

## *Traveling Abroad*

*By Thomas H. Chappell*

Many of our clients travel outside the United States. Some travel by ship and some travel by air. Once you leave or a family member or one of your employees leaves our shores, all the rules change. Your health insurance may no longer provide protection should you become ill. Your auto liability insurance may not offer protection for automobile rental, and your general liability insurance may offer little or no protection.

If these concerns are not enough, you may have an array of new exposures to worry about. Suppose a key employee is traveling on company business outside the United States and is kidnapped? What would you do? Paying a ransom seems simple enough but if handled improperly, you may never see your employee again.

You become or one of your employees becomes very ill while traveling. Let's use the example of being injured in an accident. What then? There are medical expenses to pay until the injured party is stabilized. But how will we make the trip home? Too weak to travel by commercial airline, an international charter may be the only way. Who pays for the repatriation costs? Charter costs of \$50,000, \$100,000 are not unusual.

You lose your documents. Someone steals your passport and your visa. Whom do you turn to? You don't speak the language, and someone has stolen your money and credit cards. How do you ask for help? Where do you find a translator?

You get arrested and you are not sure exactly why. With a language barrier, how do you find an attorney to represent you? Remember, foreign jails and prisons are quite different from those in the United States. Frankly, I would not want to be held in jail without representation whether in the United States or some foreign land.

And then there is the commercial side of the equation. Transporting and selling products in foreign countries can create an array of exposures that you may not expect. Often your normal general liability policy will defend you only if a suit is brought in a U.S. court. If your business involves the sale of products into foreign countries, maybe you should discuss coverage for international liability insurance coverage for manufacturers, exporters, contractors, retailers, or wholesalers with your insurance agent. There is also the other side, having your products manufactured out of the United States and distributed and sold in the United States and other countries, having goods you own stored in foreign warehouses, and the liabilities created by you as a lessee. If you are a professional service firm, a non-profit corporation, or an educational institution, you too may need protection for foreign liability and travel exposures.

Several of the more astute insurance companies have developed insurance packages that provide for such travel exposures for you, your family or your employees. The surprising thing is these travel packages are relatively inexpensive. The limits the companies offer can be modified for slightly increased premiums.

Don't assume anything. Although you may be a seasoned traveler, the world has changed. It is a much more complex and dangerous place than ever before. Make an appointment with your insurance agent today and schedule a time when you can discuss your full travel agenda with him. Take nothing for granted. →