



Foreign Voluntary Workers Compensation by Berkley Life Sciences

The growth of global business travel spending was estimated at \$1.25 trillion (USD) in 2014 and is projected to increase 5.8% by 2019. With significant opportunities available in the global life sciences marketplace, and an upward trend in spending growth in pharmaceuticals and biotechnology, corporate travel in the life science industry is no longer limited to the United States. Whether temporarily travelling abroad to meet clients, attending conferences, or relocating for a long-term assignment, navigating the overseas landscape can be both complicated and risky for life science companies and their employees.



Berkley Life Sciences **Global Personnel Protection** combines Foreign Voluntary Workers Compensation Insurance with UnitedHealthcare Global's medical and travel assistance services to protect companies and their global mobile workforce. Whether faced with the inconvenience of a lost passport or prescription, or a more serious medical issue requiring hospitalization or repatriation, companies and their global workforce have the peace of mind that they are protected with Berkley Life Sciences.

Global Personnel Protection

Foreign Voluntary Workers Compensation

- **Primary insurance** for bodily injury from an accident or disease to your employees when traveling outside their home country.
- Definition of disease includes **endemic disease**.
- **International Contingent Employers Liability Insurance** if your employees working outside their home country sue your company as a result of a work related injury.
- **Employee Assistance Services up to \$1 million** that includes repatriating a sick or injured employee and accompanying spouse.
- **Political Evacuations** and **Security Emergency Services**.
- No exclusion for **war or terrorism**.

Medical and Travel Assistance Services

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| • Available 24/7 | • Emergency medical evacuation |
| • Worldwide medical referrals | • Pre-Trip information |
| • Monitoring of treatment | • Replacement of lost travel documents |
| • Facilitation of hospital payment | • Translation and interpreters |

Berkley Life Sciences is solely dedicated to providing sophisticated and innovative global insurance products and services to life science clients. Small to middle-market life science companies can look to Berkley Life Sciences as a one-stop-shopping option to address their critical global insurance needs.

Please contact your Berkley Life Sciences Life Science Specialist today to learn more about Global Personnel Protection's broad coverage offerings and complement of service solutions. For more information about Berkley Life Sciences, go to www.BerkleyLS.com.

Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction. Certain coverages may be provided through surplus lines insurance company subsidiaries of W. R. Berkley Corporation through licensed surplus lines brokers. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. In California, Berkley Life Sciences conducts business as Berkley LS Insurance Solutions, LLC, a licensed surplus lines broker (License Number 0H44165).

Any reference to insurance is descriptive and presented for discussion purposes only. Coverage afforded under any insurance policy issued is subject to the individual terms and conditions of that policy as issued. Claims scenarios are hypothetical in nature and for illustrative purposes.