



Corporate
& Employee
Benefits

Health

Travel

Life

Income
Protection

Expatriate Insurance for Corporations, Individuals, Families and Groups



Expatriate Group is a specialist international insurance provider with customers in over 180 countries around the world.

We provide an invaluable service for individuals, families, groups and corporations providing a suite of international insurance protection including healthcare, travel, life, and personal accident & illness.

Customers are protected by ensuring that they are afforded the right level of care and protection overseas. As well as health and business travel, we safeguard a company's most important asset by covering key persons against long term illness, disability or death; insuring both loss of income and the cost of employee replacement.

Providing a comprehensive selection of products and services creates total peace of mind for a life lived overseas.

CORPORATE & EMPLOYEE BENEFITS

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Expatriate Group's complete Corporate Private Medical solution

Corporate Health Insurance Benefits

- ✓ 24-hour support
- ✓ No hospital restrictions
- ✓ Comprehensive protection
- ✓ No out-of-pocket hospital expenses
- ✓ Cash-less access to healthcare – ExpatPay
- ✓ Comprehensive Business Travel Insurance, included as standard
- ✓ Employee Assistance Programme, included as standard
- ✓ Income Replacement Insurance, included as standard

Corporate Healthcare for Employees

International healthcare insurance for employees, no matter where they are in the world. With 24 hour / 365 day assistance, no restrictions on hospitals or clinics and comprehensive benefits, tailored to your corporate needs. Expatriate Group is best placed to ensure that the workforce obtains the best treatment and is provided with total peace of mind.

Employee Assistance Programme

Employee Assistance Programmes (EAPs) is a service to help employees deal with personal problems that might adversely impact their work performance, health, and wellbeing.

Our EAP includes assessment, short-term counselling, and referral services for employees and their immediate family – wherever they are in the world.

This is provided in their own language; vital for employee support and wellbeing.

Business Travel Insurance

Designed especially to complement our corporate healthcare, our International Travel Insurance policy provides the security that all overseas trips will be covered.

Business Travel is an unlimited 'multi-trip' policy providing all employees the freedom to travel as frequently as they need.

The cover provides health, evacuation, baggage, travel delay, third party liability, loss of money, passport help and more.

Global Income Protection

Capability to work can change dramatically because of an unforeseen accident or an illness. Depending on the severity of the accident, the member could end up permanently disabled and a long way from home.

Expatriate Group's Income Replacement policy can provide an important lump sum benefit to an employee and their family in their greatest time of need, helping put their destiny back in their own hands.

Expat Pay: Cash-less Health Insurance

Global medical coverage that never leaves you out of pocket. Avoiding up front medical fees by accessing cover via our digital cash-less iPMI solution, so treatment can be paid for immediately.



Corporate Cash-less Protection

- ✓ No up-front costs or expenses
- ✓ Digital or physical payment card
- ✓ Apple Pay and Google Pay eligible; including contactless
- ✓ No credit checks or approval process
- ✓ Any medical facility accepting MasterCard
- ✓ Covers all aspects of medical care

MEDICAL TREATMENT

How does it work?

Our cash-less service means employees will have access to healthcare no matter their financial position. Each individual will be able to pay via their phone, using Apple Pay or Google Pay, without using their own funds. The policyholder will receive emailed instructions of how to add the card to their Apple Pay or Google Pay account. A physical card is also available for locations that don't support mobile payment services. As long as the medical facility accepts MasterCard, employees can use their Expatriate Group direct payment method.

PRE-APPROVED

Cash-less access to healthcare - anywhere

If medication, care, or treatment is required overseas simply contact the Expatriate Group claims line via telephone, live chat, or email. A member of the claims team will discuss the requirements with the individual and the approved treatment cost will be authorised on their card – this may be digitally via Apple Pay or Google Pay, or via the physical card. Don't worry, due to safety measures and claims controls, only what has been approved can be paid for.

The final account can be submitted via Expatriate Group's proprietary claims platform www.expatriate.claims.

EVERY HOSPITAL IS IN THE NETWORK

- No up-front costs or expenses
- Digital or physical payment card
- Use with Apple Pay or Google Pay
- No credit checks or approval process
- Any medical facility accepting MasterCard
- Covers all aspects of medical care

Employee Assistance Programme (EAP)

Expatriate Group have partnered with HealthAssured to provide a truly international EAP solution 24/7, 365 to give compassionate support to our members, whatever challenges they face, no matter where they are in the world.

A Local Lifeline

- Local language
- Local knowledge
- The local support network for your employees

CONFIDENTIAL EMOTIONAL SUPPORT

Highly-trained local clinicians will listen to your concerns and help you and your family members with any issues including:

- Anxiety, depression, stress
- Grief, loss, life adjustments
- Relationship / partner conflicts

LEGAL GUIDANCE

Talk to a local legal expert for practical assistance with your most pressing issues. Our experts offer a free half-hour consultation per issue, per year on almost any legal topic, including:

- Divorce, adoption, family law
- Wills and trusts
- Landlord or tenant issues, and more

FINANCIAL INFORMATION

Financial experts can assist with a wide range of issues. They offer a free half-hour consultation per issue, per year for:

- Retirement, planning, taxes
- Relocations, mortgages, insurance
- Budgeting, debt, bankruptcy and more

ONLINE SUPPORT

GuidanceResources® Online is your 24/7 link to articles and educational content on the subjects that matter most to you:

- Relationships, family, parenting
- Health, wellness, well-being
- Legal, financial, free time and more

How the EAP works

Here's an example how GuidanceResources® can help...



An employee or family dependent has an issue and contacts the EAP for assistance.



The user logs into guidanceresources.com from a computer or mobile device.



The user calls the designated telephone number and speaks with a GuidanceConsultant™ who provides an assessment.



Search the directory for a local provider or phone number.

Live online chat*

Additional online resources where available:

- HelpSheets
- Links to helpful websites
- Mobile app

*Not available in all countries or languages



The user is referred to a local counsellor or legal or financial expert for further consultation.

Corporate Benefit Schedule

select primary + primary + primary

Annual Aggregate Maximum €/E/\$5,000,000 €/E/\$1,500,000 €/E/\$1,000,000 €/E/\$1,000,000

Income Replacement

Accidental Death and Permanent Total Disability†	€/E/\$100,000	€/E/\$50,000	€/E/\$50,000	€/E/\$25,000
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Employee Assistance Programme

24/7/365 compassionate support, trauma management, wellbeing support.	6 sessions	6 sessions	6 sessions	6 sessions
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Overseas Business Travel

Unlimited Annual Multi-trip business. Maximum trip duration up to:	42 days	30 days	30 days	14 days
Emergency and Accidental Medical Treatment	€/E/\$1,000,000			
Emergency Medical Evacuation	€/E/\$100,000			
Baggage Delay	€/E/\$100 per day max. \$/E/€700			
Baggage Loss or Theft	€/E/\$2,500 per Trip; \$/E/€500 per item. \$/E/€100 Deductible			
Personal Liability	€/E/\$100,000 per Trip			
Money and Documents	€/E/\$500 per Trip			
Loss of Passport	€/E/\$250 per Trip			
Travel Delay	€/E/\$100 per day max. \$/E/€1,000			
Missed Departure	€/E/\$1,000 per Trip			
Legal Expenses	€/E/\$10,000 per Trip			
Hijacking	€/E/\$1,000 per Trip			
Non-medical Emergency Evacuations	€/E/\$1,500 per Trip			

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	30 days
Home Nursing (following hospitalisation)	30 days	30 days	30 days	30 days
Hospital Cash Benefit	€/E/\$150 per night	€/E/\$100 per night	€/E/\$100 per night	€/E/\$75 per night
Rehabilitation (following hospitalisation)	€/E/\$2,000	€/E/\$2,000	€/E/\$2,000	€/E/\$2,000
Parent Accommodation	✓	✓	✓	✓
Second Opinion for Surgery	✓	✓	✓	✓
Organ Transplant	€/E/\$300,000	€/E/\$150,000	€/E/\$150,000	€/E/\$100,000

Outpatient & GP Benefits

Family doctor, GP, Specialist and Physician consultations fees; including outpatient surgeries	✓	✓	✓	✓
Prescribed Medicine and Drugs	✓	✓	✓	✓
Diagnostic Tests and Procedures (including MRI, CAT, PET)	✓	✓	✓	✓
Management of Chronic Conditions	€/E/\$100,000	€/E/\$20,000	✓	✓
Psychiatric	10 sessions / €/E/\$3,000	10 sessions / €/E/\$3,000	10 sessions	✓
Physiotherapy & Alternative Medicine	20 sessions	10 sessions	10 sessions	✓
Oncology/Cancer Treatment	✓	✓	✓	✓

Outpatient benefits capped at €/E/\$1000 for pre-hospitalisation and then for 60 days following a valid hospitalisation

select primary + primary + primary

Annual Aggregate Maximum €/E/\$5,000,000 €/E/\$1,500,000 €/E/\$1,000,000 €/E/\$1,000,000

Assistance Services & Special Benefits

Emergency Medical Transportation	✓	✓	✓	✓
Local Ambulance	✓	✓	✓	✓
Expenses for accompanying Dependant	✓	✓	✓	✓
- Travel	€/E/\$150 per day	€/E/\$100 per day	€/E/\$100 per day	€/E/\$75 per day
- Accommodation & Subsistence				
Repatriation of Mortal Remains	€/E/\$10,000	€/E/\$5,000	€/E/\$5,000	€/E/\$5,000
Compassionate Travel	✓	✓	✓	✓
Family Compassionate Travel	€/E/\$250	€/E/\$250	€/E/\$250	€/E/\$250
Terminal & Palliative Care	€/E/\$30,000	€/E/\$20,000	€/E/\$20,000	€/E/\$15,000
HIV, AIDS & ARCS	€/E/\$50,000 (lifetime)	€/E/\$50,000 (lifetime)	€/E/\$50,000 (lifetime)	
Hereditary, Congenital, Genetic	€/E/\$100,000 (lifetime)	€/E/\$100,000 (lifetime)	€/E/\$100,000 (lifetime)	€/E/\$100,000 (lifetime)
Newborn Care	€/E/\$25,000*			

Maternity

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

Dental

Accidental Emergency Dental Treatment	✓	✓		✓
Routine Dental Treatment	€/E/\$750			
Basic Restorative Dental Treatment	€/E/\$750			
Major Restorative Dental Treatment	€/E/\$1,000			
Dental benefits (except Accidental) are subject to a 20% co-pay				

Optical

Examinations & Lenses (inc. contact lenses)	€/E/\$150			
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Preventative

Annual Medical Check-up	✓	€/E/\$250 per year*		
Travel Vaccinations	✓			
Cervical Smears	✓			
Mammograms	✓			
Prostate Cancer Screening	✓			

† For Terms and Conditions see separate PAI Policy Wording ✓ = 100% refund to policy annual maximum aggregate * = Excludes costs incurred in first 12 months

Benefits and co-pays can be completely tailored to meet the specific needs of some groups. Speak with your Business Development Manager for more details.

Underwriting options can include:

- Moratorium
- Full Medical Underwriting
- Continuation of Prior Medical Exclusions
- Medical Histories Disregarded

How to 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.

If claims haven't already been approved and paid via the ExpatPay cash-less facility, we will always endeavour to settle 'pay and claim' claims within 3 working days of their substantiation.

Inpatient Claims and Claims likely to exceed €1,000

Please obtain our prior approval as soon as reasonably possible. 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 or pre-load the ExpatPay card so that there's no out-of-pocket expenses.

Outpatient Claims

We would encourage members to use our ExpatPay service to ensure 100% peace-of-mind. But if a member decides to pay themselves, costs can be recovered by simply visiting us at www.expatriate.claims to start a claim. Our proprietary claims system will guide you in making your claim quickly and easily, requesting only pertinent information relevant to your claim.

If you have chosen to pay for the treatment yourself (please see Expat-Pay for our cashless service), valid claims will be refunded to your designated account within a few days.

Claims Administrators

Expatriate Group Claims Dept.
Delmon House, 36-38 Church Road,
Burgess Hill RH15 9AE, United Kingdom
Tel: +44 (0)20 3285 7246
Email: claims@expatriategroup.com

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

Email: assist@expatriategroup.com

24 hours a day, 7 days a week.



International Healthcare Insurance

As the name suggests, our Expatriate Healthcare product provides medical insurance for those living and working abroad. With over 3 decades experience in the provision of international healthcare we are best placed to provide your clients with the right cover, at the right price to compliment their lifestyle overseas.

Our focus to deliver peace of mind is reflected in our 4 key plans, which offer varied levels of cover to suit personal circumstances and budgets.

Key Benefits of our Policies

- ✓ Instant cover
- ✓ 24 hour support
- ✓ No hospital restrictions
- ✓ Comprehensive protection
- ✓ Chronic & terminal cover
- ✓ No out-of-pocket hospital expenses
- ✓ Renewable for life
- ✓ Short-term cover available

select

The Expatriate Healthcare Select Plan is our most comprehensive plan. A total solution to healthcare, chronic, dental, optical and maternity needs.

Our flagship plan not only provides excellent cover in the event of an illness, it also provides preventative benefits (vaccinations, check-ups and screenings), for a healthier outlook.

primary +

The Primary+ Plan is based on our Select Plan without the elective services.

Primary+ gives access to 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 + lite

The lite version of our Primary+ Plan, provides a budget friendly option to a benefit rich healthcare policy.





This level provides the breadth of cover of it's big brother, with a limit applied to Outpatient cover; striking a balance between benefit and price.





primary

The essential elements - The Primary Plan provides cover when it is most needed. It includes inpatient and day-patient medical costs plus follow-up outpatient treatment, as well as the Emergency Assistance and Repatriation benefits.

The Primary Plan provides cover to protect against significant financial loss normally associated with a hospitalisation.

Key Features

-  **Medical Expenses**
Cover for in-patient, day-patient and out-patient medical costs, liaising with medical staff and ensuring that customers are receiving appropriate treatment.
Should any member fall ill and require emergency medical transportation, we will provide a round-trip airfare ticket for another insured to accompany them.
-  **Dental**
Customers' general health and well-being also extends to their dental health. Good dental health requires regular routine check-ups, and resulting restorative treatment can be costly.
Prevention is always the better solution so we provide cover for routine check-ups and treatment plus, in the event of further treatment being required, both basic and major restorative treatment.
-  **Maternity Care**
When expecting a baby, customers should feel confident that appropriate care is available.
Once covered by the policy continuously for 12 months we cover antenatal appointments in the run up to the big day and for the delivery itself. Helping customers get back on their 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 the assistance service provider and arrangements will be made for transportation to the nearest location for appropriate treatment.
Through our multilingual 24-hour support partner, we will liaise with customers, their families and the local healthcare services, keeping everyone continually updated.
24 hour Emergency Medical Assistance is standard on all of our international healthcare plans.

-  **Preventative Care**
The health and well-being and that of loved ones is of paramount importance. Expatriate Healthcare is committed to keeping everyone healthy by providing regular check-ups and tests. Preventative healthcare benefits 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 eyesight are inevitable. That's why we provide a benefit covering the cost of an annual eye examination for each person insured under the policy.
Where there is a change to a prescription we will also cover for the cost of prescription lenses and standard contact lenses.
-  **Complementary Medicine / Therapies**
Our complementary benefits include chiropractic treatment, osteopathy, homeopathy and acupuncture.
-  **Chronic Conditions**
We understand that not all medical conditions can be cured. Chronic conditions usually require 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.

Please see 'Benefit Schedule' for benefits applicable to Plan type.



Benefit Schedule

select primary + primary + primary

Annual Aggregate Maximum €/E/\$5,000,000 €/E/\$1,500,000 €/E/\$1,000,000 €/E/\$1,000,000

Benefit Category	select	primary +	primary + lite	primary
Income Replacement				
Accidental Death and Permanent Total Disability†	€/E/\$100,000			
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	30 days
Home Nursing (following hospitalisation)	30 days	30 days	30 days	30 days
Hospital Cash Benefit	€/E/\$150 per night	€/E/\$100 per night	€/E/\$100 per night	€/E/\$75 per night
Rehabilitation (following hospitalisation)	€/E/\$2,000	€/E/\$2,000	€/E/\$2,000	€/E/\$2,000
Parent Accommodation	✓	✓	✓	✓
Second Opinion for Surgery	✓	✓	✓	✓
Organ Transplant	€/E/\$300,000	€/E/\$150,000	€/E/\$150,000	€/E/\$100,000
Outpatient & GP Benefits				
Family doctor, GP, Specialist and Physician consultations fees; including outpatient surgeries	✓	✓	✓	✓
Prescribed Medicine and Drugs	✓	✓	Outpatient benefits capped at €/E/\$1000	for pre-hospitalisation and then for 60 days following a valid hospitalisation
Diagnostic Tests and Procedures (including MRI, CAT, PET)	✓	✓		
Management of Chronic Conditions	€/E/\$100,000	€/E/\$20,000		
Psychiatric	10 sessions / €/E/\$3,000	10 sessions / €/E/\$3,000*	10 sessions	
Physiotherapy & Alternative Medicine	20 sessions	10 sessions	10 sessions	
Oncology/Cancer Treatment	✓	✓	✓	✓
Assistance Services & Special Benefits				
Emergency Medical Transportation	✓	✓	✓	✓
Local Ambulance	✓	✓	✓	✓
Expenses for accompanying Dependant	✓	✓	✓	✓
- Travel				
- Accommodation & Subsistence	€/E/\$150 per day	€/E/\$100 per day	€/E/\$100 per day	€/E/\$75 per day
Repatriation of Mortal Remains	€/E/\$10,000	€/E/\$5,000	€/E/\$5,000	€/E/\$5,000
Compassionate Travel	✓	✓	✓	✓
Family Compassionate Travel	€/E/\$250	€/E/\$250	€/E/\$250	€/E/\$250
Terminal & Palliative Care	€/E/\$30,000	€/E/\$20,000	€/E/\$20,000	€/E/\$15,000
HIV, AIDS & ARCS	€/E/\$50,000 (lifetime)	€/E/\$50,000 (lifetime)	€/E/\$50,000 (lifetime)	

select primary + primary + primary

Annual Aggregate Maximum €/E/\$5,000,000 €/E/\$1,500,000 €/E/\$1,000,000 €/E/\$1,000,000

Benefit Category	select	primary +	primary + lite	primary
Maternity				
Complications of Pregnancy	100%*	€/E/\$5,000*		€/E/\$5,000*
Normal Delivery	€/E/\$7,500*			
Elective Caesarean Operation	€/E/\$7,500*			
Non-elective Caesarean Operation	€/E/\$7,500*			
Home Delivery	€/E/\$7,500*			
Home Nursing following Home Delivery	5 days*			
Newborn Care	€/E/\$25,000*			
Dental				
Accidental Emergency Dental Treatment	✓	✓	✓	✓
Routine Dental Treatment	€/E/\$750			
Basic Restorative Dental Treatment	€/E/\$750			
Major Restorative Dental Treatment	€/E/\$1,000			
<i>Dental benefits (except Accidental) are subject to a 20% co-pay</i>				
Optical				
Examinations & Lenses (inc. contact lenses)	€/E/\$150			
Preventative				
Medical Check-up	€/E/\$300	€/E/\$250*		
Travel Vaccinations	✓			
Cervical Smears	✓			
Mammograms	✓			
Prostate Cancer Screening	✓			

† For Terms and Conditions see separate PAI Policy Wording ✓ = 100% refund to policy annual maximum aggregate * = Excludes costs incurred in first 12 months

No Claims Bonus

No Claims Bonuses 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 a No Claims Bonus.

No Claims Bonuses 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 enjoy discounted premiums.

Claim Free Period	No Claims Bonus			
	select	primary +	primary + lite	primary
1 year	-10%	-10%	-10%	-5%
2 years	-15%	-15%	-15%	-7.5%
3+ years	-20%	-20%	-20%	-10%



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 can be adapted to give customers exactly the right product at the right premium.

Worldwide Single trip and Annual Multi-trip travel insurance

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

Basic Plan - This is the core policy option, which provides important cover against the high cost of medical treatment and emergency medical evacuation. It also provides 24 hour access to trained nurses to ensure that medical advice is only ever a phone call away.

Standard Plan - This level of protection also covers against additional losses to property, liability and accidents that may be suffered whilst travelling abroad.

Comprehensive Plan - This level of cover provides additional protection in the event that a trip is unexpectedly cancelled or a customer is forced to return home early.

One-Way Trip Travel Insurance

Expatriate Group's One-Way trip travel insurance provides cover from the moment that a customer leaves their country of departure until they pass through customs in their final country.

The policy is available for up to 180 days, giving the freedom to visit other countries before reaching the destination.

Group Travel Insurance

Worldwide Travel cover for employees and, if required, their dependants. Providing cover whilst travelling for business or pleasure.

- ✓ Annual Multi Trip: minimal administration
- ✓ Daily cover: for less frequent travellers and contractors
- ✓ Combination of the above
- ✓ Business equipment cover

Benefit Schedule

Basic Plan: Medical and Evacuation Cover	€100,000
Air Ambulance	100% per Trip
Accompaniment	€300 per day up to €3,000 per Trip
Continuation	€5,000 per Trip
Repatriation for Medical Treatment	100% per Trip
Care Management	100% per Trip
Emergency and Accidental Medical Treatment	€1,000,000
Acute/emergency Sickness and Injury	100% per Trip
Treatment by authorized physicians, nurses and specialists	100% per Trip
Hospitalization (semi-private rooms)	100% per Trip
Surgery, anesthesiologist	100% per Trip
Prescribed medicines, dressings	100% per Trip
Local transport to and from the place of treatment	100% per Trip
Treatment by physiotherapists and chiropractors	€2,500 per Trip
Medically Necessary required durable medical equipment	100% per Trip
Limited motorcycle and sports vehicle coverage for injuries only	€10,000 per Trip
Emergency dental treatment for immediate relief of pain	€500 per Trip
Non-Hazardous Sports Coverage	€150,000 per Trip
Other Benefits	
Repatriation of Mortal Remains	€25,000 per Trip
ATMSafe	€500 per Trip
Standard Plan: Further benefits included with this level of cover	
Baggage Delay ¹	€100 per day up to €700 per Trip
Baggage Loss / Theft	€500 per Item up to €2,500 per Trip; subject to €100 Deductible per Trip
Personal Liability	€100,000 per Trip
Accidental Death & Disability / Permanent Total Disability	€100,000 per Trip
Additional Hospital Benefit (per day / total benefit)	€75 per day up to €600 per Trip
Physical Assault	€5,000 per Trip
Money and Documents (tickets, cash, banknotes)	€500 per Trip
Loss of Passport	€250 per Trip
Travel Delay ¹	€100 per day up to €1,000 per Trip
Missed Departure	€1,000 per Trip
Legal Expenses	€10,000 per Trip
Hijacking	€1,000 per Trip
Emergency evacuations for Non-Medical reasons, including War, Civil Unrest, or Natural Disasters	€1,500 per Trip

Comprehensive Plan: Further benefits included with this level of cover

Cancellation and Curtailment ²	€2,000 per Trip; subject to €100 Deductible per Trip
Compassionate Repatriation (Family Return)	€6,000 per Trip

Add On Option 1: Winter Sports Package - Limited to 21 days in aggregate per Policy Period

Ski Equipment	
Owned	Up to €300
Hired	Up to €300
Single Item Limit	€300
Unreceipted Items Limit	Up to €150
Unreceipted Single Item Limit	€50
Ski Hire	€25 per day up to €300
Ski Pack	€50 per day up to €300
Piste Closure	€25 per day up to €300
Delay Due to Avalanche	Up to €300

Add On Option 2: Business Equipment & Money

Business Equipment	Up to €1,500
Single Item Limit	€500
Computer Equipment Single Item Limit	€750
Samples Limit	€400
Unreceipted Items Limit	Up to €300
Unreceipted Single Item Limit	€50
Delayed Business Equipment	€100 per day up to €300
Emergency Courier of Essential Business Equipment	Up to €400
Business Equipment Hire	€100 per day up to €500
Business Money	Up to €500
Cash Limit	€200

Add On Option 3: Golf Cover - Limited to 21 days in aggregate per Policy Period

Golf Equipment	Up to €1,000
Single Item Limit	€200
Unreceipted Items Limit	Up to €300
Unreceipted Single Item Limit	€200
Golf Equipment Hire	€50 per day up to €250
Non Refundable Golfing Fees	€50 per day up to €250

¹ Benefit does not apply to One Way Trips. ² Benefit not available to residents of the USA.

Life Insurance

Level Term Life Insurance provides financial protection to a family in the event of the death of a loved one.

Terms of one to thirty years can be selected, with premiums guaranteed for the full term.

Expatriate Group's Level Term Life Insurance is designed especially for expatriates and international travellers.

Key Benefits

- ✓ Comprehensive 'any cause' cover
- ✓ 1 - 30 year cover term
- ✓ Worldwide protection
- ✓ Guaranteed premiums for entire contract term
- ✓ Designed with Expatriates in mind
- ✓ Online application process; fulfilment through to enrolment
- ✓ No medical underwriting with our EasyLife plan
- ✓ Key Man Cover

Group Life

International corporate group term life insurance, providing protection to employees and their dependents, no matter where they are in the world.

Key Benefits

- ✓ Fixed sum or multiple of salary
- ✓ Multiple risk location
- ✓ Mixed benefit levels
- ✓ Free cover limits
- ✓ Simple application process



Income Replacement Insurance

Protect income against an accident or an illness that covers a client's 'usual occupation'. Expatriate Group's Accident & Illness Insurance provides worldwide protection against accidental death and permanent disablement.

About the Plan

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

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? These are all important questions to ask a customer.

Income Replacement Insurance protects customers and their families, by providing a lump sum in the event that they are no longer able to attend their normal occupation due to an accident or illness.

Permanent Total Disability Insurance

Expatriate Group's permanent total disability insurance is available for individuals aged 18 to 65, covering up to ten times the gross annual salary.

Accidental Death

Financial loss associated with the death of a primary wage earner is often difficult to appreciate. Accidental death insurance provides a lump sum payment, decided at the outset, affording the family with financial security. Cover is available for 18 - 65 year olds, with an amount payable of up to 10 times the gross annual salary.

Key Benefits

- ✓ Comprehensive 'usual occupation' cover
- ✓ Worldwide protection
- ✓ Lump Sum benefit of up to ten times gross annual salary
- ✓ Benefits tailored to the occupation



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Insurance products designed for expatriates by Expatriate Group:

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Serving Expatriates since 1997