

Attention All Overseas Personnel!!!

Introducing Personal WORLDRISK...

an insurance protection plan designed exclusively for the needs of our military and civilian overseas customers.

Personal WORLDRISK allows you to protect your personal assets while stationed overseas through three comprehensive coverages:

I. All Risk **Property** Coverage, Including Replacement Cost II. Liability, including Tenant's Liability and Medical Payments III. Warehouse-to-warehouse **Transit**

THE BENEFITS

Personal WORLDRISK offers the advantages of similar policies sold in the U.S. 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 the depreciation on your assets over time. We will replace your belongings with an identical item or an item of the same quality.

What type of losses does Personal WORLDRISK cover?
Personal WORLDRISK provides coverage for property destroyed or damaged due to the following: smoke, windstorm, theft, burglary, robbery, vandalism, fire, hurricane, hail, explosion, avalanche, lighting, riot, falling objects, among others.

The policy provides replacement cost coverage for unscheduled property, 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. Some of these items may be scheduled on the policy separately so that the full value is insured in the event of a covered loss.

What protection does the Personal WORLDRISK policy provide?

COVERAGE I: PROPERTY

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 deductible.

You also have the option of extending protection to cover personal property you have stored in a commercial warehouse. You can also add **Identity Theft Expense** coverage to the policy. This coverage provides reimbursement for select out-of-pocket expenses in the event that you or a member of your family becomes the victim of identity theft.

COVERAGE II: LIABILITY

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

Personal Liability coverage 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. Tenant's Liability coverage is included for damages up to \$30,000 to the insured rented premises that you are legally obligated to pay.

COVERAGE III: TRANSIT

When you ship your personal property by international air or sea transit, the shipper usually only covers the property for a limited value. In addition, the shipping company's insurance may not provide full replacement cost coverage, or it may be subject to other limited terms or loss settlement conditions. To ensure that your property is adequately insured during shipment, you need personal insurance coverage like that offered in Personal WORLDRISK.

Transit coverage provides protection, warehouse-to-warehouse, on a per shipment basis by air or by sea, subject to a deductible. All premiums for goods in shipment are fully earned once shipment begins.

ABOUT GEICO

GEICO is one of the largest and fastest growing automobile insurance companies in the United States. GEICO is rated A++ (Superior) by A.M. Best, the leading provider of insurance company ratings. For GEICO sales or service, call 1-800-248-4998.

If you are overseas in the military, working for the government, or working in the private sector, GEICO can arrange first rate automobile and motorcycle insurance for you. GEICO can also arrange coverage if you are overseas as a tourist. Personal WORLDRISK, underwritten by The Insurance Company of the State of Pennsylvania, is GEICO's insurance policy for overseas customers.



ABOUT AIU

American International Underwriters (AIU) is a member of American International Group, Inc. (AIG), the leading U.S. based international insurance and financial services organization, and the largest underwriter of commercial and industrial insurance in the U.S.

Claims are handled by:

One of the advantages of this program is the availability of worldwide claims service and payment in U.S. Dollars.

AIG WORLDSOURCE - Claims Department 80 Pine Street, 11th Floor New York, New York 10005 USA 212.770.2806 Fax 212.809.4849



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 and the policy of insurance, the provisions contained in the policy will govern. Coverage may not be available in all jurisdictions.

Application for Personal WORLDRISK Underwritten by: The Insurance Company of the State of Pennsylvania									
		Offered by A				5)1141114			
Office Use Only Poli	cy Number: POO				Social Sec	curity	Male /	Military/GS Rank or	
First Name:	Last Name:		Date of B	irth:	(Germany C		Female:	Occupation:	
Applicant:									
Spouse:						/B.T	<u> </u>		
Marital Status: Single Marital Status: Single Marital Status: Marital	arried Widowed	Separated Mailing Add		ith Dependar	nt H	ome/Native Home/Nati		ny Adduses	
Temporary Foreign Address (In	sured Location)	Wianning Aud	iress (II D	merent)		nome/Nau	ve Counti	y Address	
Country:	▼								
Primary Telephone	Primary Email			Secondary	Telephon	e	Secondar	y Email	
				•					
Closest Relative: Name			Tele:			Email:			
Previous Property Insurance Co						Expirat	ion Date:		
Does your overseas residence ha	9	•	check all t	hat apply	below:		3.7		
Local Fire Alarm 2%	Name Brand of	Local Alarm		I ol Graffa	. E' . Al	E0/	Name	of Monitoring Company	
Local Burglar Alarm 2%				entral Station Fire Alarm 5% entral Station Burglar Alarm 5%					
Local Fire and Burglar Alarm 5%				Station Fire	-				
A maximum discount of 10% appl	ies to Coverage I: Prop	erty (Unsched			_				
Any other policies with AIU? If		• '		Type	•		y Number		
With the purchase of a companion							-		
Insurance will become effective or								cy Effective Date	
insurance is to become effective at			,	,		,	_		
	Amounts Are Shown in		for an An	nual Policy	y, Unless O	therwise No	ted		
Coverage I: Personal Pr	operty								
Unscheduled Personal Prope	erty (UPP)		Minimun	n \$5,000		Maximum	\$100,000)	
Required Coverage, Subject to a L	Deductible		Unschedu	led Propert	ty	Unschedule	d and Scho	eduled Property	
Show the approximate value of Unscheduled Personal Property owned by you and by members of your family in the same foreign household (the total									
of all Unscheduled Personal Prope									
bear the cost of depreciation in the	value of your property	over the years	S.		•	ŕ		·	
Please note: I	t is important to declar	e the full value							
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	re unsure what zone is app	olicable		() 4250					
Zone 1 - Asia, Western Euro				\$250		\$500		\$1,000	
				0.0100		0.0095		0.0090	
Zone 2 - Eastern Europe, So	outh America, Mexico			0.0100 0.0120		0.0095 0.0114		0.0090 0.0108	
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Application for Personal WORLDRISK Underwritten by: The Insurance Company of the State of Pennsylvania Offered by AIU through GEICO Office Use Only **Policy Number: POO First Name: Last Name:** Commercial Warehouse Coverage Optional Coverage, Subject to a Deductible To calculate rate, multiply Total Property in Commercial Warehouse amount by rate factor below. Warehouse Premium Rate Factor Total Property in Commercial Warehouse Amount: 0.0065 **ID Theft Expense Coverage** Optional Coverage, Subject to a \$250 Deductible Reimbursement for select out-of-pocket expenses of up to \$5,000 if you (or members of your immediate family) should become **ID Theft Expense** a victim of identity theft. ID Theft Expense Options, Select One: Insured and Family Insured and Spouse **Premium** None Insured (Max. of Five Individuals) 0.00 \$0.00 \$6.60 \$7.90 \$9.90 Coverage II: Liability Required Coverage, No Deductible Liability Options, Select One Premium **Coverage Limit** The policy includes \$25,000 Personal Liability, \$30,000 Tenant's Liability, and \$2,000 Medical Payments at no additional charge. For an increased level of protection, the following limits of Personal (Incl) 0 **\$100,000** Liability are available: 30 **\$300,000** 62 \$500,000 102 Coverage III: Transit Optional Coverage, Subject to a Deductible, Rates Are On a Per Trip Basis Shipping date must be at least twenty-four (24) hours after the application is received. Premium is fully earned once shipment begins. Rate Factor To calculate rate, multiply property being shipped amount by the rate factors below. Transit Premium Total value of property being shipped by: 0.0125 0.0225 Total cannot exceed Coverage I: Property Amount = SEASEA PORT / CITY Total To: From: **Policy Summary and Payment Options** Property Liability Transit UPP SPP ID Theft Med Pay Air Whse Personal Liability Tenant's 30.000 2.000 Coverage Limit 25,000 Premium Premium 0.00 Included Included Discounts Fire / Burglar Alarm Companion Policy Total Premium **Down Payment** 2nd Installment 3rd Installment 4th Installment With Application **Payment Options** (Select One) Full (No Service Fee) Semi-Annual (\$8.00 Service Fee) Quarterly (\$16.00 Service Fee) Number of Monthly (\$4.00 Per Installment Service Fee) Installments (1 - 9): Installments I hereby warrant the truth of the above statements and declare that I have not withheld any information whatsoever which might tend to influence the acceptance of this application. I understand that any false statements by me will constitute a breach of warranty and cause the policy to be void. I agree that this application shall be basis of the Policy between me and the Company(s). I give the Company(s) my permission to verify all information on the application along with any other information developed on any investigative reports to determine eligibility for insurance. Applicant's Signature Date Spouse's Signature Mail completed application along with check, made payable to IIU, to the address below or bring the application into your local overseas GEICO office. If you have any questions, please contact us toll-free at 800.248.4998, FAX: 540.286.7456, email: overseas@geico.com International Insurance Underwriters - GEICO, P.O. Box 7729, Fredericksburg, VA 22404-7729 USA FOR OFFICE USE ONLY Remarks: Branch: AIU Producer:

Scheduled Personal Property (For Attachment to Application for Personal WORLDRISK)									
Office Use Only, Policy Number:									
POO Applicant:									
you would like to apply a specific coverage limit to items such as jewelry, fine arts, cameras, computers, and stereo equipment, list the									
tems you would like to schedule below. A copy of a current (within the last three years) appraisal or bill of sale is required for each tem over \$5,000. The Company must approve items valued over \$10,000 before beginning coverage.									
		Item Value, in USD							
Description of Item (please include complete details of each item)	Appraisal	·	Annual Premium						
	Totals:								
To calculate rate, multiply Total Scheduled Personal Property amount by rate fac Fotal Scheduled Personal Property Amount:	Rate Factor		SPP Premium						
х	0.0185	=							