

AFSA

personal insurance



— THE —
HIRSHORN
COMPANY

*Providing Exceptional Coverage
for AFSA Members Since 1972*

AFSA Desk

**The Hirshorn Company
14 East Highland Avenue
Philadelphia, PA 19118**

Personal Insurance Choices and Options

Personal Effects Floater

Personal Effects coverage is available for property at your premises outside the United States, as well as for property placed in storage anywhere in the world.

International Transit Insurance

This optional section of the AFSA Plan provides supplementary protection for Personal Property and automobiles in international transit.

Valuable Articles Insurance

This optional section extends your basic coverage to provide "All Risk" worldwide protection without a deductible and at agreed values for jewelry, furs, fine arts, silverware, cameras, and items of a similar nature. Any such items valued at more than \$100 may be scheduled under this section.

Personal Liability Insurance

This optional section protects you against financial loss when you are legally liable for accidental Bodily Injury and/or Property Damage to third parties. Coverage applies anywhere in the world. Insured persons include you, your spouse, and any relatives or minors resident in your household.

Personal Excess Liability

Additional liability coverage is available in limits of \$1 million, \$3 million, or \$5 million.

AFSA Members

Personal Insurance Plan

The AFSA Plan is offered to you at significant savings compared with what you might pay for similar coverages available elsewhere.

Coverage on Personal Effects is the basic part of the package. Other sections covering Valuable Articles, Personal Liability, Personal Excess Liability, and Property in Transit can be added at your option.

Further, by offering Transit insurance as an option, the basic Personal Property coverage can be offered at an extremely reasonable rate of \$.75 per \$100 of insured value.

This brochure explains the worldwide coverages and answers some important questions you may have.

There are several important reasons why you should consider purchasing overseas insurance under the AFSA Plan.

- Full Replacement Valuation on all household effects.
- Your policy is written in English; premium and losses are payable in dollars, or the local currency, at your option.
- Coverage is available wherever you go outside the U.S., *no matter where.*
- Lower rates — no matter where you are assigned. There is no surcharge for hazardous posts.
- Coverage can be extended to apply to personal effects kept in storage if their value is declared on the application.
- The AFSA Plan allows you to insure Valuable Articles for their appraised value and provides that losses be settled for the full amount agreed.
- Broader coverage, including: earthquake; flood; mysterious disappearance; marring; breakage of non-fragile articles; denting; scratching; and terrorism.

Personal Effects Floater

Personal Effects coverage is available for property at your premises outside the United States, as well as for property placed in commercial storage anywhere in the world. You may apply ten percent of the Personal Effects limit (up to a maximum of \$5,000) for the personal belongings of your dependent children while away at school or college during the normal school or college year or at secondary residences. You must purchase a minimum of \$20,000 Personal Effects coverage. When selecting a limit for Personal Effects coverage, you should estimate an amount that accurately reflects the total cost to replace your personal effects at today's prices. This coverage is intended for personal effects such as household furniture, appliances, and clothing. (For especially valuable articles see Section 3.) Coverage is worldwide. Losses under this section are payable based on current replacement cost subject to a \$100 deductible per occurrence. Losses for property in storage are payable based on current replacement cost, subject to a \$250 deductible per occurrence.

In addition to those effects listed above, coverage applies to the following property:

- Money up to \$100 per occurrence;
- Personal documents and papers up to \$500 per occurrence;
- Jewelry or fur items which are not scheduled under Section 3, subject to a limit of \$1000 per occurrence;
- Baggage accompanying you on business or personal trips;
- Property in storage anywhere in the world provided you request this in your application. This coverage is only for property that is placed in storage no more than 6 months before the inception date of your policy.

What does it cost?

The rate for one year's insurance is \$.75 per \$100 of insured value. This means, for example, that insurance for \$20,000 worth of Personal Property will cost \$150 a year.

What is excluded under this section?

Loss or damage occurring while personal property is in international transit. (For Transit coverage see section 2.) This exclusion, however, does not apply to accompanied baggage, nor to articles which are scheduled under the Valuable Articles Insurance (Section 3).

- Loss or damage caused by the perils of war, expropriation, or any nuclear reaction.
- Loss or damage caused by mechanical breakdown, neglect, wear and tear, or breakage of fragile articles.
- Loss or damage occurring to business property not related to your employment with the U.S. Government; pets; boats; motor vehicles.
- Loss or damage to property normally located elsewhere than at your overseas residence unless in commercial storage.
- Loss or damage caused by dampness of atmosphere or extremes of temperature.

International Transit Insurance

This optional section of the AFSA Plan provides supplementary protection on an “All Risk” basis for Personal Property and automobiles in transit.

What does it cost?

\$1.75 per \$100 of the value of the shipment for all shipments except automobile. For example, if the value of one shipment is \$20,000, the cost is \$350. You may elect to insure your shipment at a rate of \$1.50 per \$100, provided you accept the \$500 deductible option.

The deductible for automobile transit is determined by the value of the automobile. If the value is less than \$12,000, the deductible is \$250. If the value is greater than \$12,000, the deductible is \$500. The rate for automobile transit is \$2.50 per \$100 of value.

What is excluded under this Section?

- Loss or damage caused by the perils of war, expropriation, or any nuclear reaction.
- Loss or damage caused by mechanical breakdown, wear and tear, or neglect.
- Loss or damage occurring to business property not related to your employment with the U.S. Government; pets; boats.

Valuable Articles Insurance

This optional section extends your basic coverage to provide “All Risk” worldwide protection without a deductible and at agreed values for jewelry, furs, fine arts, silverware, cameras, and items of a similar nature. Any such items valued at more than \$100 may be scheduled under this section.

Write a complete description of each item to be insured and its value on a separate sheet. Attach the schedule to your application. Enter the total value, rounded to the nearest \$100, on the application as well. Please enclose appraisals for items worth more than \$2,500.

Full Transit Insurance is automatically provided for all items scheduled under this section.

Coverage for fine arts includes a Pair and Set Clause, which means that loss of one item of a pair will be treated as loss of the pair.

Coverage for breakable fine arts (for example, statuary, porcelains) is provided, subject to a \$50 deductible per occurrence.

What does it cost?

All Valuable Articles: \$1.75 per \$100 of insured value.

What is excluded under this Section?

- Losses caused by normal wear and tear or gradual deterioration.
- Loss or damage caused by the perils of war, expropriation, or any nuclear reaction.

Personal Liability Insurance

This section protects you against financial loss when you are legally liable for accidental Bodily Injury and/or Property Damage to third parties. Coverage applies anywhere in the world. Insured persons include you, your spouse, and any relatives or minors resident in your household. The automatic limit is \$100,000.

In addition, this insurance provides for medical expense coverage up to \$1,000 and reimbursement of your defense costs. Coverage applies to small boats (motorboats with less than 25 hp motors, and sailing vessels less than 26 feet in length).

This insurance covers your principal residence premises and one additional residence, such as a summer home, at no additional charge. This coverage can be extended to any additional residences you own and rent to others at a rate of \$25 for each residence over two.

You may elect one of three optional limits of Personal Liability coverage: \$250,000, \$300,000, or \$500,000. Please note this International Personal Insurance Program does not provide primary automobile insurance.

What does it cost?

automatically included with policy: \$100,000

\$50 for coverage in the amount of \$250,000

\$60 for coverage in the amount of \$300,000

\$80 for coverage in the amount of \$500,000

What is excluded under this Section?

Liability arising from the use of automobiles, watercraft (other than those mentioned above), and recreational vehicles away from your residence; Business pursuits; Intentional acts; Transmission of an illness, sickness, or disease; Professional services; War; Damage to your property; Workers Compensation.

Personal Excess Liability

Additional liability coverage is available in limits of \$1 million, \$3 million, or \$5 million. If you wish to purchase Personal Excess Liability coverage, you must purchase a limit of \$500,000 for Personal Liability. If you plan to own or operate an automobile or boat while abroad, you must have in effect primary limits that are the foreign currency equivalent of: \$300,000 combined single limit or \$100,000 / 300,000 / 100,000 for automobile; \$100,000 combined single limit for watercraft.

What does it cost?

\$45 for coverage in the amount of \$1 million

\$130 for coverage in the amount of \$3 million

\$245 for coverage in the amount of \$5 million

What is excluded under this section?

- Damage to your own property.
- Intentional acts.
- Professional services.
- Worker's Compensation.
- Business pursuits.
- Liability arising from the use of motor vehicles, aircraft, watercraft unless also insured by an underlying policy.

Please ask for the Personal Excess Liability supplemental application.

Frequently Asked Questions about the AFSA Plan

Who is eligible for the AFSA Program?

This specially designed insurance program is available only to members of the American Foreign Service Association while assigned overseas.

Why do I need the AFSA Plan? Aren't I protected under the Claims Act?

The government recommends the purchase of private insurance for your personal effects while you are abroad.

Compensation for losses under the Claims Act has proven unsatisfactory essentially due to limitations in coverage, amounts, and method of valuation under the government program.

Why should I schedule certain valuable articles?

In the event of loss, coverage for unscheduled jewelry, watches, and furs is limited to \$1,000 per occurrence. This is intended to provide coverage for miscellaneous items. You should schedule specific jewelry, watches, and furs under Section 3 if you have more than this amount.

Also, for all especially valuable articles, the valuable articles coverage under Section 3 is significantly broader — including Transit coverage, and loss caused by dampness, pets, and breakage of fragile fine arts (breakage is subject to a \$50 deductible per occurrence). Under this section you will automatically be paid the amount for which the item is scheduled in the event of loss. There is no deductible except for breakage.

What can be scheduled?

Most valuable articles of more than \$100 value not subject to normal depreciation (including jewelry, fine arts, antiques, furs, cameras, musical instruments, silverware, golfer's equipment, postage stamps, rare and current coins, and electronic equipment).

How do I determine the value of my personal property?

The best method is to make a complete item-by-item inventory of all your belongings. In this way, you will lessen the possibility that you will make incorrect estimates and purchase inadequate coverage. Calculate the value of each item or group of items based on current replacement cost (what it would cost to replace the item with another of like kind and quality).

You should insure your personal property to its full replacement value. In any case, you must insure at least 80% of this value.

What happens if I transfer to another overseas post?

There is no change in coverage, nor in premium. For mailing purposes, you should advise the Hirshorn Company of your new address as soon as possible.

Reminder: If your move involves international transit, you should purchase the Transit protection for this shipment. Please supply the Hirshorn Company with information regarding your move to arrange coverage.

What happens if I return to the United States?

Your coverage will remain in force until such time as you have established permanent residence in the United States. A pro-rata return premium will be refunded for unearned premium paid after one full year of coverage. The transit premium is not refundable.

Reminder: If your move involves international transit, you should purchase the Transit protection for this shipment. Please supply the Hirshorn Company with information regarding your move to arrange coverage.

Must I purchase insurance under all sections of the AFSA Plan?

No, only Personal Effects coverage is required in a minimum amount of \$20,000. This automatically makes you eligible to purchase the other options.

How do I renew my coverage?

The Hirshorn Company will contact you in advance of expiration to allow you to arrange renewal. You need only return your payment check, or make an electronic payment, prior to the date of expiration to continue all coverages in force.

Can I purchase insurance only for my Valuable Articles or only for Transit coverage?

No. These options are available only as additions to Personal Property coverage.

Please note: You will receive your own policy. The policy, not this descriptive brochure, will form the contract between you and the insurance company. For complete provisions and exclusions, please refer to the policy itself, a copy of which is available on request.

To arrange coverage, please complete the application on the following pages.

Application AFSA personal insurance

This policy is intended to cover your personal property and personal liabilities while you are on assignment outside the United States.

NAME

EMAIL ADDRESS

MAILING ADDRESS

FOREIGN SERVICE LOCATION

DATE COVERAGE BECOMES EFFECTIVE

Rates Per \$100.00 of Amount of Insurance

section one: Personal Effects Floater

Unscheduled Personal Property..... \$1.75
(*\$20,000 minimum*)

section two: International Transit

Transit..... \$1.75 or \$1.50
(*depending upon the deductible you choose*)
(*do not include scheduled articles or accompanied baggage in calculation.*)

Automobile Transit..... \$2.50

section three: Valuable Articles Insurance

Scheduled Valuable Articles..... \$1.75

Liability Rates

section four: Personal Liability Insurance

\$100,000*included*
\$250,000\$50.00
\$300,000\$60.00
\$500,000.....\$80.00
Additional Residences (*above two*) @ \$25.00

section five: Personal Excess Liability Insurance

(*supplemental application required*)

\$1 Million.....\$45.00
\$3 Million.....\$130.00
\$5 Million.....\$245.00

Personal Effects Worksheet

In order to assure adequate protection it is necessary that the total replacement value of all your personal property be declared for insurance purposes. Use the list below to indicate the values of your personal effects at your foreign residence. **If you wish coverage on property in storage, be sure to complete paragraph O.** Coverage is blanket and is not limited by category.

- A Silverware and pewter _____
- B Linens (including dining room and bedroom) and bedding
(including blankets, comforters, covers, pillows, mattresses, and springs) _____
- C Clothing (men's, women's, and children's) _____
- D Rugs (including floor coverings) _____
- E Books _____
- F Musical instruments (including pianos) _____
- G Television sets, DVD players, VCRs, CD players, computer and
components, CDs, tapes, DVDs, and records _____
- H Paintings, etchings, pictures, and other objects of art _____
- I China and glassware (including bric-a-brac) _____
- J Cameras and photographic equipment, video cameras _____
- K Golf, hunting, fishing, and other sports and hobby equipment _____
- L Refrigerators, washing machines, stoves, microwaves,
electrical appliances, and other kitchen equipment _____
- M Furniture (including tables, chairs, sofas, desks, beds, chests,
lamps, mirrors, and clocks) _____
- N All other personal property (including liquor, foodstuffs,
garden and lawn tools and equipment, trunks, traveling bags,
children's playthings, and miscellaneous articles in basement and attic) _____
- O Property in storage
(date stored: / /) _____

International Transit Worksheet personal property and automobile

- Date packed: _____
- To be shipped from: _____
- To: _____
- Shipping date (on or about): _____
- Total property shipment: _____
- Value of automobile: _____
- Year, make, model: _____
- VIN (vehicle identification number): _____

section one: Personal Effects Floater

	INSURED AMOUNTS \$20,000 minimum	RATES PER \$100	PREMIUM
replacement value at post <i>(total A–N from section one worksheet)</i>	_____	\$.75	_____
replacement value in storage <i>(paragraph O from section one worksheet)</i>	_____	\$.75	_____

date property was placed
in storage _____

Location of stored items

CITY

STATE/COUNTRY

section two: International Transit (optional)

(requires Personal Effects Floater)

	INSURED AMOUNTS	RATES PER \$100	PREMIUM
total value of shipment(s) <i>(from section two worksheet)</i>	_____		
Deductible: Choose one			
\$250 deductible	_____	\$1.75	_____
<i>or</i>			
\$500 deductible	_____	\$1.50	_____
value of automobile	_____	\$2.50	_____

NOTE: You must purchase or already have an AFSA Personal Effects Floater in order to purchase Transit, Valuable Articles, Personal Liability, or Personal Excess Liability Insurance.

section three: Valuable Articles Insurance (optional)

(requires Personal Effects Floater)

List jewelry, fine arts, and other scheduled valuable articles on a separate sheet. Required appraisals or bills of sale should be included with this application.

	INSURED AMOUNTS	RATES PER \$100	PREMIUM
valuable articles	_____	\$1.75	_____

section four: Personal Liability Insurance (optional)

(requires Personal Effects Floater)

Choose one

AMOUNT OF COVERAGE	PREMIUM
\$100,000.00	included
\$250,000.00	\$50.00 _____
\$300,000.00	\$60.00 _____
\$500,000.00	\$80.00 _____
additional residences above 2	\$25 each _____

section five: Personal Excess Liability Insurance (optional)

(requires Personal Effects Floater)

Choose one. \$500,000 Comprehensive Personal Liability (section four) limit must be chosen before excess liability may be purchased. You must also complete the supplemental Personal Excess Liability Insurance application.

AMOUNT OF COVERAGE	PREMIUM
\$1 million	\$45.00 _____
\$3 million	\$130.00 _____
\$5 million	\$245.00 _____

TOTAL PREMIUM _____

SIGNATURE OF APPLICANT

DATE

AFSA MEMBERSHIP NUMBER

Enclose a check payable to: The Hirshorn Company and mail to:
14 East Highland Avenue, Philadelphia, PA 19118 USA

If you have any questions, please contact:

AFSA Desk
The Hirshorn Company
14 East Highland Avenue
Philadelphia, PA 19118

Telephone
800.242.8221

Fax
215.247.6366

E-mail
afsainfo@hirshorn.com

Web
hirshorn.com/afsa

Also available:

Professional Liability

AFSA Group Accident Plan

Long Term Care

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