



Berkley
Technology
Underwriters
a Berkley Company

INTERNATIONAL

INSURING A WORLD OF CHANGE: COVERING YOUR INTERESTS AROUND THE GLOBE

When it comes to insurance for technology companies, understanding global issues can be challenging. An insurance carrier who understands these challenges and how to overcome them can be hard to find. Too many underwriters who specialize in the technology industry cannot speak to a customer's needs outside the U.S. At Berkley Technology Underwriters, we know tech and we are global.

Whether it's Contingent Business Income coverage for a vendor operation in Taiwan, Employers Liability in the United Kingdom or Property coverage for a distribution facility in Canada, Berkley Technology Underwriters can bring it all together. Through our international Lloyd's Coverholder status, network of W. R. Berkley member companies and our correspondent insurers, we can help eliminate the need for you to track down alternative markets.

PROTECTION WHEREVER YOUR BUSINESS TAKES YOU.

We offer a suite of solutions to address your International needs.

- Foreign Locally Admitted Policies including Property, Liability, Workers Compensation/ Employers Liability and Professional Liability coverages.
- International Property providing Primary, Difference in Conditions (DIC) and Difference in Limits (DIL) coverage including the following sub-coverages: Tenants and Neighbors Liability, Coinsurance Deficiency, Tax Liability and Currency Devaluation.
- International General Liability providing Primary, Difference in Conditions (DIC) and Difference in Limits (DIL) coverage.
- Defense Base Act Coverage providing coverage for employees hired or assigned to work on projects that are subject to the Workers Compensation provision of the Defense Base Act.
- Global Personnel Protection coverage providing Foreign Voluntary Workers Compensation, Contingent Employers Liability and Assistance Services. Assistance Services includes Medical, Personal, Travel and Security.
- Global Kidnap Ransom Expense coverage reimbursing for losses and expenses resulting from Kidnap, Extortion, Detention or Hijack while employees are traveling overseas on business including incidental personal excursions.
- International Accidental Death and Dismemberment coverage providing 24 hour protection for employees traveling overseas on business including incidental personal excursions.
- Worldwide Coverage Policy via Global Coverage Extensions or Separate U.S. and International Policies.

COVERAGE FEATURES INCLUDE

International Property – Provides worldwide coverage on a primary, Difference In Condition (DIC) and Difference In Limit (DIL) basis together with foreign locally admitted policies placed through our international network, allowing foreign locations to enjoy the benefits of our specialized U.S. coverage.

Global General Liability – Provides worldwide coverage on a primary, Difference In Condition (DIC) and Difference In Limit (DIL) basis together with foreign locally admitted policies placed through our international network, affording the benefits of our proprietary U.S. General Liability coverage overseas.

International Contingent Auto Liability – Provides Contingent Auto Liability coverage for owned, non-owned and hired vehicles overseas including Hired Car Physical Damage and Medical Payments coverage.

International Accidental Death and Dismemberment – Provides 24 hour protection for employees traveling overseas on business including incidental personal excursions.

Global Personnel Protection – Provides Foreign Voluntary Workers Compensation, Contingent Employers Liability and Assistance Services coverage. Assistance Services coverage includes medical, personal, travel and security assistance services.

- Medical assistance includes hospital admission deposit, emergency medical evacuation and medically supervised repatriation services.

GLOBAL REACH FROM A GLOBAL COMPANY

At Berkley Technology Underwriters our outside United States Lloyd's Coverholder Status allows us to quote, bind, issue and adjust claims locally on six continents across the globe including in such high tech markets as Israel, Singapore, the United Kingdom, Hong Kong and more. Over 30+ countries are also available through our sister and correspondent company relationships.

ABOUT W.R. BERKLEY

W. R. Berkley Corporation, founded in 1967, is one of the nation's premier commercial lines property casualty insurance providers. Our competitive advantage lies in our long-term strategy of decentralized operations, allowing each of our units to identify and respond quickly and effectively to changing market conditions and local customer needs. This decentralized structure provides financial accountability and incentives to local management and enables us to attract and retain the highest-caliber professionals. We have the expertise and resources to utilize our strengths in the present environment, and the flexibility to anticipate, innovate and respond to whatever opportunities and challenges the future may hold.

W.R. BERKLEY INSURANCE GROUP RATINGS

A+ (Superior) Financial Size Category XV by A.M. Best

Coverholder at **LLOYD'S**

A+ (Strong) by Standard & Poor's

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, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued. No representation or warranty is made about the accuracy or completeness of this material. For more information, visit our website www.berkley-tech.com

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