

# CREDIT UNION JOURNAL

## United Nations FCU Offers High-Risk Insurance Pact For Overseas Posts

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NEW YORK – United Nations FCU said its UNFCU Financial Advisors CUSO has signed with Clements International to offer a special International Term Life and Personal Accident Insurance program to meet the needs of its members in the field, many of whom work and live in humanitarian crisis and war-torn regions.

Clements International is a provider of insurance solutions for expatriates and international organizations.

“Our goal was to find an insurance solution and fill a void for our members, who are right there on the front lines on humanitarian missions,” said Stephen Ryerson, president of the UNFCU Financial Advisors, who added that the institution is already seeing strong interest in the product at other United Nations hubs, such as Kenya. “When we looked to identify a company who could deliver a critical product to a distinctive niche for the first time, we found leadership, expertise and more in Clements.”

The credit union said the insurance policies will provide competitively-priced, worldwide protection for UNFCU members in high-risk countries, including Iraq, Afghanistan, Pakistan and the Democratic Republic of the Congo.

The program covers natural or accidental death, and coverage for loss due to terrorism. Term Life Insurance may be purchased alone or in conjunction with Personal Accident Insurance to protect the financial stability of the policyholder’s survivors. Discounted rates are available for credit union members with coverage limits of up to \$1 million.