

FOREIGN GENERAL LIABILITY INSURANCE OVERVIEW



Protecting Your Business Beyond Borders

In today's global marketplace, businesses and organizations face unique challenges and unpredictable risks when operating across borders. Many mistakenly assume their domestic insurance policies will protect them abroad.

In reality, claims or lawsuits filed in a foreign country often fall outside the reach of local coverage. That's why **International Citizens Insurance** offers a comprehensive portfolio of international insurance solutions, helping companies worldwide reduce the risks of doing business overseas.

WHAT IS FOREIGN GENERAL LIABILITY INSURANCE?

Foreign General Liability Insurance provides critical protection for companies with permanent operations, branches, or facilities in other countries. While standard commercial general liability (CGL) policies cover occasional overseas trips, they do not extend to long-term foreign operations — that's where specialized foreign liability coverage comes in.

WHAT'S COVERED?

Your plan can be customized or selected from a standard package, typically including:

- ✓ General Liability Insurance
- ✓ Non-Owned & Hired Auto Liability
- ✓ Kidnap, Ransom & Extortion (KR&E)
- ✓ Emergency Medical Evacuation
- ✓ Political Risks Coverage
- ✓ Errors & Omissions (E&O)
- ✓ Volunteer Workers' Compensation
- ✓ Accidental Death & Dismemberment (AD&D)



Have Questions about Foreign General Liability Insurance? [Contact Us!](#)



KEY PROGRAM BENEFITS

Foreign Voluntary Workers' Compensation / Employers' Liability

- Covers expat employees and volunteers on permanent or temporary assignments
- Includes excess repatriation and endemic disease coverage
- \$1M per occurrence limit

Foreign General & Employers' Liability

- Protects against legal actions from incidents abroad
- Up to \$1M per occurrence; aggregate limits from \$2M-\$5M

Foreign Commercial Auto Liability

- For companies leasing, purchasing, or renting vehicles abroad
- Essential to protect against international auto-related lawsuits

Foreign Commercial Property / Premise Liability

- Covers real & personal property, business interruption, exhibitions, and transit
- Tailored for companies with international property exposures

WHAT TYPES OF ORGANIZATIONS SHOULD PURCHASE INTERNATIONAL LIABILITY COVERAGE?

- ◆ Has employees or volunteers who travel outside the U.S.
- ◆ Owns or leases vehicles outside the U.S. / Canada
- ◆ Exports goods or services internationally
- ◆ Has or transports property abroad, including at foreign trade shows
- ◆ Outsources work to subcontractors domiciled outside the U.S. / Canada
- ◆ Owns or operates locations abroad (for example, sales offices or call centers)
- ◆ Stations U.S. workers or employs third-country or local nationals overseas

Have Questions about Foreign General Liability Insurance? [Contact Us!](#)



INTERNATIONAL
CITIZENS
INSURANCE

Protect Your Global Team with Confidence

Comprehensive Insurance Solutions for Global Mobility



Who We Are

At International Citizens Insurance (ICI), our mission is to help international citizens and groups navigate their journeys with expert guidance and comprehensive insurance solutions, ensuring they feel protected and supported throughout the entire process.

Why Choose ICI



Tailored Coverage for Diverse Needs

Whether you're a multinational corporation, a nonprofit organization, or a remote team, ICI delivers customizable global insurance plans to suit your group's unique needs.

From international health and life insurance to travel coverage, we make sure your team is protected no matter where they are.



Expert Guidance Every Step of the Way

Navigating the complexities of global insurance can be challenging. Our licensed agents will partner with you throughout the entire process—from selecting the right plans and coverage to managing claims and renewals.

We're committed to ensuring a smooth experience and supporting you every step of the way.



Streamlined Administration

With ICI, managing your group insurance has never been easier. A single policy can cover everyone, reducing administrative hassles and providing a seamless experience.

Comprehensive Benefits

Our plans cover a wide range of needs, including:

- Health Insurance
- Life & Keyman Insurance
- Income Protection
- Accident Insurance
- Travel Medical Insurance
- Liability Insurance

Trusted Partnerships

ICI partners with global carriers to provide exceptional coverage and support, prioritizing protection for your people.



Client Testimonials

★ 4.9

We're proud of our **4.9/5** star rating.

[Explore real client stories](#) and see how we've earned their trust.

Contact Us



U.S. +1 877-758-4881 | Intl. +44 (20) 35450909



groups@internationalinsurance.com

Book a Consult



Applicant Information

Named Insured:
Address of Insured:
Desired Effective & Expiration Dates:
Requested Quote Date:
Business Website:

Broker Information

Brokerage Name:
Address of Brokerage:
Contact Name:
Phone#: Fax#:
Email Address:

General Applicant Information

Description of Business Operations
(Please include details of products, activities, etc.):
SIC Code (if known):
Total Estimated **Domestic** (USA) Sales/Revenue:
Total Estimated **Foreign** Sales/Revenue:
Past loss history (describe insured & uninsured foreign
losses including losses from local foreign policies that
occurred during past 5 years):
Any policy cancelled or non-renewed during past 3
yrs? If yes, please explain:
International Insurance History
(3 years, Past Carriers, Premium, etc.):

Casualty Application:

Describe all trips and travelers (list each trip separately, provide additional pages or spreadsheet if needed)

Trips	Country/Region of Destination	Travel Duration	Type of Employee (TCN, LN, US Nat, Expat)	Occupation	State of Hire (US Nat only)/Country of Hire (TCN only)	Total # of Employees per Trip
1.						
2.						
3.						
4.						

Are Products Sold Overseas? If yes, please list countries and describe:
List any physical operation overseas such as sales
offices, manufacturing plants, warehouses, etc. and
describe:



Foreign General Liability:



\$1,000,000 OCC



\$2,000,000 OCC



Other:

Additional Selected Coverages



Employee Benefits Liability



Foreign Suits Only



Additional Insured (Describe type):



Product Exclusion



Other (Describe):

Domestic Products Rate:

Any Discontinued or Sold Foreign Operations?



No



Yes

If yes, explain:



☐ **Foreign Voluntary Worker's Compensation:**

What is maximum number of employees flying on same flight?

Any flight on non-commercial aircraft (*charter, corporate, helicopter*)? ☐ No ☐ Yes If yes, explain:

What is maximum number of employees working at the same location or staying at the same hotel?

Foreign Based Employee Details:

Country	Job Class (Sales, Mfg, etc.)	Type (TCN, LN, Expat)	Annual Payroll
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Do you want coverage limited to Employer's Responsibility (*Contingent WC*) only? ☐ Yes ☐ No

Domestic WC Experience Mod:

☐ **Foreign Travel, Accident & Sickness: Includes Assist Services**

☐ \$10,000/\$100,000 AD&D ☐ \$20,000/200,000 AD&D ☐ \$50,000/500,000 AD&D ☐ other:

Is coverage desired for Accompanying Spouses?

☐ No ☐ Yes

#:

Is coverage desired for Accompanying Children?

☐ No ☐ Yes

#:

Is coverage desired for local nationals?

☐ No ☐ Yes

#:

Is coverage desired for others?

☐ No ☐ Yes

#:

☐ **Foreign Business Auto Coverage (Excess/DIC only):**

☐ \$1,000,000

☐ \$2,000,000

Select:

☐ Non-owned & Hired

Number of **Foreign** Rentals:

Location(s) of Rentals:

Length of Rental:

☐ Owned Private Passenger Type

Number of Vehicles:

Location of Vehicles:

☐ Owned Other than Private Passenger Type

Number of Vehicles:

Location of Vehicles:

Schedule of Owned Vehicles (*Make, Model, year, Vin*):
(attach spreadsheet if necessary)

☐ Physical Damage Coverage

Value per Vehicle:

☐ Comprehensive

Deductibles

☐ \$500

☐ \$1,000

☐ Other

☐ Collision

Deductibles

☐ \$500

☐ \$1,000

☐ Other

☐ **Foreign Kidnap, Ransom & Extortion Coverage:**

☐ \$1,000,000

☐ Other:

Total Worldwide Assets: \$

Total Number of Worldwide Employees:

Please describe any travel to hazardous countries and security procedures:

Notice: This application is for the purpose of obtaining a quotation and does not bind the applicant or the Company to complete the insurance. The Undersigned declares that to the best of his/her knowledge, the statements set forth herein are true and that no other material information has been withheld. The undersigned also agrees that the existence of any policy that may be issued will not be disclosed to the host government. This form shall be the basis of insurance should a policy be issued. If the information supplied herein changes between the date completed and the effective date of the insurance, the undersigned shall notify the Company of the changes and the company reserves the right to modify or withdraw any offer for insurance.

Fraud Warning: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or, conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act, which is a crime and may subject such person to criminal and civil penalties.

Signature:

Date: