Coverage Without Borders: Protecting High-Profile Clients Across a Global Stage

Worldwide mobility is rising. Insurance gaps are rising with it.

By Chris Lack

If you've walked through an international terminal lately, you've probably noticed it feels like a cross between the running of the bulls and a global reunion. The world is on the move again. Expatriates are taking overseas assignments, global executives are racking up passport stamps, entertainers are jumping between continents on tight production schedules, and professional athletes are training, competing, and rehabbing across multiple borders - all at a pace that makes your frequent-flyer status feel quaint.

Yet for all their global sophistication, many of these high-earning individuals share a surprisingly fragile assumption: that their insurance coverage travels with them. Unfortunately, once the wheels leave the tarmac, a lot of domestic protection quietly stays behind.

Domestic Coverage Has Borders - Even When Clients Don't

Traditional U.S. carriers build products around predictable, home-field risk. Outside the U.S., the fine print starts to matter. Territorial limits reduce or eliminate benefits, common exclusions (war/terror, certain aviation, and "hazardous" activities) kick in, and underwriting timelines rarely match a global lifestyle where Monday's call puts a client in Dubai by Friday. For expatriates, long-term relocation can disrupt continuity of accidental death protection entirely. For global executives and entertainers, schedules don't pause for underwriting; and for professional athletes, the activities that define their careers are precisely what many domestic policies exclude.

Compounding this: professional athletes and entertainers generally cannot secure disability coverage through traditional U.S. carriers. These risks are typically placed in the specialty market (often at Lloyd's of London), where high-limit, own-occupation solutions can be designed to reflect the realities of performance-based income.

Why Lloyd's of London Excels in a Borderless World

Lloyd's of London has long been the marketplace for risks that don't fit neatly into standard insurance boxes. Its global syndicate structure allows underwriters to craft solutions around the insured, not the ZIP code – providing worldwide accidental death protection and bespoke disability structures where traditional carriers won't tread, and doing so on timelines that suit real-world travel. Advisors can access these solutions through an approved coverholder, who acts as the gateway into the Lloyd's marketplace and helps place coverage quickly – even when an overseas trip is measured in days, not weeks.

Expatriates on multi-year assignments, global executives with nonstop international obligations, entertainers whose productions demand rapid cross-border movement, and professional athletes whose livelihood depends on their physical ability – all require coverage that follows them, not the other way around. For athletes and entertainers in particular, specialty/Lloyd's markets are where meaningful disability and high-limit accidental death solutions are built when traditional domestic options fall away.

Consider a professional baseball player who heads back to his home country in the off-season – a trip meant for family time, community events, and informal training. Once he leaves U.S. borders, domestic accidental death benefits often don't extend cleanly, and the workouts, charity games, or training sessions he participates in can trigger exclusions that domestic policies apply to athletes abroad.

Expatriate executives face different, but equally consequential, gaps. A senior leader stationed in Singapore or Zurich might find their accidental death protection doesn't follow residency changes, even as they carry responsibilities with real corporate and shareholder impact. Entertainers, meanwhile, rotate through urban centers and remote sets alike; productions depend on their ability to perform, and schedules leave no room for underwriting delays. In each case, Lloyd's can deliver coverage that doesn't flinch at borders and stays active as clients move from one country to the next – bound swiftly through a coverholder who understands both the pace and the pitfalls of global mobility.

International conflict is another reality that can quietly reshape coverage. Many globally mobile clients continue to travel for business or personal reasons, even as geopolitical risks evolve. Yet most domestically issued disability and accidental death policies include geographic restrictions that can limit – or fully exclude – coverage in certain regions. Lloyd's solutions offer greater flexibility. Coverage can be tailored to reflect how and where a client travels, whether that means excluding specific destinations to manage premium or structuring policies that allow limited time in higher-risk areas while maintaining meaningful protection. The result is coverage that aligns more closely with real-world travel patterns, rather than forcing clients to choose between mobility and protection.

K&R: The Overlooked Pillar of Global Personal Security

Global mobility isn't just about medical care and evacuation; it's also about personal security. Kidnap & Ransom (K&R) solutions, widely available through leading global insurers and Lloyd's markets, are built for exactly these high-profile exposures. Robust K&R policies typically include 24/7 worldwide access to crisis-management specialists, pre-travel briefings, on-the-ground advisory, and reimbursement for covered expenses such as ransom or extortion payments, specialist fees, repatriation, and aftercare - helping families and organizations manage what is, for most, an unimaginable scenario. Advisors can procure these policies through a coverholder and coordinate them alongside accidental death and specialty disability to create a cohesive, global protection strategy.

What This Means for Advisors

Your clients' lives don't stop at the border, and neither should their protection. Make international mobility part of every review: where they're going, how long they'll be there, what they'll be doing, and what contractual obligations ride on their physical performance. When domestic carriers can't (or won't) extend coverage across borders – or won't consider the risk class at all, as is common with athletes, entertainers and white collar workers with international travel responsibilities – work with a coverholder to place Lloyd's worldwide accidental death, specialty disability for performance-based occupations, and K&R as the security backbone.

More than 80 million Americans traveled internationally last year – a cohort that includes expatriates, executives, entertainers, and athletes whose livelihoods depend on staying protected, productive, and mobile. Their global lifestyles demand insurance that moves with them, without territorial limits. The specialty market anchored by Lloyd's of London continues to fill that need, offering coverage designed for clients who don't just travel the world – they operate in it, safely and securely.