

International
Healthcare

Travel
Insurance

Life
Insurance

Income
Protection



International Healthcare Insurance

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About the Plan

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The Expatriate Group

Expatriate Group are specialist international insurance providers with customers in over 180 countries around the world. We provide an integrated service for individual, family, corporate and employee life, accident & health insurance protection.

We protect you by ensuring that you are afforded the right level of care and protection overseas. We also protect a company's most important 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 a comprehensive selection of products and services, we give you the very best chance of a successful life overseas.



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 you with the right cover, at the right price to compliment your lifestyle overseas.

Our Expatriate Healthcare plan provides 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
- ✓ Annually renewable for life
- ✓ Short-term cover available

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, optical 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 covers 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 in-patient, day-patient and out-patient medical costs, liaising with medical staff and ensuring that you 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 you.



Dental

Your general health and well-being also extends to your dental health. Good dental health requires regular 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 cover 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.



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 treatment, osteopathy, homeopathy and acupuncture.



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.

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

Benefit Schedule

select 
primary + 
primary 

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

Benefit currency to match premium denomination

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 | 20 sessions | 10 sessions | |
| Oncology/Cancer Treatment | ✓ | ✓ | ✓ |
| Management of Chronic Conditions | €/€/\$2,000 | €/€/\$2,000 | |
| Psychiatric | 10 sessions / €/€/\$3,000 | 10 sessions / €/€/\$3,000* | |

Assistance Services & Special Benefits

| | | | |
|-------------------------------------|-------------------------|-------------------------|------------------|
| Emergency Medical Transportation | ✓ | ✓ | ✓ |
| Local Ambulance | ✓ | ✓ | ✓ |
| Expenses for accompanying Dependant | | | |
| - 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

Annual Aggregate Maximum

select 
primary + 
primary 

€/€/\$5,000,000 €/€/\$1,500,000 €/€/\$1,000,000
 Benefit currency to match premium denomination

Maternity

| | select | primary + | primary |
|--------------------------------------|---------------|--------------|--------------|
| 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

| | select | primary + | primary |
|---------------------------------------|-------------|-----------|---------|
| 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

| | select | primary + | primary |
|---|-----------|-----------|---------|
| Examinations & Lenses (inc. contact lenses) | €/€/\$150 | | |

Preventative

| | select | primary + | primary |
|---------------------------|-----------|------------|---------|
| Medical Check-up | €/€/\$300 | €/€/\$250* | |
| Travel Vaccinations | ✓ | | |
| Cervical Smears | ✓ | | |
| Mammograms | ✓ | | |
| Prostate Cancer Screening | ✓ | | |

✓ = 100% refund to policy annual maximum aggregate * = Excludes costs incurred in first 12 months

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.

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 you with 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 you against additional losses to property, liability and accidents that you may suffer whilst travelling abroad.

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

One-Way Trip Travel Insurance

Expatriate Group's One-Way trip travel insurance covers you from the moment you leave your country of departure until you pass through customs in your final destination country.

The policy is available for up to 180 days, giving you the freedom to visit other countries before reaching your home country.

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

Benefit Schedule

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

Emergency Medical Evacuation

EUR 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

EUR 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 |
| <i>Other Benefits</i> | |
| 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 |

All Coverages and Plan Costs listed in this Schedule of Benefits are in Euros amounts. All benefits will be reimbursed at Usual, Customary and Reasonable (UCR) charges where applicable. Amounts shown are the maximum per policy and period of cover, except where otherwise stated.

¹ Benefit does not apply to One Way Trips.

² Benefit not available to residents of the USA.





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 thirty years, with premiums guaranteed for the full term. Expatriate Group's Level Term Life Insurance, designed especially for expatriates and international travellers.

Here are some of the Key Benefits:

- ✓ Comprehensive 'any cause' cover
- ✓ 1 - 30 year cover term
- ✓ Worldwide protection
- ✓ Guaranteed premiums for entire contract term
- ✓ Monthly premiums from £/\$/€10
- ✓ Designed with Expatriates in mind
- ✓ Online application process; fulfilment through to enrolment
- ✓ Group and individual plans
- ✓ Life product available as an employee benefit
- ✓ Cover available to residents of over 170 countries

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:

- ✓ Comprehensive 'usual occupation' cover
- ✓ Worldwide Protection
- ✓ Option for a Lump Sum benefit
- ✓ Option for a weekly benefit to age 65
- ✓ Benefits tailored to your occupation



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?

Income Replacement Insurance protects you and your family by providing you with a benefit if you can no longer attend your normal occupation due to accident or illness.

Permanent Total Disability Insurance

Expatriate Healthcare's permanent total disability 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.

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 affect 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 accidental death. Cover is available for 18 – 65 year olds, with an amount payable of up to 10 times your gross annual salary.

Temporary Total Disability Insurance

You don't have to be permanently disabled to suffer a financial loss. Temporary 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.

Long-Term Disability

Our Long-Term Disability accident and illness insurance product provides you with worldwide protection against permanent disability, paying a benefit until you reach age 65; ensuring that you can continue to meet your financial obligations when you are no longer able to work.

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 3285 7248

Email: assist@expatriategroup.com

24 hours a day, 7 days a week.

How to Claim (International Healthcare)

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

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

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 you can access our hospital database online at www.expatriategroup.com.

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 3285 7248



Insurance products designed for expatriates by
Expatriate Group:

International
Healthcare

Travel
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Life
Insurance

Income
Protection

For an instant and free online quotation visit us at
www.expatriategroup.com

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Serving Expatriates since 1997