



International Insurance for Educators Abroad



Protecting you so
you can **educate**
the next generation

Insurance works differently overseas, and Clements has the experience to help you navigate insurance abroad, keeping you fully covered so you can focus on educating future generations.

We provide a wide variety of coverages, from auto insurance to personal belongings, life insurance to disability, and since our coverage is global, it keeps you protected no matter where you go.

Having been in business for over 75 years we have in-depth understanding of international risk, and thanks to our many years insuring over 200 international schools and universities, we have detailed knowledge of what international educators need.

International Solutions



Car



Personal
Property



Life



Medical
Travel



Personal
Accident



Disability

Moving to Another Country?

Our policies are portable, meaning they follow you wherever you go. We pride ourselves on outstanding claims handling and customer service so you can focus on your students.

Moving Back to the US?

Gaps in your U.S. insurance history can cause higher insurance rates. Clements can help you save money by counting your insurance history abroad and communicating with other U.S. insurers.



Educators Abroad: Insurance Solutions for the Education Community

Educators face many challenges while living and working abroad. International insurance coverage shouldn't be one of them.

Personal Property

Protect your personal belongings during your move and at your destination.

- Portable coverage follows you. There is no need to cancel or change your policy when you move—simply give us call!
- Full replacement cost paid on claims (we pay what the item is worth today)
- Personal liability protection for injuries on your property
- Worldwide transit coverage

International Auto

Protect your vehicle, regardless of where you are in the world.

- Physical Damage coverage available worldwide
- Protection against uninsured motorists
- Optional Excess Liability
- Political Violence included
- Fast in-house claims processing
- Third-Party Liability available in France, Germany, Italy, Ireland, Mexico, Spain, UK, and the U.S.



We look forward to providing you and your family with the best possible international insurance solutions.

Contact Us

+1.202.872.0060
pisales@clements.com



Term Life Insurance

Financial security and peace of mind for your loved ones.

- One to 30-year terms available
- All causes of death are covered including accident, illness, and natural causes
- Guaranteed issue plans up to USD 500,000 with no medical evaluations required, if qualified

Travel Medical

Stay protected while exploring and traveling.

- Plans available for periods starting at 5 days and up to 1 year
- Accidental death and disability benefits
- Travel medical expenses with emergency medical evacuation
- U.S. travel included

Income Protection

Safeguard your future and quality of life with our high-limit loss of income insurance.

- Broad disability coverage for injury and illness is available worldwide
- War and terrorism are also covered
- Temporary Total Disablement and Permanent Total Disablement benefits available

Clements Scholars - Group Insurance Solutions

Clements Scholars is more than just health! Over 125 international schools rely on Clements for a diverse range of tailored coverage including employee benefits and business solutions at competitive rates. Our suite of coverage includes:

Employee benefits

- Scholars Group Health
- Group Life
- Kidnap & Ransom
- Student Travel Accident Insurance

Business solutions

- School property
- Buses and vehicles
- Liability options that protect staff and board members



USA



Belgium



UAE



Gibraltar



UK

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