

Helping you manage risk worldwide

Do your business activities create international exposures for your company?

The global economy is experiencing a greater number of companies venturing outside the U.S. While reaching businesses and consumers in international markets is becoming easier every day, markets continue to become increasingly complex. As a result, risk exposure increases as you expand your business across borders.

Your company may have international exposures if you engage in the following activities:



Import / export goods



Use vehicles outside the U.S.



Employees traveling for work outside of their country of domicile



Work with a third-party manufacturer, vendor or customer outside of the U.S.



Use facilities outside the U.S.



Online transactions

Are your international exposures covered?

Companies just starting to expand internationally or that have a small footprint across borders may believe their exposures are too small to warrant separate international coverage. But even a small exposure not adequately addressed can have a large impact on your business.

The following events may be only partially covered, or not covered at all, by your domestic policy:

- Business loss from interrupted imports/exports due to a government worker strike
- An employee traveling to a trade show outside the U.S. needs medical attention
- A product you export causes damage
- Your salesperson causes inadvertent damage to a hotel

Focus on your business strategy and growth

Zurich can help you combine your domestic and international insurance to better identify and mitigate your global risks on the front end and provide coverage to help protect your assets when an event does occur.

A Zurich international program can help you with:

Control



A centralized master program provides you greater transparency and control

Coverage



Identify and eliminate coverage gaps or redundancies

Compliance



Greater assurance your insurance program aligns with local laws

Cost



Combining domestic and foreign exposures under a master policy can offer higher limits at lower costs

Convenience



A carrier that can scale and adjust quickly as your business grows

Visit us at zurichna.com/international or talk to your broker about how Zurich can help you craft a global solution for today and as your company grows.

Zurich

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