

WorldRisk Personal Property Insurance Program

Application Instructions

Following is information on the "Personal WorldRisk" plan from American International Underwriters (AIU), which is a division of AIG.

This policy is available to U.S. expatriates, a residence address abroad is required.

Coverage is available, in \$5,000 increments, from \$5,000 to \$100,000 of personal property.

Policy pays replacement value, not actual cash value. You may also schedule expensive items such as computers, antiques, etc., to guarantee their replacement cost.

The annual premium, for each \$5,000 increment of coverage, is

\$250 Deductible - \$67.50

\$500 Deductible - \$60.00

+ a \$25.00 policy fee

Contact me if you would like a premium quote. Please specify if the quote will be for unscheduled property, and the total value. If you would like to schedule an item, please indicate the replacement value of the item.

This policy offers optional coverage for personal liability - up to \$500,000, which includes \$2000 for medical payments. Additionally available is coverage for Air or Sea Shipment Coverage, or coverage for personal property while stored in a commercial warehouse in the U.S. or Canada.

If you would like to purchase coverage, please complete, and sign, the application. If you would like to schedule specific items, please include the invoice, appraisal, or other documentation declaring the item's value.

Please fax all the paperwork to me. I will submit your application as soon as I receive your fax.

Policies are sent, via regular postal mail, directly from AIU. If you need to receive your policy right away, the optional express delivery fee is \$25.00. Please indicate your delivery choice on the application. If choosing express delivery, please state delivery address AND phone number. Policies delivered by United Parcel Service.

When the premium amount is confirmed by my underwriter, I will email you a premium payment request. Premium payment is by VISA or Mastercard, with a 2% fee added to the premium amount.

NOTE: Will you need medical insurance while traveling abroad?

For temporary, renewable coverage, for up to 3 years, please see the LIAISON INTERNATIONAL MEDICAL PLAN
www.InsuranceExchangeOnline.com/liasoni.htm

Or, for a permanent policy, refer to the RESIDE PRIME WORLDWIDE MEDICAL PLAN
www.InsuranceExchangeOnline.com/sri-perm.htm

I appreciate your interest in my services. Please let me know if I can be of further assistance, contact me if you have *any* questions.

Thank you!

Kim Michaels
The Insurance Exchange
International Insurance Services
www.InsuranceExchangeOnline.com

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phone (inside US): 1-800-385-8550  
phone (outside US): 001-203-254-4490  
jFax: 1-661-752-7420  
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Customer Comments
www.InsuranceExchangeOnline.com/comments.htm

AIU *Attention Expatriates!!!*

Now introducing **Personal WORLDRISK...**

an insurance protection plan designed exclusively for the needs of expatriates worldwide. **Personal WORLDRISK** allows you to protect your personal assets while stationed overseas through three comprehensive coverages:

- All Risk Property/Personal Effects Coverage
- Comprehensive Personal Liability (CPL)
- Air or Sea Shipment Insurance

The Benefits

Personal WORLDRISK offers the advantages of similar policies sold in the USA. All policies are written in clear, easy to understand English and offer the same types of coverage with which you may already be familiar. You won't need to concern yourself with foreign exchange rates since the premiums are payable in U.S. Dollars. We cover your belongings worldwide. If you are relocated, we can cover you at a new location! Should you have a loss, you need not be concerned with depreciation on your assets over time. We will replace your belongings with an identical item or an item of the same quality.

What protection does the Personal WORLDRISK Policy Give You?

Coverage I (Mandatory) Personal Effects and Property Insurance

This section protects personal property owned by you, or by members of your family who reside in the same foreign household, against physical loss or damage, subject to a \$250 deductible.

You also have the option of extending protection to cover personal property you have stored in a commercial warehouse in the United States or Canada.

What types of loss does Personal WORLDRISK cover?

Personal WORLDRISK makes coverage available for items (including, but not limited to household furniture, jewelry and other personal effects and computers) that are destroyed or damaged from the following causes: smoke, windstorm, theft, burglary, robbery, vandalism, fire, hurricane, hail, explosion, avalanche, lightning, riot, falling objects, among others.

AIU North America, Inc. will automatically provide replacement cost coverage for each of your unscheduled items, subject to limitations for certain classes of property like jewelry, watches, furs, fine arts, antiques, cash, currency, manuscripts, securities, deeds, stamp collections, letters of credit, passports, golf equipment, computer hardware, and others. You may want to consider scheduling these types of items so that the full value will be insured in the event of a covered loss.

Coverage II (optional) Comprehensive Personal Liability (CPL) Protection

Without adequate protection, liability suits can be financially devastating to any family. Your possessions, savings and future are at stake.

Comprehensive Personal Liability insurance protects you and your family living in the same foreign household, against sums which you are legally obligated to pay for bodily injury and property damage. We will also pay for immediate emergency medical payments of up to \$2,000 per occurrence if a third party suffers bodily injury on your property or elsewhere if this loss is a result of your actions.

Coverage III (Optional) Air or Sea Shipment Coverage

It is a common fallacy to believe that the shipper automatically covers the entire value of your goods being shipped. You are responsible for your contents if the total value is more than the coverage provided by the shipper. The shipper provides a limited form of insurance protection — usually limited to no more than \$500 or some other amount. If your contents are worth more than \$500, you need personal insurance coverage like that offered in the **Personal WORLDRISK** contract.

This section provides protection, port-to-port, on a per-shipment basis by air or sea, subject to a \$250 deductible on each and every claim.

All premiums for goods in shipment are fully earned once shipment begins.

About the Company

American International Underwriters (AIU) is a member company of American International Group, Inc. (AIG), the largest U.S. based international insurance organization, and the nation's leading underwriter of commercial and industrial coverages. We have over 30,000 employees in approximately 130 countries and jurisdictions worldwide.

Personal WORLDRISK is underwritten by the Insurance Company of the State of Pennsylvania, also a member company of American International Group, Inc.

The description of insurance coverage in this brochure is a summary only. The coverage is subject to terms and conditions outlined and certain restrictions, limitations and exclusions contained in the policy of insurance. In the event of any conflict between the above description of coverage and the policy of insurance, the provisions contained in the policy of insurance will govern.

Application for Personal **WORLDRISK**

Name: _____
 Date of Birth: _____
 Mailing Address: _____

 Foreign Address: _____

 Telephone #: _____
 Social Security #: _____

Insurance will become effective on the day after the Company is in receipt of the properly completed application and premium payment. If insurance is to become effective at a later date, please specify:

How did you learn about AIU? _____

Occupation: _____ Employer: _____

Expected length of stay: _____

Would you like to receive information about our other insurance programs? If yes, please check all that apply:
 Automobile Motorcycle

COVERAGE I (Mandatory) Personal Effects and Property Insurance
 (\$250 Deductible is standard; others are available. See Section A)

Minimum Coverage: \$5,000
 Maximum Coverage: \$100,000

A. UNSCHEDULED PROPERTY (Required)
 Show the approximate value of the unscheduled personal property owned, used or worn by you or by members of your family in the same foreign household (the total of all unscheduled property must be declared). For claims purposes, items are valued at replacement cost, which means that AIU will replace your lost items with identical items or items of the same quality. You will not have to bear the cost of depreciation in the value of your effects over the years.

Please note: It is important to declare the full value of your personal property and effects to ensure adequate protection.

Total A Unscheduled Property Value \$ _____

Total A Premium - Annual Rate:
 \$1.35 per \$100 with \$250 deductible
 \$1.20 per \$100 with \$500 deductible

To Calculate: Multiply Total A Value by:
 .0135 if you selected a \$250 deductible
 .0120 if you selected a \$500 deductible

Annual Premium for Unscheduled Coverage: \$ _____

B. SCHEDULED PROPERTY
 (Optional, not available without Coverage A-no deductible)

If you would like to apply a specific maximum coverage limit to items such as cameras, computer equipment, fine arts, jewelry and stereo equipment list below those items you would like to schedule. **Copies of the bill of sale or appraisal must accompany this application.** If additional space is needed, attach a separate sheet and include the value of those additional articles in the Value Total below.

DESCRIPTION	DECLARED VALUE \$
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Total B - Scheduled Property Value \$ _____

Total B Premium - Annual Rate \$1.85 per \$100

To Calculate: Multiply Total B Value by .0185:
 Annual Premium for Scheduled Cvg. \$ _____

C. COMMERCIAL WAREHOUSE COVERAGE
 (Optional, not available without Coverage A- \$250 deductible)

For unscheduled personal property insurance, show the approximate value of items you have in a commercial warehouse in the U.S. or Canada

Total C - Value of Personal property in Commercial Warehouse \$ _____

Total C Premium - Annual Rate of \$.65 per \$100

To Calculate: Multiply Total C Value by .0065:
 Annual Premium for Warehouse Cvg.: \$ _____

COVERAGE I ANNUAL PREMIUM TOTAL
 (Add Sections A, B, and C) \$ _____

COVERAGE II (Optional) - Comprehensive Personal Liability (CPL) Protection

(Not available unless Coverage I is purchased)

Coverage includes \$2,000 Medical Payments.

Select the limit of Third Party Bodily Injury and Property Damage Liability insurance desired:

- | Annual Premium | |
|------------------------------------|----------|
| <input type="checkbox"/> \$100,000 | \$62.00 |
| <input type="checkbox"/> \$300,000 | \$102.00 |
| <input type="checkbox"/> \$500,000 | \$132.00 |

(Excess liability limit of \$1,000,000 is available. Please refer to the Company)

COVERAGE II ANNUAL PREMIUM TOTAL

\$ _____

COVERAGE III (Optional) - Air or Sea Shipment Coverage

(Not available unless Coverage I is purchased; subject to a \$250 deductible)

FROM: Port/City _____

TO: Port/City _____

Effective Date: * _____

*Must be at least 24 hours after AIU receives this application with premium payment

Indicate total value of scheduled and unscheduled property sent by air or sea: \$ _____

Total Air/Sea Premium - Annual Rate

- \$1.25 per \$100, if sent by air
- \$2.25 per \$100, if sent by sea

To Calculate:

If sent by Air, multiply the total value by .0125

\$ _____

If sent by Sea, multiply the total value by .0225

\$ _____

(Minimum premium of \$100.00 applies)

If both sea and air shipments are purchased, a combined earned premium of \$125.00 will apply

COVERAGE III ANNUAL PREMIUM TOTAL

(Add total air and sea premiums)

\$ _____

TOTAL Personal WORLDRISK PREMIUM

Coverage I Annual Premium Total

\$ _____
(Minimum premium \$50.00)

Coverage II Annual Premium Total

\$ _____
(Minimum premium \$62.00)

Coverage III Annual Premium Total

\$ _____
(Minimum air premium \$100.00)
(Minimum sea premium \$100.00)

Policy Fee

\$25.00

TOTAL OF I, II, & III

\$ _____

PREMIUM MUST BE PAID IN FULL

I hereby warrant the truth of the above statements, and declare that I have not withheld any information whatever which might tend to influence the acceptance of this application. I understand that any false statement by me will constitute a breach of warranty and cause the policy to be void. I agree that this application shall be the basis of the Policy between me and the Company(s).

Signature of Applicant _____

Date _____



A Member Company of American International Group

What Everyone Should Know About Renters Insurance...

If you live in military housing, or you're renting an apartment or home, you *do* need renters insurance. Compare these common myths with the facts and see for yourself.



Common myths:		Consider the facts:	
1	<i>"I'm living on base so the government covers my property."</i>	1	In most cases, the government functions like any other landlord, responsible for the structure, not your personal property nor are they liable for any accidents occurring on the premises.
2	<i>"My things aren't worth insuring."</i>	2	You'd be surprised. Do a simple inventory of your belongings—furniture, electronics, clothing, and CDs. Renters insurance could replace these items should they be stolen or damaged by fire. Without it, you would bear the replacement expense.
3	<i>"I can't afford renters insurance."</i>	3	A Renters Protection Plan costs about 50 cents a day. And you can further reduce the costs if you qualifying for discounts by having smoke detectors, fire and burglar alarms, or a sprinkler system.
4	<i>"Renters insurance is not required by law, so I don't need it."</i>	4	While not required by law, you will be glad you have it if you are ever found liable for injury or property damage. A Renter Protection Plan includes \$100,000 in personal liability protection. And it pays for your legal defense costs including court costs and attorney's fees.

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