# How Does International Car & Household Effects Insurance Work?

We've got you covered!

Watch two short videos from Clements Worldwide, as they walk you through the coverage areas and benefits of Clements’ Worldwide Car and Household Effects (HHE) insurance plans specifically designed for Foreign Service Members.

The [Worldwide Car insurance](https://www.clements.com/personal/international-car-insurance/worldwide/?utm_source=embassy-clo&utm_medium=newsletter&utm_campaign=pi-missions&utm_content=car-hhe) policy provides international gapless coverage for your vehicle during all stages of transit to your new country and back the States, while parked, and being driven at post.

Household Effects, or also known as [Renters or Personal Property insurance](https://www.clements.com/personal/international-personal-property-insurance/?utm_source=embassy-clo&utm_medium=newsletter&utm_campaign=pi-missions&utm_content=car-hhe) policies are also custom-tailored providing coverage for your belongings while in transit, at post, on leave, and even items left in storage, for truly gapless protection. You will get **full replacement cost for your valuables** – no deprecation.

Visit Clements’ [Foreign Service Insurance page](https://www.clements.com/personal/foreign-service-insurance/?utm_source=embassy-clo&utm_medium=newsletter&utm_campaign=pi-missions&utm_content=car-hhe) and let the videos guide you through the ins and outs of these international insurance plans.

If you would like to arrange a time to have an insurance review, Clements’ advisors are available at +202-872-0060 or info@clements.com.