



Travel Accident Insurance for International Schools

Education is not just about sitting in a classroom and listening to a lecture. Increasingly, international schools are incorporating experiential learning into their curriculum to ensure students are learning & growing from their outside environment, while also looking to increase the extracurricular options of students with regional sport tournaments or educational challenges with other schools. One accident, however, can place these important learning opportunities at risk. Clements Worldwide offers the protection international schools need to provide for their curriculum and student program needs with coverage for political violence, accidental death, and more.

Specialized Coverage for Amateur Sports Tournaments

Many school travel coverages do not apply to injuries sustained during sporting matches or amateur sports competitions. Sports riders from other insurance companies may only cover recreational sports and NOT amateur sports competition. Clements Worldwide provides ample coverage regardless of whether the injury occurred while travelling to an event, after hours at a restaurant or hotel, or during actual game play. This coverage addresses activities across town or in another country.

Broad Coverage

Travel Accident Insurance from Clements Worldwide can cover a wide range of school activities from amateur sport tournaments to overnight field trips both in-country and across national borders. It also can cover educators, administrators, volunteers, parents, chaperones, and students. This round-the-clock protection will ensure that the students and faculty are protected when traveling away from their home school.

Simple Processing

Many travel accident coverages are onerous for schools to manage. With this Clements Worldwide umbrella policy, simply provide information on your annual plans for events off of your school campus, including teacher and student planned attendance. At the end of year reconcile the actual travel performed by all parties. This policy does not require administrators to fill out forms for EVERY trip, making it simple and efficient.

For over 68 years, Clements has continued to meet the insurance needs of the international school community to build exceptional programs with sensitivity to what really matters — people.

As your advocate, Clements locates and secures the most competitive and comprehensive coverage available.

- > Scholars Health Program®
- > School Board & Trustees Liability
- > Salary Continuation & Evacuation
- > Worldwide Auto & Fleets
- > Foreign Property & Liability
- > Kidnap & Ransom
- > Personal Insurance

Contact Clements Today

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Accidental Death and Dismemberment Coverage

In the event of an accident resulting in loss of life, limb, or eyesight, the beneficiary receives up to USD 1 million. This coverage also extends to permanent and total dismemberment or disability.

Medical Evacuation

If adequate medical assistance is not immediately available, the insured will be evacuated to a suitable facility to receive appropriate medical treatment. In some cases, travel expenses will also be paid for repatriation to the employee's or student's home country.

Political Violence & Natural Disaster Coverage

With over 60 years of experience working with clients across the globe, Clements Worldwide is uniquely qualified to provide organizations with the right coverage against the risk of civil unrest and protest which are becoming increasingly common, as well as less common, but more serious, acts of war or terrorism. Clements travel accident policies also cover natural disasters. Clements specializes in custom-designing policies that ensure organizational protection anywhere in the world. These policies include evacuation coverage if required.



Exclusions to your coverage may apply. Discuss possible exclusions with your Clements representative.

For a custom solution for your school, contact Clements:

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Comprehensive coverage	Available on an individual or group basis, including Accidental Death only, Accidental Death and Dismemberment, Permanent Total Disablement, Temporary Disablement, Medical Expenses/Hospitalization resulting from an Accident, Evacuation and Repatriation
Optional Extensions	Coverage can extend up to \$1,000,000 per person
Location of coverage	Coverage is available worldwide