



Intact Specialty | Multinational Solutions

Companies are expanding their global footprint more frequently than ever. However, with that exciting step comes additional and unique risks. What's more, standard domestic insurance may not provide the appropriate coverages to handle multinational exposures.

Providing admitted insurance across more than 150+ countries and territories, the Intact/RSA Global Network is one of the largest networks providing property & casualty solutions today. Together, we provide a one-stop solution for your multinational coverage needs.

Worldwide Coverage

Through U.S. based global packages and locally-admitted policies, Intact Insurance can help you ensure you are covered worldwide.

No matter the country or location, your Intact Insurance partner remains your sole point of contact, providing insight and guidance in the complex international insurance environment.

Local Admitted Policies

Property & Liability policies issued through a centrally controlled network

- Coverage written on admitted paper in compliance with local standards, laws and jurisdictions
- Flexible invoicing options including central settlement
- Local claims handling and risk control expertise
- Local broker commission

International Contingent Auto

- Coverage territory is worldwide excluding the U.S., Puerto Rico, and other territories and possessions, and where prohibited due to U.S. economic sanctions
- Includes \$1,000,000 auto liability limit
- Includes \$75,000 hired car physical damage limit (no annual aggregate)

Global General Liability & Property

Property & Liability policies issued through a centrally controlled network

- Available as an extension of domestic package or as standalone foreign package (coming soon)
- Amends coverage territory to world-wide except where prohibited due to U.S. economic sanctions
- All policy coverage enhancements extend worldwide
- Adds tax liability, tenants & neighbors liability, coinsurance deficiency and currency devaluation coverages
- Primary coverage when no local policy exists (except over compulsory cover or where prohibited)
- DIC/DIL over local admitted policies

Foreign Voluntary Workers Compensation & Employers Liability

- 24/7 foreign voluntary workers compensation extending state benefits
- Employers liability
- Repatriation and medical evacuation

International Travel Assistance Services

- 24-hour assistance services including medical, personal and travel assistance services
- Travel companions included
- Coverage territory is worldwide excluding countries where prohibited due to U.S. economic sanctions

International Business Travel Accident

- Provides 24-hour accident protection for full-time employees while on a "business trip," including personal deviations/ side trips of up to 14 consecutive days
- Includes personal accident coverage and its associated medical expenses for business travelers
- Coverage territory is worldwide excluding countries where prohibited due to U.S. economic sanctions
- Reverse trip travel to the U.S., Puerto Rico, and other territories and possessions, Canada
- Family coverage extension include

Claims

Expert underwriting and proactive risk control won't eliminate claims. Fortunately, our claims professionals know business. This experience means you can anticipate superior customer service in response to your sophisticated needs. Claims are managed centrally through our specialized multinational claims unit.

Claims may be reported through Intact Insurance's 24/7 claims hotline: 877.248.3455 or through the Intact Specialty website.

International Kidnap & Ransom

Coverages include:

- Ransom
- In transit
- Legal liability
- Personal accident
- Additional expenses
- Consultant expenses

Five additional bundled coverages:

- Loss of earnings
- Express kidnap
- Disappearance investigation expense
- Threat response expense
- Travel security evacuation

Why Intact Insurance Specialty Solutions

- Placing U.S. and multinational insurance with a single carrier provides a seamless one-stop solution, mitigates coverage gaps and facilitates comprehensive services.
- Work with a dedicated team of specialized underwriters with deep multinational expertise.
- Flexible coverage that can be tailored to meet specific solutions or requirements.
- Backed by the financial strength of Intact Insurance Company (A.M. Best rating of A+ (Superior) and Moody's rating of A1*)

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; technology; trade credit and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

Intact Financial Corporation (TSX: IFC) is the largest provider of property and casualty (P&C) insurance in Canada, a leading provider of global specialty insurance, and, with RSA, a leader in the U.K. and Ireland. Our business has grown organically and through acquisitions to over \$22 billion of total annual premiums. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Financial Corporation, visit: intactfc.com.

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