



International  
Insurance Specialists

International  
Healthcare

Travel  
Insurance

Life  
Insurance

Income  
Protection

15  
YEARS  
SERVING EXPATS

[www.expatriategroup.com](http://www.expatriategroup.com)



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## **The Expatriate Group**

Expatriate Group are specialist international insurance professionals with customers in over 130 countries around the world. We provide a one stop shop for individual, family, corporate and employee accident & health insurance protection.

We are able to protect you by ensuring that you are afforded the right level of care and protection overseas. We can also protect a company's asset by insuring key persons against long term illness, disability or death; to ensure that you can financially manage loss of income or employee replacement costs.

By providing you with a comprehensive selection of products and services, we give you the very best chance of a successful life overseas.

## International Healthcare Insurance

As our name suggests, Expatriate Healthcare is dedicated to providing medical insurance for those living and working abroad. In fact, because that's all we do, we are best placed to provide you with the right cover, at the right price to compliment your lifestyle overseas.

Expatriate Healthcare plans provide medical cover for expatriates living and working abroad. Our focus to deliver peace of mind is reflected in our 3 key plans, which offer varied levels of cover to suit your personal circumstances and budget.

### Key Benefits of our Policies

- ✓ Instant Cover
- ✓ 24 Hour Support
- ✓ No Hospital Restrictions
- ✓ Comprehensive Protection
- ✓ Chronic & Terminal Cover
- ✓ No Out-of-pocket Hospital Expenses



## About the Plans



### **select**

The Expatriate Healthcare Select Plan is one of the most comprehensive private medical insurance plans on the market today. A total solution to your healthcare, chronic, dental and maternity needs. Our flagship plan not only provides you with excellent cover in the event of an illness, it also provides preventative benefits (vaccinations, check-ups and screenings), for a healthier outlook.



### **primary+**

Complete healthcare cover – The Primary+ Plan is based on our Select Plan without the elective services. It is an intelligent medical cover package, which competes favourably with most other providers' flagship products. Primary+ gives you access to your family doctor; inpatient, day patient and outpatient cover with reimbursement for specialists, physicians, chronic cover and alternative treatment (such as osteopathy, homeopathy and acupuncture).



### **primary**

The essential elements – The Primary Plan is aimed at covering you when you need it most. It includes inpatient and day-patient medical costs plus follow-up outpatient treatment and the Emergency Assistance and Repatriation benefits. The Primary Plan provides you with cover to protect you against larger financial commitments.



### Medical Expenses

We provide cover for inpatient and outpatient medical costs, liaising with medical staff and ensuring that you are receiving appropriate treatment.

Should any member of your family fall ill and require emergency medical transportation, we provide a round-trip airfare ticket for an accompanying dependant insured under the policy.



### Dental

Your general health and well-being also extends to your dental health. Good dental health requires regular and routine check-ups and resulting restorative treatment can be costly.

Expatriate Healthcare understand that prevention is always the better solution so we provide you with cover for routine check-ups and treatment plus, in the event of further treatment being required, both basic and major restorative treatment.



### Maternity Care

We know that when you are expecting a baby, you need to feel confident that appropriate care is available.

Once you have been covered by the policy continuously for 12 months, if you become pregnant, we provide for your antenatal appointments in the run up to the big day and for the delivery itself. And to get you back on your feet in those early days, we also allow for home nursing for 5 days after home delivery.



### Emergency Assistance

In the event of an emergency, one simple call to Expatriate Healthcare's assistance service provider and arrangements will be made for you to be transported to the nearest location for appropriate treatment.

Through our multilingual 24-hour support partner, we will liaise with you, your family and the local healthcare services, keeping you continually updated.

24 hour Emergency Medical Assistance is standard on all of our international healthcare plans.

## Key Features



### Preventative Care

Your health and well-being and that of those you love and value is of paramount importance. Expatriate Healthcare is committed to keeping you all healthy by providing regular health checks and tests. These include vaccinations, annual medical check-ups and cervical smears.

We even provide for prostate cancer screening and mammograms for the over 45's.



### Optical Care

Changes to your eyesight are inevitable. That's why Expatriate Healthcare provide a benefit covering the cost of an annual eye examination for each person insured under the policy.

Where there is a change to your prescription we will also cover you for the cost of prescription lenses (including standard contact lenses).



### Complementary Medicine / Therapies

Should you be prescribed complementary treatment, we cover chiropractic help, osteopathy, homeopathy and acupuncture.



### AIDS/HIV and Chronic Conditions

We understand that not all medical conditions can be cured.

Chronic conditions usually require you to have regular check-ups, nursing care and routine or daily medication. Thankfully, with the right medical support, many people can live a relatively normal life whilst suffering with a chronic condition. However, the financial implications can be devastating.

We support you by providing benefits in respect of both HIV and chronic conditions.

Our key features are not available on all plans. Please see 'Benefit Schedule' for full details.

Annual Aggregate Maximum

  
 €5,000,000

  
 €1,500,000

  
 €1,000,000

### Hospital Benefits

Private Hospital Bed	✓	✓	✓
Surgeries, Anaesthetists' fees, Operating Theatre, Specialist, Physician and Nursing Fees, Intensive Care.	✓	✓	✓
Prescribed Medicine and Drugs	✓	✓	✓
Diagnostic Tests and Procedures (including MRI, CAT, PET)	✓	✓	✓
Oncology/Cancer Treatment	✓	✓	✓
Psychiatric	30 days	30 days	30 days
Home Nursing (following hospitalisation)	30 days	30 days	30 days
Hospital Cash Benefit	€150 per night	€100 per night	€75 per night
Rehabilitation (following hospitalisation)	€2,000	€2,000	€2,000
Parent Accommodation	✓	✓	✓
Second Opinion for Surgery	✓	✓	✓
Organ Transplant	€300,000	€150,000	€100,000

### Outpatient & GP Benefits

Family doctor, GP, Specialist and Physician consultations fees; including outpatient surgeries	✓	✓	✓ for pre-hospitalisation and then for 60 days following a valid hospitalisation
Prescribed Medicine and Drugs	✓	✓	
Diagnostic Tests and Procedures (including MRI, CAT, PET)	✓	✓	
Physiotherapy & Alternative Medicine	10 sessions	✓	
Oncology/Cancer Treatment	✓	✓	✓
Management of Chronic Conditions	€2,000	€2,000	
Psychiatric	10 sessions/€3,000		

### Assistance Services & Special Benefits

Emergency Medical Transportation	✓	✓	✓
Local Ambulance	✓	✓	✓
<i>Expenses for accompanying Dependant</i>			
- Travel	✓	✓	✓
- Accommodation & Subsistence	€150 per day	€100 per day	€75 per day
Repatriation of Mortal Remains	€10,000	€5,000	€5,000
Compassionate Travel	✓	✓	✓
Family Compassionate Travel	€250	€250	€250
Terminal & Palliative Care	€30,000	€20,000	€15,000
HIV, AIDS & ARCS	€50,000 (lifetime)	€50,000 (lifetime)	

✓ = 100% refund to policy annual maximum aggregate



# Benefit Schedule

**select**  
€5,000,000

**primary+**  
€1,500,000

**primary**  
€1,000,000

Annual Aggregate Maximum

## Maternity

Complications of Pregnancy	100%	€5,000	€5,000
Normal Delivery	€7,500		
Elective Caesarean Operation	€7,500		
Non-elective Caesarean Operation	€7,500		
Home Delivery	€7,500		
Home Nursing following Home Delivery	5 days		
Newborn Care	€25,000		

## Dental

Accidental Emergency Dental Treatment	✓	✓	✓
Routine Dental Treatment	€750		
Basic Restorative Dental Treatment	€750		
Major Restorative Dental Treatment	€1,000		

Dental benefits (except Accidental) are subject to a 20% co-pay

## Optical

Examinations & Lenses (inc. contact lenses)	€150		
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## Preventative

Medical Check-up	✓	✓	
Travel Vaccinations	✓		
Cervical Smears	✓		
Mammograms	✓		
Prostate Cancer Screening	✓		

✓ = 100% refund to policy annual maximum aggregate

## Premium Rewards

Premium Rewards are our way of rewarding customers who remain claim free by discounting future premiums by up to 20%. Simply put: if don't make a claim in a policy year you can earn a discount of up to 10% on your subsequent annual premium, up to 15% for two years without a claim and up to 20% for 3 years claims free or greater, as the table below demonstrates.

If you are a Select customer claims under the Maternity, Dental, Optical or Preventative Services will not affect your entitlement to Premium Rewards.

Premium Rewards are also available to new customers who are insured elsewhere. Simply demonstrate the period you have been claim free, purchase a similar level of insurance and you'll enjoy discounted premiums.

Claim Free Period	Premium Reward	
	primary	primary+  select
1 year	-5%	-10%
2 years	-7.5%	-15%
3+ years	-10%	-20%

**Notes:**

New customers claiming Premium Rewards must provide proof of the period they have been claims free from their current insurer. Cover must be current, continuous and without any break. A comparable level of cover must be purchased from us.

## Travel Insurance

Our TravelCare policy covers all nationalities, travelling almost anywhere in the world. You can cover a specific single trip or, for total flexibility, an annual policy that covers you for any trip you take abroad; regardless of how often you travel.

With a core policy, additional policy options and destination tailoring, you can adapt cover and premium to provide you with exactly the right product for you.

### Worldwide Single trip and Annual Multi-trip travel insurance

Expatriate Group's TravelCare Insurance allows you the freedom to purchase either a single trip plan or an annual multi-trip travel product and travel as frequently as you like with complete peace of mind. The annual multi-trip plan allows you to select to be covered in either the EU or Worldwide; with maximum trip lengths of 42 or 90 days.

**Primary Module** - This is the core policy option, which provides important cover against the high cost of medical treatment and emergency medical evacuation. The standard plan benefits also provides you with 24 hour access to trained nurses to ensure that medical advice is only ever a phone call away.

**Option 1: Enhanced Benefits** - This optional level of protection also covers you against additional losses to property, liability and accidents that you may suffer whilst travelling abroad.

**Option 2: Cancellation and Curtailment** - This optional level of protection covers you in the event that your trip is unexpectedly cancelled or you are forced to return home early.

Please review the policy wording for full details of the policy benefits and exclusions.



## Benefit Schedule

Single and Multi-trip Expat travel insurance. The Benefit Schedule is a summary of cover and must be read in conjunction with the Policy Wording.

Benefit	Coverage	Benefit Limits in US\$
<b>Primary Module: Medical, Evacuation and Assistance</b>		
1	Emergency Medical Evacuation, Accompaniment, Compassionate Repatriation (Family Return), Air Ambulance, Continuation, Repatriation for Medical Treatment, Care Management	100,000
2	<ul style="list-style-type: none"> <li>*Emergency and Accidental Medical Treatment (Non-Sports)</li> <li>✓ All coverage subject to Usual and Customary Limits.</li> <li>✓ Preferred Provider Networks when available for Direct Payment</li> <li>✓ Acute / emergency illness and injury.</li> <li>✓ Treatment by authorised physicians, nurses and specialists.</li> <li>✓ Hospitalisation (semi-private rooms). ✓ Surgery, anaesthesiologist</li> <li>✓ Prescribed medicines, dressings. ✓ Local transport to and from the place of treatment.</li> <li>✓ Treatment by physiotherapists and chiropractors \$2,500.</li> <li>✓ Medically necessary required durable medical treatment.</li> <li>✓ Emergency dental treatment for immediate relief of pain \$500.</li> <li>✓ Repatriation to home country upon medical stabilisation.</li> </ul> <p>This policy does NOT cover (See policy terms, conditions and exclusions)</p> <ul style="list-style-type: none"> <li>× Treatment of pre-existing medical conditions.</li> <li>× General or preventative medical conditions.</li> <li>× Chronic or recurring illnesses and disorders.</li> </ul>	1,000,000
3	Emergency Medical Treatment (Sports) <ul style="list-style-type: none"> <li>✓ All medical features as above.</li> <li>✓ Coverage for all non-hazardous sports.</li> <li>✓ Limited motorcycle and sports vehicle coverage for injuries only.</li> <li>× Professional sports not covered.</li> </ul>	150,000 10,000
4	Repatriation of Mortal Remains	25,000
5	24/7 Emergency Assistance via EXPATRIATE HEALTHCARE Assist	Unlimited
6	ATMSafe – Bank Card Theft Protection	500

### Add On Option 1: Enhanced Benefit Options

7	Baggage Delay	100 per day 700 max
8	Baggage Loss / Theft (per item / total benefit) \$100 deductible	500 / 2,500
9	Personal Liability	100,000
10	Personal Accident – Accidental Death & Disability / Permanent Total Disability	100,000
11	Additional Hospital Benefit (per day / total benefit)	75 / 600
12	Carjacking	5,000
13	Money and Documents (tickets, cash, banknotes)	500
14	Loss of Passport	250
15	Travel Delay	1,000
16	Missed Departure	1,000
17	Legal Expenses	10,000
18	Hijacking	1,000
19	Emergency evacuations for non-medical reasons, including war, civil unrest, or other causes	1,500

### Add On Option 2: Cancellation and Curtailment Benefit Options

20	Cancellation and Curtailment \$100 deductible	4,000
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\*Some limitations apply. See policy wording for details. Coverage paid at Usual and Customary Levels

\*\*Up to 2 children aged two weeks to 2 years are covered free when accompanied by an insured parent / insured legal guardian

## Term Life Insurance

Level Term Life Insurance providing financial protection to your family in the event of your death during the term of the cover.

You can select a term from one to ten years, with annual premiums fixed for the full term. Expatriate Group's Level Term Life Insurance, designed with expats in mind, is underwritten by certain underwriters at Lloyd's.

### Here are some of the Key Benefits:

- ✓ Comprehensive 'any cause' cover
- ✓ 1 - 10 year cover term
- ✓ Worldwide protection
- ✓ Underwritten by certain underwriters at Lloyd's
- ✓ Guaranteed premiums for Term
- ✓ Monthly premiums from £/\$/€10
- ✓ Designed with Expats in mind



## Availability

The Term Life policy is only available to certain persons dependent upon their nationality and their country of residence. In all instances the policy must be issued to a country where underwriters hold an appropriate license.

### Countries where we can contract with you<sup>1</sup>:

Austria, Bahamas, Belgium, Bulgaria, Chile, Cyprus, Czech Republic, Denmark, Estonia, Falkland Islands, Finland, France, Germany, Gibraltar, Greece, Greenland, Grenada, Hong Kong<sup>2</sup>, Hungary, Iceland, Ireland, Italy, Jamaica, Latvia, Liechtenstein, Lithuania, Luxembourg, Macau, Malta, Netherlands, Norway, Oman, Poland, Portugal, Romania, Slovakia, Slovenia, Sweden, Turkey, United Kingdom.

### Residences we can cover<sup>3</sup>:

American Samoa, Andorra, Anguilla, Antigua and Barbuda, Argentina, Australia, Austria, Barbados, Belgium, Belize, Bermuda, Brazil, Bulgaria, Cambodia, Cameroon, Cayman Islands, Chile, China, Costa Rica, Croatia, Cyprus, Czech Republic, Denmark, Ecuador, Estonia, Falkland Islands, Finland, France, Germany, Gibraltar, Greece, Greenland, Granada, Guyana, Hong Kong, Hungary, Iceland, Indonesia, Ireland, Italy, Jamaica, Japan, Kenya, Kuwait, Latvia, Lebanon, Liechtenstein, Lithuania, Luxembourg, Macau, Malaysia, Mali, Malta, Mexico, Moldova, Monaco, Namibia, Nepal, Netherlands, New Zealand, Norway, Oman, Papua New Guinea, Philippines, Poland, Portugal, Qatar, Romania, Russia, Singapore, Slovakia, Slovenia, South Africa, South Korea, Spain, Sweden, Switzerland, Taiwan, Tanzania, Thailand, Turkey, United Arab Emirates, United Kingdom, United States, Venezuela, Vietnam, Virgin Islands (UK & USA), Zambia.

### Nationalities we can cover:

Andorra, Anguilla, Antigua and Barbuda, Argentina, Australia, Austria, Bahamas, Barbados, Belgium, Belize, Bermuda, Bulgaria, Canada, Costa Rica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Falkland Islands, Finland, France, Germany, Gibraltar, Greece, Greenland, Granada, Hong Kong, Hungary, Iceland, Ireland, Italy, Jamaica, Japan, Latvia, Liechtenstein, Lithuania, Luxembourg, Macau, Malta, Monaco, Netherlands, New Zealand, Norway, Oman, Poland, Portugal, Romania, Singapore, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, United Kingdom, United States.

- a) We are only able to contract with you at an address you own or in which you personally hold a financial interest.
  - b) Each contract country may have its own laws pertaining to 'knowing your customer', sanctions regulations, taxation or another prerequisite to contracting your policy. Therefore these requirements may change depending on your final contracting country.
- Policies sold in Hong Kong, whilst being underwritten at Lloyd's of London, are not are not subject to the provisions of the Insurance Companies Ordinance (Cap. 41), which establishes a system of prudential supervision of authorised insurers in Hong Kong.
- The country of residence and country of contract may be the same. However, if you are in a country of residence that is allowed, but that country is not a country where we can contract with you, then you may issue your policy to an alternative contactable address, subject to 1 above.
- Changing political landscapes means that the countries where underwriters are able to offer cover (or the terms at which they're willing to offer cover) changes frequently. Therefore this list is offered for information only and the country in which you are resident (or area within your country in which you are resident) and is subject to change without notice.

If you are in doubt as to your entitlement to apply for cover please contact one of our advisors on +44 (0)203 3551 6634.

## Income Replacement Insurance

Protect your income against an accident or an illness that prevents you from attending your usual occupation. Expatriate Group's Accident & Illness Insurance, provides you with worldwide protection against accidental death, permanent disablement and temporary disablement. The policy pays you a weekly sum in the event of temporary disablement or a lump sum in the event of permanent disability or accidental death.

Here are some of the Key Benefits of our policies:

- ✓ 'Usual occupation' cover
- ✓ Lump Sum for Accidental Death
- ✓ Lump Sum for Permanent Disability
- ✓ Weekly benefit for Temporary Disability
- ✓ Underwritten @ Lloyd's of London
- ✓ Designed with Expats in mind



## About the Plan

### Financial peace of mind for when you're unable to work

Income Replacement Insurance protects you and your family by providing you with a lump sum payment if you can no longer attend your normal occupation due to accident or illness. The policy can be extended to provide you with a weekly benefit if your time away from work is likely to be temporary.

### Permanent Disability Insurance

What would you do if an accident or illness permanently stopped you from being able to attend your normal occupation? What alternative occupations are accessible? What would happen to your earning potential?

Expatriate Healthcare's income replacement insurance pays you a lump sum in the event that you are unable to attend your normal occupation due to an accident or an illness – securing the financial future for you and your family and putting your destiny back in your hands.

Permanent Total Disability benefits are available up to ten times your normal gross annual salary, for people aged between 18 to 65 years of age.

### Accidental Death

Your death is likely to have an effect on your family beyond the physical loss that is endured; the financial loss of the death of a primary wage earner is difficult to appreciate. A lump sum payment, decided by you at the outset of the policy, is paid to your designated grantee, affording your family with financial security in the event of your death. Cover is available for 18 – 65 year olds, with an amount payable of up to 10 times for gross annual salary.

### Temporary Total Insurance

You don't have to be permanently disabled to suffer a financial loss. Long term disability through accident or illness is likely to affect your income and your ability to pay your bills.

Expatriate Group's Temporary Total Disability cover provides a number of choices to allow you to tailor cover to match your own personal circumstances. Benefits are payable weekly and are calculated based on your net weekly salary when the cover is purchased. Benefit payments can start from as soon as your 14th day of disability; payable for up to 2 years.

The weekly benefit payments provide you with the peace of mind to know that, when you can't work through accident or illness, you will still be able to continue to meet your financial commitments.

## **Emergency Assistance information**

In an emergency we will provide you with multilingual support 24-hours a day through one of the world's leading assistance companies.

Our assistance services are available to you 24 hours a day, 7 days a week ensuring that, in the event of an emergency, you have immediate access to professional medical and evacuation assistance.

An experienced assistance team will liaise with your doctors and hospitals to ensure that you are receiving the very best care. Where appropriate care is not available locally, you will be transferred to the nearest appropriate facility best equipped to meet the needs of your medical condition – by road or air ambulance. We will keep both you and your family informed of what's happening every step of the way.

### **Contact us without delay...**

Tel: +44 (0)20 8181 3818

Fax: +44 (0)870 112 8960

Email: [assist@expatriategroup.com](mailto:assist@expatriategroup.com)

24 hours a day, 7 days a week.



## **How to Claim (International Healthcare)**

Log in to Member Services to pre-authorise claims, make a claim online or check the progress of an existing claim.

Medical Insurance providers are judged on how they service a claim. After all, this is why the cover has been purchased in the first place. We know this and we are committed to making the process as simple and painless as possible for you.

We will always endeavour to settle claims within 5 working days of their substantiation.

### **Inpatient Claims and Claims likely to exceed €1,000**

Please obtain our prior approval as soon as reasonably possible, but at least 7 days before treatment. This will enable us to pre-approve your claim so that you don't have any nasty surprises and we can guarantee costs directly to a hospital so that you don't have any out-of-pocket expenses.

### **Outpatient Claims**

Once you become aware that you need to make a claim against your policy please call us for the appropriate claim form.

Please return this with proof of your loss, detailing the dates, nature and cost of the illness and the treatment prescribed and provided, with original receipts, as soon as reasonably possible.

### **Claims Administrators**

Strategic Claims Dept  
John de Mierre House, 20 Bridge Road,  
Haywards Heath RH16 1UA, United Kingdom

Tel: +44 (0)20 3285 7246  
Fax: +44 (0)870 112 8455  
Email: [claims@expatriategroup.com](mailto:claims@expatriategroup.com)

## **How to Claim (PA, Life & Income Replacement)**

Please call our main office on +44 (0)20 3551 6634.

## Hospital Network

A database of medical facilities around the world is available online.

Expatriate Healthcare do not operate a compulsory hospital network. Accordingly, this list is offered as a resource only and you are free to receive your treatment in any medical facility of choice (within your Geographic Coverage Area).

This list is not exhaustive and if facilities are not shown in your Area please call our 24 hour assistance helpline for further advice.

For a comprehensive list of hospitals in your area visit

[www.expatriategroup.com/information/claims-assistance/hospital-list/](http://www.expatriategroup.com/information/claims-assistance/hospital-list/)

## Expatriate Healthcare useful numbers

### Sales & Administration:

Tel: +44 (0)20 3551 6634

### Claims Department:

Tel: +44 (0)20 3285 7246

### Emergency Assistance:

Tel: +44 (0)20 8181 3818



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*Totally Dedicated to Expatriates*