# PCS Insurance: Timely Protection for Your Move and Beyond

If you've received PCS orders, one of the best ways to prepare for your move overseas is to make sure you and your family have the proper insurance.

Waiting until the last minute may not leave enough time, especially if you're taking valuable items, such as laptops, phones, other electronics, jewelry, fine arts, etc. Items worth $10,000 or more require receipts or appraisals for coverage. Many Foreign Service Members purchase fine arts or jewelry while posted overseas. These can be added onto your policy mid-term so there is no need to wait until renewal.

When insuring your car or motorcycle for PCS, timing is important. If your vehicle is financed, the shipping company needs prior approval from your lienholder. To obtain approval, you can provide proof of international insurance with a tentative shipping date from your policy. Clements Worlodwide's policy covers transit overseas and back to the U.S. Once back in the States, cancel the international policy and get a U.S. policy, which Clements can also provide.

Whether you’re posted overseas or in the US, Federal Employee Professional Liability (FEPLI) coverage protects your federal career and personal assets in the event of legal or administrative action being taken against you, even if the claim is baseless.

Learn about how to protect yourself financially while moving and living abroad:

* [International Car Insurance](https://www.clements.com/personal/international-car-insurance/?utm_source=embassy-clo&utm_medium=newsletter&utm_campaign=pi-missions&utm_content=pcs)
* [Personal Property & Renters Insurance](https://www.clements.com/personal/international-personal-property-insurance/?utm_source=embassy-clo&utm_medium=newsletter&utm_campaign=pi-missions&utm_content=pcs)
* [FEPLI protection](https://www.clements.com/personal/federal-employees-professional-liability/?utm_source=embassy-clo&utm_medium=newsletter&utm_campaign=pi-missions&utm_content=pcs)

Learn more about PCSing and ensuring proper protection in this article: [Avoid Insurance Gaps During Your PCS](https://www.clements.com/resources/moving-abroad/avoid-insurance-gaps-permanent-change-station-overseas/?utm_source=embassy-clo&utm_medium=newsletter&utm_campaign=pi-missions&utm_content=pcs)

If you would like to arrange a time to have an insurance review for your PCS, Clements’ advisors are available at [+202-872-0060](tel:+202-872-0060) or [info@clements.com](mailto:info@clements.com).