

INTERNATIONAL PROPERTY & CASUALTY

Live abroad, stay in your comfort zone

XN offers international insurance coverage for the goods and liability of people on the move. Our lifestyle solutions are crafted with the specific needs of international lifestyles in mind.

INTERNATIONAL HEALTH

Your passport to peace of mind

Wherever you go, XN covers your most valued possession: your health. XN offers comprehensive coverage for the health of people and employees with international lifestyles.

INTERNATIONAL HIGH NET WORTH

Top-rated coverage for high value assets

XN's High Net Worth solutions cater to affluent individuals, their families and their valued possessions across the world. Our private client services team offers best in class products accompanied by superior service.



XN GLOBAL PROPERTY MANAGEMENT INSURANCE

COVERAGE FEATURES

- Definition of "Dwelling" includes vacant dwellings, unoccupied dwellings or dwellings rented to others
- The policy pays for reasonable repairs and other costs incurred by the insured to protect the dwelling from further damage following a covered loss
- Coverage is also provided for the breakage of glass or safety glazing material forming part of a covered building, storm door or storm window
- The contents of the dwelling can also be covered if a burglar alarm is maintained during the policy period
- 10% of insured value of dwelling is automatically extended to insure other structures located on the residence premises
- XN also insures against liability suits brought for damages arising from the ownership, maintenance or use of the dwelling. This coverage also includes defense costs and medical expenses.

Domestic insurers in most jurisdictions are reluctant to cover dwellings that are vacant, unoccupied or rented to another occupant. In some cases, limited coverage is provided; in most cases, domestic homeowner insurance companies do not provide coverage if an international assignee's home remains unoccupied or is rented to another occupant. XN supplies insurance coverage for vacant, unoccupied or rented dwellings, including condos.

CONTACT US

For more information on how XN can meet all your insurance needs, contact our underwriters today.

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