



Similar to the renter's insurance or the contents coverage under the home owners insurance that your employees may have had in their home country, Foreign Effects Floater Insurance insures the household goods and personal effects that they bring with you on their foreign assignment.

Coverage highlights:

- 🌐 Household goods and personal effects are covered on an "All Risk" form including flood, fire, earthquake, and mysterious disappearance.
- 🌐 Settlement based on Replacement Cost.
- 🌐 Underwritten by Lloyds of London.
- 🌐 Includes coverage for scheduled items such as jewelry, antiques, works of art, and musical instruments.
- 🌐 Coverage extends to your accompanied baggage and personal effects when you are traveling.
- 🌐 Your property is covered against strike and civil commotion risk (including acts of terrorism) – World trouble spots are subject to underwriting approval and rating.
- 🌐 Foreign Comprehensive Personal Liability available.
- 🌐 Additional Living Expense (reimburses additional expenses incurred should your residence become inhabitable).
- 🌐 Coverage extends to children's property while away at school.

Contact UNIRISC at unicover@unirisc.com or 703/797-3300 for complete details including premium quotation.

