



THE INTERNATIONAL
ASSOCIATION OF HOTEL
GENERAL MANAGERS



THE INTERNATIONAL
ASSOCIATION
OF HOTEL EXECUTIVES

Powered by:
clements
WORLDWIDE



Guaranteed-Issue International Term Life Insurance

Low fixed premium for portable term life coverage up to USD 500,000 in benefits.

The International Association of Hotel General Managers and The International Association of Hotel Executives has partnered with Clements Worldwide to offer guaranteed-issue international term life insurance*. This top-rated life program covers you worldwide at discounted rates. Additionally, this world-class family-protecting insurance is available **without** a medical exam.

According to the Life Insurance and Market Research Association, experts recommend having enough life insurance to replace income for 7 to 10 years. Unfortunately, the reality is that the typical married couple has less than half that amount***. Clements Guaranteed-Issue International Term Life Insurance makes it easy to financially protect your family with A-rated coverage and enjoy peace of mind.

Advantages of our Term Life Insurance Policy

Financial protection that will stay with you regardless of whether you change jobs, or move anywhere in the world as long as you retain your membership with the Association.

- Coverage for death as a result of illness*, accidents and acts of war and terrorism.
- Limits up to USD 500,000, with competitive premiums.
- No medical exam or blood tests required.
- Guaranteed issuance – instant protection.
- Quick and easy online enrollment.

ALSO AVAILABLE:

INCOME PROTECTION INSURANCE

One in four of today's professional expatriates will become disabled before reaching age 67, meaning you are more likely to be disabled than lose your life. That's why disability insurance, along with life insurance and a retirement plan, is crucial to your financial protection. Let us cover you today.

Contact us today!
IAHGM@clements.com



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Guaranteed-Issue International Term Life Insurance (continued)

Our partner's renowned customer service team is available to assist members to provide you with more information about this valuable protection. Enrolling in our International Term Life Insurance program ensures your beneficiaries will be protected financially. Coverage up to USD 500,000 requires no medical exam* and the policy is fully portable.**

Don't wait until it's too late to ensure guaranteed protection for your loved ones. Take advantage of this unique opportunity and enjoy peace of mind. Get the best policy for you and your family – one you can count on.



Coverage details

Available Limits	Up to USD 500,000 (Higher limits available with medical underwriting)
Application	Online enrollment form
Coverage Type	Death All Causes coverage
Premium Type	Fixed for the duration of the policy
Waiting Period	6 month waiting period on death by natural causes
Term	Flexible, 1 to 10 year terms available
Continuation of Coverage	As long as you remain an IAHGM member your coverage will continue.
Enrollment Age	18-65

* Subject to health disclosures (see section 6 of the application form). Verification of active employment and/or good health required for coverage up to USD 500,000. Benefits above USD 500,000 require medical underwriting. Death all causes except in locations defined as "high-risk". Medical underwriting required for "high-risk" locations. Exclusions and limitations apply. Please consult policy terms and conditions.

** Subject to applicable local laws and regulations.

***LIMRA Facts About Life (Sept '09).

**For more information
please contact:**

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Coverage provided by Union Insurance within the UAE  **الاتحاد للتأمين**
UNIONINSURANCE

Union Insurance Company employs more than 320 people who work in the company's offices across the UAE. This program is underwritten by Union Insurance, and reinsured by Clements Worldwide, a Lloyd's of London coverholder.

Clements Worldwide is a trading name of Clements (Dubai) Limited. Clements (Dubai) Limited is a DIFC-based wholly owned subsidiary of Clements Europe Limited and is authorised and regulated by the Dubai Financial Services Authority to conduct insurance mediation activities.



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Guaranteed-Issue International Term Life Insurance: FAQs

1. What does Term Life cover?

This term life insurance program provides coverage for Death All Causes, including life ending events as a result of illness and accident including, war, terrorism, and other political violence events.

2. What are the coverage limits and term periods available under the program?

This program offers up to USD 500,000 of term life coverage, with the option to select a 1 to 10 year term. The limit cannot exceed 10x your annual salary.

3. What if I want to cancel my coverage?

You can cancel coverage at any time. If the policy is cancelled after the inception date, earned premium must be paid to the company for the time the insurance has been in force.

4. Who is offering this program?

This program is offered by Clements Worldwide, a Lloyd's of London coverholder. For the UAE, this coverage is provided by Union Insurance Co. and reinsured by Clements Worldwide.

5. How long does this coverage last for?

Coverage will be provided for the term selected (1 to 10 years) so long as the insured account remains in good standing and premium is paid and current.

6. Will my coverage remain in effect if I move to a new location (not my country of citizenship)?

Yes, the coverage remains in effect for the term you select so long as your account is in good standing and your premium payments are current. If you relocate, please contact us to update your contact information on file.

7. Will my cover reduce if I move to a high risk location?

Yes, your cover may reduce when living in a high risk location. It is important that you inform us if you intend to move to another country, as your cover may be affected. No cover provided for countries that are under sanctions of UN and/or NATO, United Kingdom, European and OFAC.

8. Will this program cancel my existing life insurance?

No, this program will act as a supplemental life insurance and will not cancel or affect any other existing plans. Should a covered death occur, this program will pay the corresponding benefit, regardless of any other existing coverage.

9. What if I want to obtain a higher limit of insurance?

For limits in excess of USD 500,000, medical underwriting will be required and you will be asked to complete a medical questionnaire. Underwriters may also request medical examination, dependent on the information provided in the medical questionnaire.

10. Where do I find the policy exclusions?

You can find the exclusions of this insurance policy in your policy document.

**For more information and to
get a quote, please contact:**

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