# XN GLOBAL **PERSONAL** INSURANCE

XN's Global Personal Insurance provides gap free property and liability insurance coverage with excellent client services during a foreign assignment or relocation.

It covers personal property, valuable articles, political risk and personal liability. Coverage is "All-Risk" and worldwide.

## **COVERAGE FEATURES**

#### **Personal Property**

- Coverage is "All-Risk" including theft and mysterious disappearance
- All property is insured at "Full Replacement Cost" with the exception of items which by their inherent nature cannot be replaced

#### Valuable Articles

- Coverage includes breakage of fragile items
- Includes jewelry, furs, cameras, silverware and even golf equipment
- All items covered on an "Agreed-Value Basis"
- For jewelry, watches, furs, cameras and musical instruments, newly acquired items are insured during the first sixty days up to a maximum of \$10,000

### **Personal Liability**

- Worldwide protection against lawsuits resulting from unintentional bodily injury, personal injury or property damage. Defense costs are included
- Coverage for "Neighbors and Tenants Liability"
- Includes medical payments to others, with coverage against bodily injury caused unintentionally to a third party by an assignee or an assignee's family member paying up to \$25,000 per injured person
- For the unauthorized use of credit cards and loss caused by forgery or the acceptance of counterfeit money

### **Political Risk**

• Coverage insures personal property and valuable articles for the additional perils of war, insurrection, expropriation, sabotage or terrorism

XN WORKS WITH BROKERS, RELOCATION MANAGEMENT COMPANIES & CORPORATIONS TO PROVIDE INTERNATIONAL INSURANCE FOR THOSE WHO MOVE AROUND THE WORLD



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