



Multinational Insurance Package

At Berkley Life Sciences, we recognize the need for customizable and scalable commercial package solutions to protect multinational operations and investments. Whether your company currently maintains business outside of the United States or has plans for international growth, Berkley Life Science's team of coverage experts is here to help.

By thoroughly evaluating each company's unique operations, products, services, physical locations, corporate structure, and contractual relationships, Berkley Life Sciences assists companies in efficiently and effectively managing their global risks with tailored package insurance solutions.

We are proud to offer comprehensive global insurance through Berkley Life Science's wide network of affiliated companies and partnerships. Our international package program is placed by dedicated life science industry professionals via global network participants who are members of W.R. Berkley Company, a Fortune 500 Company and rated A+ (Superior), Financial Size Category XV by A.M. Best Company, and A+ (Strong) by Standard & Poor's.

Address International Operations and Business of Any Size With:

- International enhancements to U.S. package policies;
- Additional international locations for both property and general liability coverage;
- Global endorsements that maintain the structure and language of existing insurance programs; and
- An inclusive package program minimizing the need for coordination between separate policies or programs.

Flexibility on a Global Scale

Some countries have additional coverage or insurance placement requirements, such as when a policy must be issued locally within the country, contain specific mandatory terms or conditions, or be written in the country's native language.

With the advantage of our global presence and network, Berkley Life Sciences can coordinate compliant program solutions without sacrificing coverage breadth or reliability. In many cases, a U.S. package program may function as a Master Program, filling in gaps when a required local policy provides narrower coverage.

Coverage for Worldwide Operations Regardless of Location

International presence may not always mean international locations. Whether a company maintains foreign facilities or just travels internationally, Berkley Life Sciences has a solution to fit every unique global footprint.

- **Contingent Business Interruption:** Protect against loss of revenue when dependent overseas third-party manufacturers and distributors suffer interruptions or delays
- **Global Personnel Protection:** travel assistance, repatriation expenses, foreign voluntary workers compensation, and contingent employer's liability coverage for employees traveling overseas on a temporary basis
- **International Contingent Auto:** global auto liability on a contingent basis
- **Global Kidnap Ransom Expense:** indemnifies the insured for expenses resulting from Kidnap, extortion, detention, or hijack (does not include crisis management team coverage)
- **International Accidental Death & Dismemberment:** 24-hour protection for employees traveling overseas on business, including incidental personal excursions.

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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.