

Personal Property Insurance for Peace Corps Volunteers

As you set off for your Peace Corps adventure, it is important to protect the valuables and property that accompany you during your service abroad. Clements International has designed an International Personal Property Policy to meet the specific needs of Volunteers. Our program provides reliable coverage for your items while you are transferred to your post and throughout your journey.

What should I insure?

We recommend that Volunteers insure all of the personal items that accompany them to their post. This includes simple items such as clothing and backpacks, as well as valuables such as cameras and computers.

What type of loss is covered?

Items specified on your application are covered against loss or damage, due to "All Risks" perils such as theft, vandalism, fire and extreme weather conditions. See policy for specific exclusions.

How do I value my property?

Your property should be valued at replacement cost. Replacement cost is the amount it would cost to replace the item today.

Unscheduled vs. Scheduled Coverage?

Our International Personal Property will provide you with both types of coverage.

Unscheduled Coverage is for everyday property. Items such as clothing, bedding, CDs, small electronics and equipment should be insured under this section. There is a \$100 deductible per loss.

Scheduled Coverage is for valuable items. Items such as jewelry, cameras, musical instruments and computers should be insured under this section. Remember to include a detailed, itemized list for all Scheduled Coverage items. There is no deductible for Scheduled Coverage items.

How much does it cost?

Policies start at \$1,000 of coverage for a premium of \$50. Additional insurance costs \$5 per \$100 of Unscheduled Coverage and Scheduled Coverage.

What is the policy term?

This is an annual policy. You will receive a renewal notice from Clements International each year. It is important that you renew your policy annually during your Peace Corps service.

Who is Clements International?

Since 1947, Clements International has been providing innovative insurance solutions to those individuals and organizations operating outside of their home country. In addition to property insurance, Clements is proud to be the administrator of the **CorpsCare** program which provide post-service health benefits to Volunteers and their families.

The Fine Print

1. For unscheduled coverage, the first \$100 of any one loss is not covered.
2. A standard war exclusion clause applies.
3. Limitation: Up to \$2,500 coverage in the aggregate per loss for unscheduled jewelry, watches, objects of art, computer equipment, cameras and photographic equipment, musical instruments (except pianos), and other similar valuables. Refer to Scheduled Coverage section for proper coverage of these items.
4. No recovery is available for losses caused by wear and tear or gradual deterioration.

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

Apply online today.

You may apply online or complete and submit the application on the back of this page.

Clements International
One Thomas Circle NW, 8th Floor
Washington DC 20005, USA

1.202.872.0060 or 1.800.872.0067
1.202.466.9064 fax
pc@clements.com



Personal Property Insurance Application

General Application

Client Status New Former Current Date of Application M ____ D ____ Y ____

1. First Name _____ M.I. _____ Last Name _____ Date of Birth M ____ D ____ Y ____ Sex M F

2. Citizenship USA Occupation Volunteer Agency Peace Corps

3. Permanent Home Country Address _____
 _____ City _____ Country _____
 How long do you anticipate staying at this location? _____ Date leaving for foreign post? _____

4. Foreign Post Address (if known) _____ Country _____

5. Home Ph # _____ Work Ph # _____ Mobile # _____ E-mail _____

6. Marital Status Married Single Name of Spouse _____ Date of Birth M ____ D ____ Y ____

Personal Property Application

Plan A (Transit & Foreign Post Coverage)

Unscheduled Coverage

Please note that policies require at least \$1,000 of coverage. All effects to be valued at replacement cost.

	Value of Unscheduled Coverage
a. Clothing (insured & dependents)	\$ _____
b. Bedding & linens	\$ _____
c. Clocks, lamps, mirrors	\$ _____
d. Books	\$ _____
e. MP3 Players, CD players, DVD players, TVs, and other electronic equipment	\$ _____
f. DVD's, CD's, other electronic media	\$ _____
g. Sports & hobby equipment	\$ _____
h. Scientific & professional equipment	\$ _____
i. PDAs, calculators	\$ _____
j. Large and small appliances	\$ _____
k. All other personal property: includes luggage, consumables, glasses, etc.	\$ _____
Total I.	\$ _____

Scheduled Coverage

A separate itemized list including descriptions and values per item is required for Scheduled Coverage. Please include the year, make, and model for each item.

	Value of Scheduled Coverage
a. Jewelry	\$ _____
b. Cameras and Equipment	\$ _____
c. Musical Instruments	\$ _____
d. Home Computers and Laptops	\$ _____
Total II.	\$ _____

WorldEffects Application Summary

	Amount of Coverage	Premium
Effective Coverage Date M ____ D ____ Y ____	I. Unscheduled Coverage	\$ _____ x \$.05 = \$ _____
	II. Scheduled Coverage	\$ _____ x \$.05 = \$ _____
	Total Annual Premium	\$ _____

Payment Options

Payment by:

- Telecheck**, pay by check instantly at pc.clements.com
- Check** enclosed, payable to Clements International
- Credit Card** VISA MasterCard AMEX

Cardholder Name _____

Card No.

Exp. Date **Amount \$** _____
 M Y

Delivery Options

Mail policies and renewal notices to (choose one):

E-Mail Address (E-Customer Option)

Yes, I want to be an e-customer. As an e-Customer all correspondence including renewal invoices and policies will be sent to the e-mail address supplied above. You will need Adobe Acrobat Reader. You may download a free copy of the software at www.adobe.com.

- Permanent Home Country Address** **Foreign Post Address**

Signature and Verification

My signature below certifies that all information I have provided on this application is true to the best of my knowledge. The values represent the replacement cost value of all personal property at my foreign destination and in my home country storage. It further serves as authorization if I have chosen to pay by credit card.

(X) Signature

Date

Submit Application and Payment to:

Clements International

One Thomas Circle NW, 8th Floor
 Washington, D.C. 20005 USA

Credit Card holders can transmit applications and payment by fax (202-466-9064), or on our website (pc.clements.com).