



Intact Insurance Specialty Solutions | 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 insurance solutions across more than 150+ countries and territories on both an admitted and non-admitted basis, Intact's Multinational team and the Intact Global Network provide a one-stop solution for your multinational coverage needs.

Worldwide Coverage

Through a Controlled Master Program (CMP) which pairs a U.S. based master policy and foreign local admitted policies, Intact can help ensure you are covered worldwide on a fully compliant basis.

No matter the country or location, Intact's Multinational team is your partner and remains your sole point of contact, providing insight and guidance on the complex multinational insurance environment.

Master Policy

Intact offers two specialized master policy products:

- Intact Global Package - Intact's combined domestic and foreign package policy that extends the terms and conditions of the Intact U.S. package policy on a worldwide basis, insuring global exposures under one insurance contract.
- Intact Foreign Package - Intact's multinational insurance contract that offers foreign package covers under a separate and distinct policy.

Local Admitted Policies

Property and Liability policies issued through the centrally controlled Intact Global Network.

- Coverage written on admitted paper in compliance with local standards, laws and jurisdictions
- Flexible invoicing options including both local pay and U.S. central settlement (where allowable)
- 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)

General Liability & Property

Available as part of the master policy with ability to also place local admitted coverage through the Intact Global Network.

- Primary coverage when no local policy exists (except over compulsory cover or where legally prohibited)
- DIC/DIL over local admitted policies
- Industry specific coverage enhancements available
- Adds Tax Liability, Tenants & Neighbors Liability, Coinsurance Deficiency and Currency Devaluation Coverage

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, other U.S. territories/possessions, and Canada
- Family coverage extension included

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.



For more information visit intactspecialty.com

Jeremy Allerton

Multinational Underwriting Manager

781.332.7040

jallerton@intactinsurance.com

Shawn Scobba - Northwest Region

Multinational Underwriting Consultant

781.332.8787

sscobba@intactinsurance.com

David McKenzie - East & Central Regions

Multinational Underwriting Specialist

952.852.2481

dmckenzie@intactinsurance.com

Kevin Duong - Southwest Region

Multinational Underwriting Specialist

781.332.8297

kduong@intactinsurance.com

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; renewable energy; technology; trade credit; and tuition refund. The foregoing material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to your insurance policy or consult with your independent insurance advisor for information about coverages, terms and conditions. For further information about U.S. products and services visit: intactspecialty.com.

Intact Insurance Specialty Solutions is a marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, an indirect subsidiary of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty (P&C) insurance in Canada, a leading Specialty lines insurer with international expertise and a leader in Commercial lines in the U.K. and Ireland. IFC's business has grown organically and through acquisitions to almost \$24 billion of total annual operating direct premiums written (DPW). The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, which wholly owns 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, and OBI National Insurance Company, a Pennsylvania insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441. For information about Intact Financial Corporation, visit: intactfc.com.

Intact Insurance Specialty Solutions is backed by the financial strength of Atlantic Specialty Insurance Company, an indirect subsidiary of Intact Financial Corporation (TSX:IFC), rated A+(Superior) by A.M. Best.

This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to your insurance policy or consult with your independent insurance advisor for specific information about coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

