

## Product Key Benefits

### International Private Medical Insurance



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:

- ✓ Instant cover
- ✓ 24 hour support
- ✓ No hospital restrictions
- ✓ Three levels of cover available
- ✓ Full cover for cancer treatments
- ✓ Full cover for inpatient treatments
- ✓ Emergency medical transportation
- ✓ No out-of-pocket inpatient hospital expense
- ✓ Premium rewards – no claims discount up to 20%

### International Travel Insurance



Our policy covers all nationalities, travelling from anywhere in the world. You can cover a specific Single, One Way, or for total flexibility, an annual multi-trip policy, that covers you for any trip you take abroad; regardless of how often you travel.

Key Benefits:

- ✓ Single, one way or annual multi-trip
- ✓ EU or worldwide

Basic

- ✓ Medical evacuation and assistance

Standard (Basic+)

- ✓ Baggage, travel delay, liability and personal accident

Comprehensive (Standard+)

- ✓ Cancellation and curtailment

### Term Life Insurance



A truly international Life insurance product for residents outside their country of nationality or those who travel frequently and don't suit a 'domestic' style life insurance policy. Providing protection to assets and families with high benefit limits and terms available from 1 to 30 years.

Key Benefits:

- ✓ Comprehensive 'any cause' cover
- ✓ 1 – 30 years cover term
- ✓ Worldwide protection
- ✓ £/\$/€50,000 to £/\$/€6,500,000 sum insured
- ✓ Guaranteed premiums for term
- ✓ Online application process
- ✓ Monthly premium instalments

### Income Replacement Insurance



Our separate policies provide worldwide protection against accidental death, permanent and temporary disability with a an option to pay benefits until pensionable age.

**Personal Accident & Illness**

Key Benefits:

- ✓ Up to 10 x gross salary as a sum insured
- ✓ 'Usual occupation' cover
- ✓ Lump sum for accidental death or permanent total disability
- ✓ Weekly benefit for temporary total disability
- ✓ 30, 60, 90 or 180 day excess (on TTD)

**Long Term Disability**

Key Benefits:

- ✓ Pays up to 70% of gross salary monthly to age 65
- ✓ 'Usual occupation' cover (any occupation after 2 years)
- ✓ Deferral periods 13, 26 or 52 weeks