

# XN Global® Housing Insurance

## Product Overview

The XN Global® Housing Insurance program is a package product developed to respond to the needs of the global housing industry. It provides personal content and personal premises liability coverage for the clients/guests. Coverage commence once the beneficiary has checked-registered into the apartment-room rental facility. Coverage terminates once the beneficiary has checked-out of the apartment-room rental facility.

## Coverage Features

### Personal Content

- All content is insured at "Full Replacement Cost" with the exception of items which by their inherent nature cannot be replaced.
- Personal Content insurance limits is of USD 50,000

### Personal Premises Liability

This coverage is worldwide and protects clients/guests which may become legally liable to pay for property damage caused while registered in the apartment-room rental.

- This is the part of the policy you look to for protection if the clients/guests are sued for damage caused by fire, explosion, water damage or smoke to the apartment-room rental and its contents. Defense cost included.
- Personal premises liability is of USD 500,000

### Additional Coverage

- BED BUG REMEDIATION COVERAGE LIMITATION ENDORSEMENT included
- ACCIDENTAL DAMAGE COVERAGE LIMITATION ENDORSEMENT included

## About XN Financial

XN Financial is a wholesale managing general agency founded in 2001 that provides a wide range of insurance products delivering global insurance capacity to organizations ranging from small business owners to Fortune 100 multinationals. The company was acquired by Henner GMC Services, in 2011. This relationship creates one of the world's largest international insurance providers specializing in expatriate insurance and administrative platforms for healthcare products as well as Property and Casualty. XN Financial supports its growing portfolio of products with powerful technology, a global call center that offers 24/7 multilingual service and strategic alliances focused in the areas of health, safety and security as well as worldwide concierge services.



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## Contact Us

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