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Gateway Plus

[Designed Expressly for
Persons on International
Employment Assignments]

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Gateway Standard Plus

Designed Expressly for Persons on International Employment Assignments

When an international assignment is accepted, one of the important considerations is your personal insurance while living abroad. GatewayPlus can help support a smooth transition for you and your family. It helps protect your assets and provides security through the same type of coverage with which you may already be familiar.

GatewayPlus offers:

- **Worldwide Coverage** — If you are relocated from one international location to another, your coverage follows.
- **Eligibility** — Available to persons on employment assignments abroad.
- **Flexibility** — Coverage is based on your specific needs. As your needs change, so can your coverage.
- **Responsive Service** — Dedicated staff are available to help you with your insurance needs.

Whether you are already working overseas or still packing, GatewayPlus can help meet your international insurance needs.

This brochure provides an overview of the coverage available under GatewayPlus. A complete description of the plan provisions is contained in the Insurance Certificate, which is sent to you after coverage is issued. The Insurance Certificate, under which all provisions of the Master Certificate prevail, provides complete details on coverage, limitations, and exclusions.

Plan Features

Base Plan

- Personal Property Coverage — “All risk” replacement cost for physical loss or damage to personal property belonging to you or family members residing with you
- Comprehensive Personal Liability Coverage — Worldwide protection for payments you are legally obligated to pay for bodily injury and/or property damage to others

Expanded Plan

- Personal Excess Liability Coverage — For additional financial protection above and beyond other liability coverage
- Political Risk Coverage — Provides additional coverage for loss of property resulting from political turmoil
- Storage Coverage — Covers property while in storage at a commercial warehouse anywhere in the world

An overview providing more details about this coverage can be found in the **Description of Coverage** section of the brochure.

Description of Coverage

Personal Property Coverage

Your personal property and belongings, and that of your family members residing with you, are insured for the full cost of repair or replacement after you pay your deductible. “All-Risk” coverage protects you from loss or damage arising from any external cause, unless specifically excluded from the Plan.

Some items have a specific aggregate limit for each occurrence:

- \$3,000 for unscheduled jewelry and watches
- \$200 for cash or currency, bank notes, or other monetary property (deductible does not apply)
- \$1,000 on manuscripts, securities, accounts, bills, deeds, evidence of debt, letters of credit, notes other than bank notes, passports, or stamps including philatelic property
- \$200 for accidental death or destruction of your domestic cat or dog
- \$1,000 for breakage of glassware, statuary marble, bric-a-brac, porcelains, lens or eyeglasses, or similar fragile items

These additional features are included in Personal Property coverage:

Personal baggage when traveling; inland transit of household goods for local moves and any regional reassignments provided that a transoceanic or intracoastal shipment is not involved; additional living expenses if your living quarters become uninhabitable due to a loss covered by the policy of up to 20 percent of the limit for unscheduled property; and additional living expenses if you are forbidden from occupying your premises as a result of damages to a property up to two weeks. Coverage extends to property of your dependents while attending school or away at college anywhere in the world.

Storage Coverage

Property coverage extends to unscheduled personal property stored in a commercial storage facility anywhere in the world

Personal Property Coverage — Scheduled

You can add additional property protection coverage for items of distinct value — such as jewelry, fine arts (paintings and sculptures), antiques and hobby collections (stamps and coins in particular), and other property value.

The Plan provides all-risk coverage for certain classes of property that you specifically list (Scheduled Property Listing) for the actual cost to repair or replace the insured item. Scheduled Personal Property is not subject to any policy sub-limit or deductible.

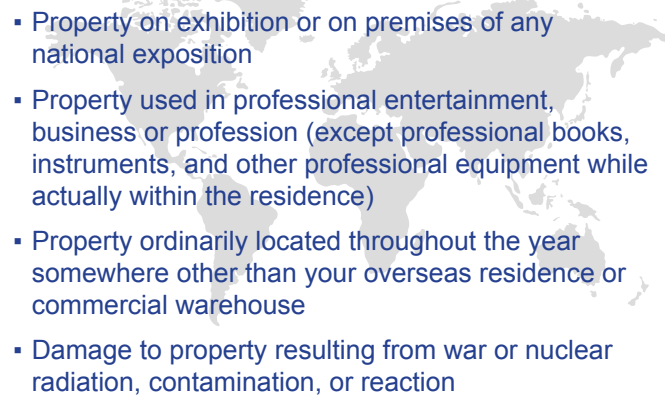
The following are examples of the types of property eligible for separate schedule:

Jewelry and watches; furs; antiques; fine arts; silverware; camera and photography equipment; and coin and stamp collections.

What is Not Covered Under Property Coverage

There are some things the Plan specifically does not cover — such as certain types of property — or loss/damage under circumstances in which this insurance does not apply. Some examples are:

- Automobiles, motorcycles, aircraft, watercraft, or other motor vehicles
- Jewelry or watches stored in a commercial storage facility
- Normal wear and tear, mechanical breakdown, or gradual deterioration
- Marring and scratching unless caused by theft, burglary or robbery, vandalism, fire, windstorm, earthquake

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- Property on exhibition or on premises of any national exposition
 - Property used in professional entertainment, business or profession (except professional books, instruments, and other professional equipment while actually within the residence)
 - Property ordinarily located throughout the year somewhere other than your overseas residence or commercial warehouse
 - Damage to property resulting from war or nuclear radiation, contamination, or reaction

Comprehensive Personal Liability Coverage

You are protected if legally required to pay damages to another due to bodily or personal injury or property damage. This coverage also applies to your primary dwelling in your home country.

The Plan covers third party bodily injury or property damage; legal defense; settlement, and supplementary payments in a legal situation; liability under any written contract or agreement, for a residence or lease agreement when mandated by local law or statute. Coverage also includes:

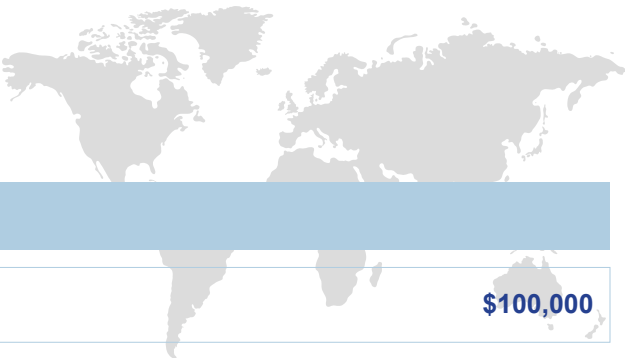
- Medical payments to others up to \$2,000
- First aid to others for a covered bodily injury
- Credit card liability up to \$2,500
- Damage to property of others up to \$250

Personal Excess Liability Coverage

This provides additional financial protection over and above other liability coverage you maintain as outlined. This coverage provides an additional layer of protection over your automobile, including rental cars, watercraft, and Personal Liability insurance. Coverage features also include:

- Protection against personal injury liability, including false arrest or imprisonment, libel, and slander liability
- Worldwide protection wherever you travel
- Liability coverage for your primary residence in your home country

You must maintain other minimum coverage (underlying limits) to qualify for Personal Excess Liability insurance. These limits are:



Liability Limits

Comprehensive Personal Liability	\$100,000
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Automobile Liability (U.S. and Canada)	
Bodily Injury	\$100,000 Each Person/\$300,000 Each Occurrence
Property Damage	\$10,000 Each Occurrence
OR	
Bodily Injury and Property Damage	\$300,000 Combined Single Limit/Each Occurrence

Foreign Auto Liability	an amount equal to that required by statute in country where auto is registered
OR	
Bodily Injury	\$25,000 Each Person/\$50,000 Each Occurrence
Property Damage	\$10,000 Each Occurrence
OR	
Bodily Injury and Property Damage	\$50,000 Combined Single Limit/Each Occurrence

Watercraft Liability	
Bodily Injury and Property Damage	\$100,000 Combined Single Limit/Each Occurrence

What is Not Covered Under Liability Coverage

This coverage is designed to protect your finances from unexpected costs. It does not protect you if you cause an intentional injury, or in business and professional situations, nor does it cover liability assumed under a written contract or agreement in connection with a business. Also, the Plan specifically does not cover bodily injury or property damage caused by acts arising from:

- Ownership, maintenance or use of automobiles or watercraft (except as provided under Personal Excess Liability Coverage subject to required underlying limits), or aircraft
- Damage to property you rent, occupy, use, or are in control of unless caused by fire, smoke, or explosion; and bodily injury or property damage arising out of any premises owned or rented by you which is not shown as a specified location

The GatewayPlus Plan is underwritten by Lloyds of London and administered by XN Financial.





GatewayPlans Administrator

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