

# **INTERNATIONAL HEALTH INSURANCE**

## **Consumer Guide for Expatriates**



*Expat Financial's*

# **GUIDE TO BUYING INTERNATIONAL HEALTH INSURANCE**



*Choosing the Right  
Global Health Insurance!*

# *Letter from David Tompkins*

*President of TFG Global Insurance Solutions Ltd.*

**Dear reader,**

Whether you are living or working abroad, or planning to, our firm is your source for global insurance services that form the pillars of any expatriate's financial health. Expat Financial, which is a division of TFG Global Insurance Solutions Ltd., is based in Canada and has been working with expatriates since 1999.

This global health insurance guide is designed to help potential and current expat clients identify relevant and accurate information about international health insurance when choosing the most suitable and affordable policy. If you require more information or have any questions, we are happy to assist. You can even obtain a quote and apply online from one of our medical insurance providers. We are your international insurance brokerage, and we do not charge any fees to our clients as they receive the same rates and direct customer service from the insurance companies we work with. Clients of our firm also receive valuable advice and assistance both before and after buying global healthcare.

Regards,

*David Tompkins*

**DAVID TOMPKINS**

President – [TFG Global Insurance Solutions Ltd.](#)



# Are You Going Global?

With more and more companies and individuals working across national boundaries and employees becoming increasingly mobile, the need for an effective global insurance brokerage is even more critical today. An expatriate assignment is a huge investment for an expatriate employee and their employer. There are also requirements for global healthcare if you are living abroad as a retired expat, digital nomad, or long-term traveler. As an international citizen, life takes you beyond boundaries to exciting and unique places. Therefore, you require an international insurance brokerage that can understand your individual needs.

## Table Of Contents

### 1. INTERNATIONAL HEALTH INSURANCE

WHAT IS INTERNATIONAL HEALTH INSURANCE

INSURANCE TERMINOLOGY

WHY BUY INTERNATIONAL HEALTH INSURANCE

WHY IS INTERNATIONAL HEALTH INSURANCE IMPORTANT FOR EXPATS

### 2. INTERNATIONAL CLIENTS PROFILES

WHO NEEDS INTERNATIONAL HEALTH INSURANCE?

TYPES OF CLIENTS

### 3. INTERNATIONAL INSURANCE SOLUTIONS

BENEFIT OPTIONS OF INTERNATIONAL HEALTH INSURANCE POLICIES

### 5. CHOOSING THE RIGHT POLICY

STEP 1: FIRST THINGS TO CONSIDER

STEP 2: SELECT SUITABLE COVERAGE

STEP 3: LOOK AT YOUR OPTIONS

STEP 4: SUBMIT APPLICATION

### 6. PREMIUMS

HOW ARE PREMIUMS DETERMINED

HOW TO REDUCE YOUR PREMIUMS

### 7. WHAT DO TO ONCE COVERED

STANDARD COVERAGE

MAKING A CLAIM

STANDARD EXCLUSIONS

### 8. INTERNATIONAL HEALTH INSURANCE VERSUS LOCAL PLANS

COMPARING THE TWO

COST EFFICIENCY

### 9. ABOUT TFG AND EXPAT FINANCIAL

ABOUT TFG GLOBAL

ABOUT EXPAT FINANCIAL

SERVICE AND SUPPORT

RISK SOLUTIONS

### 10. WHY CHOOSE EXPAT FINANCIAL

HOW WE CAN HELP YOU

### 11. CLIENT TESTAMENTS

### 12. CONTACT US

### 13. LEGAL DISCLOSURE

# What is International Health Insurance?

International health insurance is a type of insurance designed to cover the costs of private medical treatment for expatriates living overseas.

## Insurance Terminology

We have created a list of some essential insurance terms that you should understand when looking into international medical insurance:

- 1. Pre-existing conditions:** A pre-existing condition is a health condition that was treated before the effective date of an insurance policy. Generally, these are excluded from coverage. However, some companies may offer to cover in some circumstances or offer a premium loading option.
- 2. Coverage area:** Your medical insurance may have geographical limitations. Most insurance policies are “Worldwide excluding the US.” It is important to include access to US healthcare, especially if you are an American expat or wish to access healthcare there.
- 3. Co-payment:** Sometimes referred to as coinsurance, some plans will have the insured person pay a specified amount of out-of-pocket expenses for treatment. By doing this way, the insurer will reduce the premium.
- 4. Waiting period:** After you start an expat health plan, you must wait for a particular time before you receive specific benefits, i.e., dental, wellness, etc. Also known as “elimination period.” Most plans will have a 12-month waiting period for maternity expenses.
- 5. Deductible:** A specified amount of money that the insured must pay before an insurance company pays a claim in a given policy year. The larger the deductible, the lower the premium.
- 6. Underwriting:** The insurer will review the applicant’s medical history and determine rates and coverage for them. The process also includes the rejection of those risks that do not qualify.
- 7. Chronic Conditions:** Medical conditions that can be maintained using an ongoing treatment. Such as diabetes, cardiac disease, asthma, chronic obstructive pulmonary disease, and low back pain. Some policies may exclude an existing chronic condition.
- 8. Benefit period:** It is the number of days that benefits are paid to the insured person. For a calendar year, the benefit period is from Jan 1st to Dec 31st. Or it may be by policy year.
- 9. Claim:** A demand for payment or reimbursement of the benefits as provided by the insurance policy. You will generally submit the claims directly to the insurer or via their medical network.
- 10. Exclusions:** Items or conditions that are not covered by the general insurance contract.
- 11. Premium:** An amount paid periodically to the insurer by the insured person for covering his risk.
- 12. Renewal:** Extending an insurance policy at the end of the policy’s term. Lifetime renewability is key.

# Why Buy International Health Insurance?



## REDUCE FINANCIAL RISK

Unexpected medical expenses can be financially devastating if you need to pay out of pocket. Reducing your financial risk with international health insurance is critical if you are living overseas.

---



## RECEIVE WORLD CLASS TREATMENT

Obtaining an international health insurance policy provides access to world-class provider networks, ensuring that you are covered in the best way while living abroad. You will be able to access global treatment & freedom of choice.

---



## WORRY LESS

Take the fear of unexpected medical expenses away by knowing that you are fully covered in terms of a medical emergency and also regular healthcare expenses.

---



## BE HEALTHIER

It is important to obtain regular health checks while living overseas. International health insurance has the ability to cover these checkups and help detect potential future medical problems.

**GET A QUOTE!**



# Why International Health Insurance is Important for Expats?



As a foreign national living abroad, expats are often not covered by free or paid healthcare in the country where they are residing. Though many expats may wonder why they would need international health insurance, the local health plans coverage in their home country will not travel with them once they have left their home country for more than six months or become a resident abroad.

Another critical factor in obtaining international health insurance is that even if some countries may offer local health coverage to expatriates, the medical care facilities in a less developed country may not be up to the desired standards. Public health coverage may only cover necessary expenses and provide limited access to care. An international health insurance plan can provide superior coverage, both locally and globally. We have listed the primary reasons why international health insurance is crucial for your international stay:

1. Allows you to relocate from country to country with continuous coverage;

---

2. Cover the high cost of any medical treatment based on international facilities;

---

3. Protect your financial wealth by avoiding financial loss if emergency treatment is needed;

---

4. Fast access to high-quality medical facility networks & private care;

---

5. Early treatment to avoid long term illness;

---

6. The freedom and flexibility to choose medical treatment globally if a better healthcare facility is available;

---

7. Direct hospitalization payment from the insurance company. Most plans offer access to an extensive medical network, so you don't have to pay out of pocket.

---

8. International health insurance is designed for long term coverage & expats. As such, local plans are not meant for expatriates.

---

9. Your domestic health plan probably won't cover you abroad and are unable to work with foreign medical hospitals.

A large, stylized globe composed of interlocking puzzle pieces, rendered in shades of blue and white, occupies the right side of the page. The puzzle pieces are arranged to form the continents of the world.

## INTERNATIONAL CLIENTS PROFILES

Whether you are moving as an individual, with your family as part of a corporate relocation, an international health plan can cover most medical needs.

Many international health insurance policies can cover expats residing in almost any country in the world. Comprehensive coverage is vital for travelers and expatriates who are living and working overseas. As a foreign national, you and your family members are generally not covered for medical treatment by your domestic policy back home. No matter where you are, or you wish to travel elsewhere for medical treatment, most global medical plans will offer medical coverage all over the world, either including or excluding the USA.

We offer plans from several different [global health insurance](#) companies that are designed for foreign nationals living outside their home country. If you are moving with your family, we recommend looking at plans designed for expat families as moving abroad with children can be very challenging.

# Types of Clients Who Buy Global Health Insurance

Expat Financial proudly works in collaboration with a diverse range of clients around the world in various regions, industries & sectors, including but not limited to:

✓ **Individual expatriates**

---

✓ **Digital nomads**

---

✓ **Retired expats**

---

✓ **Long term travelers**

We also work with companies that employ expats & require group plans, including.

✓ **Multinational organizations & corporations**

---

✓ **Non-governmental organizations (NGOs)**

---

✓ **Governments**

---

✓ **Embassies and consulates**

---

✓ **Global security companies**

---

✓ **International schools & universities**

---

✓ **Relief & humanitarian organizations**

---

✓ **Resource & development companies (including mining & petroleum industries)**

---

✓ **Individual expatriates on contractor basis**



# INTERNATIONAL INSURANCE SOLUTIONS

## Benefit Options for International Health Insurance



### **In-Patient**

The most basic form of international health care. This refers to any treatment that occurs inside the hospital that required an overnight stay.



### **Out-Patient**

Refers to treatment that does not require a patient to check in overnight in a hospital – therapist, physiotherapy, scans, medication & more.



### **Maternity**

It provides cover for medical costs incurred during pregnancy and childbirth, including hospital fees, pre-post care, and specialist fees. Most plans have a 12 month waiting period.



### **Dental**

Routine dental care – including annual dental checks, simple fillings, and cavity treatment. Restorative & orthodontic treatment is also available.



### **Well being**

Medical checkups allow for early detection of serious injuries – encourages good health.



### **Vaccinations**

It refers to immunizations and booster injections, as well as the cost for consultations for adults & children.



### **Medical Evacuation**

Covers the transport costs to the nearest suitable hospital for emergency care.



### **Optical**

Includes benefits such as laser eye surgery, eye tests, spectacle lenses, and contact lenses.



### **Repatriation**

Allows you the benefit of returning to your home country to be treated in the comfort of your home country. It is usually part of your evacuation coverage.

# CHOOSING THE RIGHT POLICY

## Here are Four Steps to Choosing your Best Global Health Policy

### STEP 1: Determining your global healthcare needs

There are various health insurance plans designed specifically for expatriates of any nationality. How do you ensure that you are making the right decision for you and your families?

First, let's determine your needs:

- 1. Know your state of health:** Most international health insurance policies may exclude cover for pre-existing medical conditions, i.e., chronic conditions, along with all related conditions. However, some insurance providers can include cover for pre-existing medical conditions. Make sure you provide details on your health conditions as this will impact your plan – failure to disclose your conditions may cause the insurer to cancel your coverage.
- 2. Where do you want to receive treatment:** Most expatriates today are globally mobile and require international health insurance plans that can cover wherever they reside. Please make sure that you know the geographical area of coverage. Please also note that some medical insurance plans are worldwide excluding the USA, but you can add this coverage if you wish or if you are an expat there.
- 3. Money matters:** What is your budget? Are you able to pay one large sum (annually), or do you need monthly payments? Determining your financial capabilities will allow you to determine how much coverage you may obtain – paying your premium on an annual basis to save money. Maybe your employer will assist with the premium.
- 4. What's your next plan:** Are you going abroad to work long-term? Or just for a short trip abroad? Are you planning to retire overseas? Are you moving your family overseas? With different needs, your insurance package must cover your in-patient treatments, maternity coverage, home care, etc. Contact us to discuss your requirements.

## STEP 2: Select Suitable Coverage

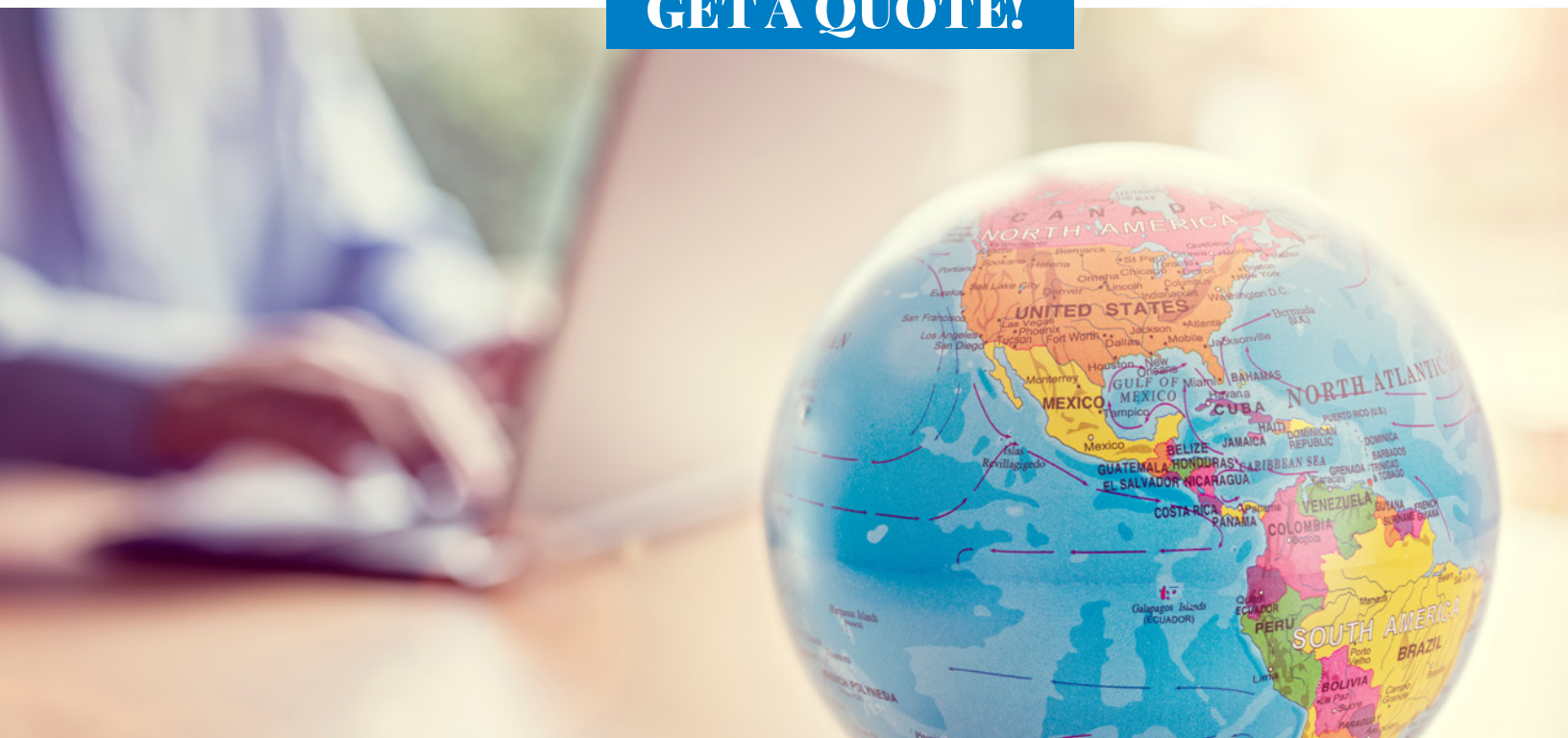
For many expatriates who are living and working abroad, knowing how much cover you need for your medical requirements is very important. Health insurance plans can be often be organized into 3 to 4 levels of care – most policies have a silver, gold, and platinum level with different coverage amounts and maximums. Especially in countries where medical facilities are not very well developed, you get medical evacuation and repatriation as well as private hospital/clinic visits to be included in your insurance package. Being able to choose between standard, intermediate, and comprehensive plans along with considering coverage add-ons such as out-patient care, dental, or evacuation.

## STEP 3: Get a Quote Online & Look at Your Options

After determining your specific coverage needs, it is now time to look at your different options. Here is where Expat Financial will be able to shop around the market and obtain various quotes from different insurers to find a policy that is perfect for you. Because there are so many options to choose from, it is best to get a quote online first via <https://expatfinancial.com/international-health-insurance/>

Having a specialist, such as Expat Financial, will offer you prompt, courteous, and informed service while delivering complete solutions to your life, health, and disability insurance needs, as well as offering various offshore savings plans. We are your advocate both before and after you get a quote online. There are no fees for our assistance & all your policy premiums and service are still direct with the expat insurance company.

**GET A QUOTE!**



## STEP 4: Submit Application

When the time comes to submit your application, we are able to submit your application to the insurance company of your choice. It is important to note that simply submitting your application doesn't guarantee that your application will be automatically approved. Your application will have to go through an underwriting procedure, which determines whether or not you are insurable by the insurance company, and whether or not there will be exclusions (certain pre-existing conditions) for your policy. The four potential options for your application status are:

### Potential Underwriting Responses from a Global Health Insurance Company



#### **You're approved!**

Congratulations, you've been approved! Your insurance coverage will begin on the effective start date of your policy, as confirmed by the insurance company.



#### **You're approved, with conditions**

You have been approved, but the insurance company has put some limitations on your coverage (due to pre-existing conditions) or may offer you full coverage with a higher premium.



#### **More information is required**

The insurance company may require some more information based on your application. This means neither an approved or denied application.



#### **Your application has been denied**

Your application may be denied for a number of reasons. If this is the case, we can aid you in your search for a different plan or recommended other health care solutions.

# PREMIUMS

## How are Global Health Premiums Determined?

Expatriate health insurance plans come with different premiums that depend on a variety of factors. Please check out this list of factors that can affect the health insurance premium. An insurer will consider these factors differently:

- 1 Age
- 2 Gender
- 3 Citizenship
- 4 Country of residence
- 5 The geographic area of coverage
- 6 Deductible level
- 7 Pre-existing medical conditions
- 8 Policy coverage
- 9 Individual or Group



## How to Reduce Your International Health Insurance Premiums?

- 1. Choose a Larger Deductible:** For expatriates wanting to save on their global health costs, the easiest and most effective way to save on global health premiums is to select a larger deductible. The larger the deductible, the lower the premium, and vice versa. Some expats that we work with will choose a \$5K or \$10K deductible as they do not think they will ever claim or live in a country with low medical costs.
- 2. Exclude coverage in the USA:** Plans that include full medical care in the USA are almost always more expensive than plans that exclude the USA. Most American expatriates will want a policy to include care in the United States as they will want to receive care there for any serious medical claims. However, excluding care in the USA can save an expat somewhere between 40% or 50% in their medical premiums for some expats. If you do not wish to be able to seek medical care in the States, it makes sense not to choose the USA coverage option. If you are living in a country close to the USA, it may be wise to add the option as you may want to see medical care there, especially in the case of an evacuation.
- 3. Pay your premiums annually:** We find that most expatriates like to pay their premiums monthly, as annual premiums can be quite large. But if you can afford to pay annually, you can often save between 5% to 10% per year on your global health premiums. You can also pay semi-annually for additional savings over paying monthly.
- 4. Self-insure Out-Patient Care:** Most global health plans will include a base policy that covers claims related to hospital care. You will have the option to choose to add out-patient

care for an additional fee. Out-patient medical will cover medical claims that are incurred outside a hospital admission – such as doctors' visits & consults, medicine, physiotherapy, psychology, wellness, medical tests and scans, dental accidents, vaccinations, and more.

However, many expatriates live in countries and regions where medical care is quite inexpensive, especially for out-patient claims like doctors' visits. Excluding out-patient modules can save an expatriate many hundreds of dollars in premiums per month and is certainly something to consider.

- 5. Add coinsurance to your plan:** In addition to having a larger deductible, some plans will allow you to add coinsurance to your plan. Coinsurance is the percentage that you, as the insured member, pays in the event of a claim. The higher the coinsurance level, the less risk you are taking, and the higher the premium. For example, if you have a coinsurance level of 80%, you would be responsible for paying 20% of claims – usually up to a maximum out of pocket amount. A 90% coinsurance level would be more expensive, and if you are covered at 100%, you don't have to pay a portion of the approved claim. The coinsurance is active after the deductible has been satisfied.
- 6. Choose a Lower Level of Coverage from the Insurer:** Most expat health plans will have three different levels of coverage with varying degrees of care maximums and services covered. For example, the Cigna Global Health Options plan that we offer has three levels: Silver, Gold, or Platinum. As you would guess, the least expensive plan would be the Silver plan, which will have much lower levels of care without maternity coverage.

## Other Things to Consider When Choosing Your Global Health Policy

Are there more ways to save money on your international health insurance? Yes, but these generally involve you taking on a lot more risk with minimal premium savings. We recommend that you purchase the best possible global health insurance plan that you can afford.

**GET A QUOTE!**



# USING YOUR INTERNATIONAL HEALTH INSURANCE POLICY

## WHAT'S USUALLY INCLUDED

Expat Financial offers several different international health insurance plans for expatriates of any nationality across the world. All insurers have different plan designs and plan terms.

### **A standard international health insurance plan usually includes:**

1. **In-patient hospital coverage** - Refers to an insured person who stays in a hospital bed for one or more nights.
2. **Day-patient care** - This refers to an insured person who stays in a hospital bed but does not need to stay overnight.
3. **Emergency treatment** - It refers to treatments for accidents.
4. **Extensive cancer coverage**
5. **Diagnosis and Treatment** - Surgery, scans and radiotherapy etc...

### **A more comprehensive health insurance plan covers additional and optional benefits such as:**

1. **Out-patient care** - An insured person who receives medical treatment at some healthcare facility but not admitted to a hospital bed.
2. **International medical evacuation & repatriation** - It provides coverage for transportation costs to the nearest center of a medical facility if the treatment is not available locally. The decision to evacuate is always subject to insurer approval first.
3. **Dental & Vision** - Pay for the beneficiary's routine eye examination and spectacles and lenses; It also covers preventive and routine dental treatments.
4. **Maternity coverage** - Parent and baby care during maternity.

\* Though insurers can provide different modules, premium increases with more options add-ons

## MAKING A GLOBAL HEALTH INSURANCE CLAIM

Overseas health insurers have several options for handling claims:

1. Prior to planned treatment, the insurer may require the client to sign a “Treatment Guarantee” form. The insurer is then able to pay directly to the hospital. If an emergency occurs and the client needs immediate in-patient treatment, most insurers will contact and pay the hospital directly. In such situations, it is recommended the client get in contact with their insurer to make a settlement.
2. Some insurers have direct payment for hospital and some out-patient expenses with an extensive network of providers, Once you are a client, you will be able to search the network online where you will find hospitals that allow for direct payment.
3. If the medical expense is small or the medical provider is not in their medical network, the insured has to make the initial payment and then submit a claim form with a receipt to the insurer. The overseas health insurer will then reimburse the policyholder by the agreed payment method.

## WHAT IF YOU HAVE TO CLAIM?

Always carry your International Health Insurance card with you and download the insurer’s smartphone application. This will aid you in times of an emergency if you are unable to communicate with the hospital (if you are unconscious or admitted under critical conditions). You should contact the insurer as soon as possible if you have to claim, especially at a hospital or if you require a medical evacuation. Most expat providers will give you access to their online medical network where you can see which doctors and hospitals are in their clinic, so you don’t have to pay upfront. If the clinic is not in the network, you can request a Guarantee of Payment (GOP) by calling or emailing the insurance company. For small claims, most people will pay and submit the bill for reimbursement.

## FREQUENT EXPAT HEALTH PLAN EXCLUSIONS

Different insurers have policies that may exclude pre-existing chronic conditions. It is important that you read the policy’s fine print and know what expenses are not covered. Please check out the exclusions that may not be covered by insurers unless previously agreed upon by the insurance company:

1. **Birth control**
2. **Claims as a result of alcohol or drug abuse**
3. **Cosmetic care**
4. **Epidemics – but some do cover pandemics such as COVID-19**
5. **Fertility care**
6. **HIV**
7. **Obesity care**
8. **Pre-existing medical conditions unless previously approved**
9. **Untested and experimental care.**

# INTERNATIONAL HEALTH INSURANCE VERSUS LOCAL PLANS

Many expats will consider taking the local health plan in their new destination country, but more often than not, a global health plan will provide vastly superior and recommended coverage. Most expat will pick a private international health insurance plan over a local plan offered in the country where they are residing because:

1. A local plan usually only covers you in your host country or region. It won't travel with expatriates for business or return home within the year. The benefits stop at your departure;
2. A local plan may be deficient in quality and scope of care.
3. Local plans in developing countries will not cover medical emergency evacuation to a country where medical care is required.
4. International health insurance plans are almost always portable from one country to another. Local plans are not portable, and if an expat has developed a pre-existing condition, it may not be covered in the new destination country, or there may be a new waiting period.
5. International health insurance plans allow you to access to the network of leading private medical facilities and specialists. Local coverage may not allow you to freely choose your hospital and surgeon.
6. International plans offer superior service – including 24/7 medical assistance, translation, and reimbursement of multiple currencies.

## COST EFFICIENCY

Local insurance plans may seem relatively cheaper initially. However, it may not allow you to obtain medical treatment at private clinics and hospitals and definitely not in your country of citizenship. Furthermore, the cost of providing an air ambulance is very expensive. Local plans may only cover very basic medical conditions that may not be suitable for most expats who require emergency medical care.

Besides, the standard of local public healthcare facilities is lower than that in Western countries and is not used by most expatriates. Private medical clinics are usually very expensive, especially ones that service expatriates.

With an international health insurance plan, you have the opportunity to tailor your package with a number of features to help ensure your needs are covered. This may include the treatment of any cancer and the cost of prescription medicine, as well as vaccination coverage. In the long run, a comprehensive international health insurance plan will not only make you feel at ease but will also help you maintain your health and save you money.

**GET A QUOTE!**



# ABOUT TFG GLOBAL & EXPAT FINANCIAL



## ABOUT TFG GLOBAL

Expat Financial® is the expatriate insurance division of TFG Global Insurance Solutions Ltd., a specialist international insurance brokerage firm with clients around the world. TFG Global, which still serves domestic insurance clients, was approached by one of its domestic clients in the 1990s and tasked to obtain coverage for employees operating in Africa. We soon realized that more and more companies and individuals across the globe required an international insurance specialist firm to source global insurance plans. We are a leader in providing special risk insurance plans to individuals and companies operating in high-risk zones, such as Afghanistan and Iraq. Our dynamic organization has both strong ties with key insurers around the globe and valued relationships with clients that have a range of one to thousands of employees.

## ABOUT EXPAT FINANCIAL

Expat Financial® is a leader in providing international insurance products for individual expatriates and their employers around the world. Expat Financial offers international health insurance, dental, evacuation, life, and disability plans from global insurance companies. As a leader in sourcing international insurance plans for individual expatriates and their employers around the world, we make it our business to understand your business, as well as the unique needs of your global employees.

## SERVICE & SUPPORT

We work to develop lasting partnerships with our clients to provide insurance and risk services. We have real expertise and aim to provide our clients with risk solutions to meet their unique requirements. Through an innovative and personalized approach to services, we are proud to be a valued partner, working daily to provide quality solutions and products to clients operating in different regions, time zones, and even in high-risk regions.

## INDEPENDENCE – WE WORK FOR THE CLIENT

At Expat Financial, we are accountable to you (the client), not the insurer. As an independent brokerage firm that can work on a brokerage or consulting basis, we are fully compensated by the insurer that you choose and do not charge fees to our clients (unless we are working on a consulting basis). You get the same great rates and direct service from the insurance companies we work with.

# WHY BUY GLOBAL HEALTHCARE VIA EXPAT FINANCIAL

1

## EXTENSIVE EXPERIENCE

We provide global insurance solutions to individual expatriates and their employers around the world using our extensive experience and knowledge of the regions that our clients operate in. We then develop cutting-edge insurance solutions to meet the needs of our many clients.

2

## OUR GLOBAL INSURANCE CONTACTS

We have a large number of contacts in the largest global insurance companies in North America and Europe, unlike domestic-focused firms with limited or no experience in global insurance. We provide an extensive range of global insurance products to our clients at no extra cost.

3

## OUR PERSONALIZED SERVICE & SUPPORT AT NO EXTRA COST

Expat Financial is dedicated to a high level of service with a human touch. Our dedicated staff will work with you, our clients, in any time zone. Expat Financial is not a typical 9-5 operation, as we recognize that our clients expect exceptional service. We also use any available technology to stay connected with you. Our clients rely on us to help with difficult claims and with any insurance company service issues that may arise. Our firm is your global insurance advocate.

4

## OUR INDEPENDENCE

As an independent insurance brokerage, our firm is accountable to you, the client. We represent a multitude of international insurance companies around the world. We are able to work with clients on a consulting fee basis, or we can operate on a brokerage basis where Expat Financial is compensated by the insurer you choose. Our large client basis allows us to leverage superior service and sometimes rates for our clients.

5

## OUR EXPERTISE

If you need heart surgery, you see a heart surgeon. If you have an international tax problem, you talk to a global tax specialist. If you or your organization requires international insurance, you would then speak with a global insurance brokerage firm like Expat Financial.

# CLIENT TESTAMENTS



“It was 9:30 p.m. at night, and our office received a call from an expat employer that their employee had been injured in a suicide bomb attack in Afghanistan. TFG Global helped facilitate the claim process with the Lloyds of London and the assistance company. The employee was transferred to a hospital and made a full recovery.”



“By the way, I got quotes from several agents like yourself, and while the prices were very similar, you out-shined them all in terms of professionalism, courtesy, and quickness.”



“Thank you for your email and the quote you so promptly sent. It’s always a pleasure to deal with professional agencies like yours.”



“Thank you for your prompt response. It is a real pleasure working with you. Hope to meet you in person. I will definitely continue to mention you to all of my friends and colleagues who are interested in additional insurance coverage.”



“Thank you for your help in arranging this coverage. I was impressed at speed with it when everything was finalized.”



### Contact us:

[info@tfgglobal.com](mailto:info@tfgglobal.com)  
[www.expatfinancial.com](http://www.expatfinancial.com)

### Telephone

Phone: 1-604-628-0426  
Toll Free: 1-800-232-9415

#1500 - 701 West Georgia Street  
Vancouver, BC V7Y 1C6 Canada  
P: 604-259-0426  
Toll Free: 1-800-232-9415  
F: 604-259-0642

[info@tfgglobal.com](mailto:info@tfgglobal.com)

1 Yonge St., #1801  
Toronto, ON M5Y 1W7 Canada  
P: 416-619-5362  
[toronto@expatfinancial.com](mailto:toronto@expatfinancial.com)



### LEGAL DISCLOSURE

EXPAT FINANCIAL & Design is a registered trademark of TFG Global Insurance Solutions Ltd. (TFG Global) Please note that some of the products and services described or advertised in this brochure and on our various websites may not be available to residents and companies of certain jurisdictions, depending on regulatory constraints, including Canada and the US Please contact TFG Global Insurance Solutions Ltd. (TFG Global) for more information about your specific jurisdiction. The information contained in this brochure does not constitute a solicitation to transact business in any way. While every effort has been made to ensure that the information contained on our websites are correct, TFG Global is not responsible for any errors or omissions, or for the results obtained from the use of this information. All information is provided as-is and without guarantee of any kind, including any guarantee of completeness, accuracy, timeliness of the information or of the results obtained from the use of this information, and without warranty of any kind, express or implied, including warranties of performance, merchantability, and fitness for a particular purpose. TFG Global may make improvements and/or changes in the products and/or services described in this brochure or on our websites at any time without notice. The information contained on this brochure is provided upon the understanding that TFG Global is not providing financial, legal, tax or accounting advice. As such, it should not be used or relied upon as a substitute for consultation with professional financial, legal, tax or accounting advisors. TFG Global Insurance Solutions Ltd. is committed to ensuring the privacy of all our clients. Staff conduct is bound by strict client confidentiality rules, respecting the GDPR rules.