



Global Risks Demand Global Insurance Solutions



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www.tfgglobal.com

www.expatfinancial.com

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ABOUT EXPAT FINANCIAL & TFG GLOBAL

- Owned and operated by TFG Global Insurance Solutions Ltd.(TFG Global)
- Expat Financial® website operational in 1998. TFG Global began in 1997.
- We have become a leader in providing international health insurance, expatriate life and disability insurance, travel insurance and special risk insurance.
- An international insurance brokerage responsible to the client with a wide range of global insurance plans & insurers.
- We have become a highly respected authority on insuring international risks and are sought out by clients large and small around the world.





MORE ABOUT US

- A leader in providing expatriate insurance solutions with access to insurance plans and companies that local brokers can't provide.
- We work with clients from around the world – individual plans to large groups.
- We can provide insurance for people living and working in high risk zones such as Iraq and Afghanistan – full war & terrorism risk cover.
- We are leaders in providing group international insurance to expatriate employers.
- From Afghanistan to Zambia, Expat Financial & TFG Global offers the most comprehensive coverage available for individual expatriates and their employers from a large array of highly respected international insurers.



TYPES OF CLIENTS

- Individual expatriates around the world
- Corporations with employees around the globe who require international group insurance plans
- Non-Governmental Organizations (NGOs) & non-profits
- International Students & Schools
- Governments
- Retires who live overseas
- International athletes and actors
- Special risk clients operating in high risk areas

INTERNATIONAL HEALTH INSURANCE

- More and more people are moving abroad to work, reside and retire. We offer international health insurance policies for an increasingly globalized world.
- We can source global medical insurance plans from a variety of different insurers and carriers.
- We offer international health insurance policies for expatriates almost anywhere in the world along with local nationals in select countries.
- Most of the international health plans that we offer can be viewed, quoted and even purchased online.
- Some policies can even underwrite a variety of pre-existing medical conditions. Other plans can even cover hazardous sport and passive war and terrorism.



WHAT TO LOOK FOR IN AN INTERNATIONAL HEALTH INSURANCE PLAN

- Lifetime renewal.
- Ability to exclude cover for USA if not required – most Americans want a plan which covers treatment in the United States.
- Ability to settle claims globally and via a large medical provider network which allows for direct reimbursement.
- Competitive premiums with several coverage levels, options and deductible levels.
- Ability to underwrite pre-existing medical conditions if necessary and wanted.
- Coverage for hazardous sports and passive terrorism risks.
- Comprehensive international medical coverage.



A smiling couple, a blonde woman and a man with short brown hair, are looking towards a man in a dark suit who is seen from the back. They are in a bright, modern office with large windows in the background.

PICKING A GLOBAL MEDICAL INSURANCE POLICY

Expat Financial can help customers around the world find the right expatriate health insurance policy to meet a person's unique needs and budget – from basic to deluxe.

INTERNATIONAL LIFE & DISABILITY INSURANCE

- We are able to source international term life insurance for expatriates in most countries around the world. Plans can be yearly renewable or offer a level premium for up to 30 years.
- We offer international disability insurance for expatriates in white collar positions in select countries. Plans usually cover 75% of one's income up to age 65.
- Accidental Death & Dismemberment (AD&D) plans are available online or in some cases by special request, especially for those who plan to travel to or reside in high risk regions such as Iraq.





INTERNATIONAL GROUP INSURANCE

- In today's global economy, more and more businesses are sending employees overseas. It is imperative that they provide a comprehensive expatriate group benefit plan.
- Expat Financial has become a world leader in providing international group insurance solutions for global businesses, NGOs, learning institutions and governments.

MORE ABOUT INTERNATIONAL GROUP INSURANCE

- We can meet the needs of expatriate workers around the world, including covering third party nationals and some key local nationals.
- Expat Financial / TFG Global can also source cover for foreign workers employed in Canada or the United States.
- We can examine your international group insurance needs and source global insurance companies around the world.





WHAT TO LOOK FOR IN EXPATRIATE GROUP INSURANCE PLAN

- Portability of coverage for mobile employees.
- Access to a large network of health providers who can provide direct reimbursement along with free choice of providers.
- Competitive premiums – significant savings if USA is excluded because of the high cost of care. Ability to customize policy with several deductible levels.
- 24/7 claims service and support along with online administration and employee support and communication.
- For US citizens, a policy which will cover their treatment worldwide, including in America.
- Maternity coverage – a significant risk if not covered.
- Coverage for pre-existing medical conditions with no medical questions for enrolments.
- High maximums for critical illnesses such as cancer, stroke and heart attacks.
- Coverage for passive terrorism if employees are residing in potentially hostile environment.
- Some American companies want HIPAA and COBRA compliance.

INTERNATIONAL GROUP INSURANCE BENEFITS OFFERED

- International Life Insurance.
- Accidental Death & Dismemberment.
- Expat Long Term Disability Insurance.
- International Health Insurance.
- Evacuation and Repatriation.
- Dental.
- Optical.
- Critical Illness.





MORE ABOUT SPECIAL RISK INSURANCE

- We can source AD&D, Medical, Evacuation, Kidnap & Ransom, DBA and many other insurance needs where conditions permit.
- Cover for passive war and terrorism.
- Special coverage for a variety of special risk situations.



**EXPAT
INSURANCE**

Life

Health

**Life &
Disability**



**Expatriate Group
Insurance**

**Expatriate Life &
Disability**

**Global Health &
Travel Insurance**

**EXPAT
FINANCIAL
TFG GLOBAL
INSURANCE
SOLUTIONS
LTD.**

**Special Risk
Insurance**

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