,000
Accident Medical Expense & Illness Expense Deductible		\$500
<b>International Automobile DIC/Excess Liability</b>		
Per Accident		\$1,000,000
Auto Medical Expense Coverage - Per Insured		\$10,000
Auto Medical Expense Coverage - Per Accident		\$10,000
Hired or Non-Owned Auto Physical Damage Coverage Per Auto		\$100,000
Hired or Non-Owned Auto Physical Damage Coverage Aggregate		\$250,000
Deductible: Hired Auto Physical Damage Coverage		\$500



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<b>Coverage</b>		
<b>Foreign Workers' Compensation and Employers Liability</b>		
<u>Repatriation Expense</u>		
Any One Employee		\$1,000,000
Policy Limit		\$1,000,000
<u>Coverage A - Workers Compensation</u>		
North American Employees		State of Hire
Canadian Nationals Employees		Province
Third Country Employees		Country of Origin
Local National Employees		Not Covered
<u>Coverage B - Employers Liability</u>		
North American Employees		Covered
Canadian Nationals Employees		Covered
Third Country Employees		Covered
Local National Employees		Covered
Bodily Injury by Accident - Each Accident		\$1,000,000
Bodily Injury by Disease - Policy Limit		\$1,000,000
Bodily Injury by Disease - Each Employee		\$1,000,000
<b>Coverage Territory</b>		
Anywhere in the world excluding: The United States of America, including its territories and possessions and Puerto Rico. Any country or jurisdiction which is the subject of trade or economic sanctions imposed by the laws or regulations of the United States of America.		
<b>Forms and Endorsements (including but not limited to)</b>		
Additional Insured by Contract - General Liability		Included
Additional Insured by Contract - Automobile Liability		Included
Amended Definition of Side Trip		Included
Auto Coverage Territory Amendment Canada		Included
General Liability Coverage Territory Extension Canada		Included
General Liability Coverage Territory Amendment		Included
Waiver of Subrogation by Contract - Automobile Liability		Included
Waiver of Subrogation by Contract - Workers' Compensation		Included
Knowledge by Position or Department		Included
Broad Named Insured		Included
Others Per Policy		
<b>Exclusions (including but not limited to)</b>		
General Liability War Exclusion with of Terrorism		Included
Others Per Policy		

Information provided is only a brief outline of the policy. Refer to the actual policy terms & conditions for a determination of coverage.  
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