

EXPAT INSURANCE

Our Expat Insurance is a COMPLETE PACKAGE that covers your every need as an expat abroad. It also contains the only health insurance in the world that is portable AND adaptable to more than 15 different social securities!

WHY PAY FULL COVER IF YOU ONLY NEED TO SUPPLEMENT A WELL-WORKING SOCIAL SECURITY THAT IS COMPULSORY ANYWAY? Take your Top-Up insurance with you from one country to another, or change it into a Full Cover or Sleeper plan.

Create your own personal policy

with essential covers such as medical care, assistance, personal protection (death, accident, illness), income protection, household goods and baggage, personal non-contractual liability, and tenant liability.

Portability + adaptability = lifelong security

Thanks to our time and money-saving Chameleon Principle, you enjoy a smart plan that adapts to every country you move to. Full coverage or topping up local social security, without paying double. Or put your policy in sleeper mode when receiving an employers' policy. All this without new medical underwriting.

For all forms of working abroad

Expatriation, posting, cross-border working, salary split, digital nomads. We always have the correct solution, without paying double by overlapping social security.

For everyone with a link to Europe

Are you a European national? Do you live as a non-European in Europe? Do you work for a European company in or outside of Europe? Then this plan is suited for you.

Policies are available as individual (single, family) or group contracts (company, N.G.O., G.O.).

Single point of contact

for different social security and health care systems. No matter where you are, we ensure you receive the best treatment and provide you with local advice and support.

24/7

Our multilingual alarm centre is available 24 hours a day, 7 days a week. Whether it is a medical emergency or a problem with your family in your home country, our representatives give you all the support you need.



Module 1: Medical treatment costs

This part covers you for any medical expense you might have, such as:

- * hospitalization costs
- * dental care
- * ambulatory treatments
- * vaccinations
- * medicines
- * and more...

Module 2: Assistance abroad

This module is also part of your core plan and offers worldwide support in case of:

- * referral service for doctors/hospitals
- * repatriation in case of natural disaster or political instability
- * linguistic assistance in case of a claim
- * early return in case of death/critical illness of a family member or major damage to your home
- * medical repatriation/evacuation
- * and more...
- * repatriation of mortal remains

Module 3 (partly optional): Personal protection

A small cover is already provided in the core plan, but the option is to fully tailor this module to suit your personal requirements. It is designed to pay out a lump sum in case of a covered incident such as:

- * death by accident or illness
- * permanent or temporary disability by accident or illness

Module 4 (optional): Income protection

This optional module is available for working persons only. It guarantees your income in case you are temporarily or permanently unable to work due to economic or physical disability following:

- * a private or occupational accident
- * an illness
- * a complicated pregnancy

In case of temporary disability, this guarantee pays the insured pension according to the degree of disability of the insured person. In case of permanent disability, the pension will be converted into a one-off capital.

Module 5 (optional): Personal belongings (on the move)

This optional module protects your most important and valuable objects, whether at home or during your business or private travels. It covers:

- * home contents and household furniture against fire, explosion, natural disasters, flooding by burst pipes or water tanks, damages by riots, strikes, mal-intent, burglary, robbery and even the breaking of glass plates and mirrors
- * baggage
- * all risk personal valuables worldwide

Module 6 (optional): Personal and tenant liability

Our liability coverage is the final optional module. It covers the financial consequences of accidents you may have in your private life that cause damage or harm to a third party or their property. It also guarantees legal assistance against the third party if they have caused you damage.

Furthermore, we can cover your contractual liability as a tenant towards your landlord for damage to his property.

