

# Expat- & Europat Insurance



Smart coverage  
for global citizens



# Discover our insurance plans for expats, cross-border workers and EU officials.

## **Relocating?** Discover an insurance policy that adapts as you go.

As an expat, cross-border worker or EU official, you're well-versed with the red tape and paperwork that comes with each new assignment. Labour law, social security and health care differ from one country to another. Relocating usually means cancelling your current contracts and starting all over again in your new host country – with the inevitable waiting times and/or new medical underwriting.

## **Expat & Co makes life easier for you.**

Expat & Co's insurance policies have been developed to relocate with you wherever you go. They are tailored for European expatriates, non-European expatriates in Europe and expats working for a European organization (which is the policy holder).

## **Two unique plans.**

Expat & Co has created two plans to cover the needs of expats, cross-border workers, and EU officials abroad: Expat Insurance (for expats and cross-border workers) and Europat Insurance (for EU officials).

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Request a quote online or contact us via [info@expatinsurance.eu](mailto:info@expatinsurance.eu)



# Expatriation Insurance, for expats and cross-border workers.

Our Expatriation insurance is a complete insurance package that meets all your needs. It's the only health insurance in the world that is portable AND can be adapted to more than 15 different social security systems, in no time at all!

Flexible and fully comprehensive – for both expats and employers.

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Get your smart coverage today. Request a quote via our website.

→ [expatinsurance.eu](https://expatinsurance.eu)

## ✔ Personal

Create your own personal policy with absolutely essential covers such as medical care, assistance, income protection (in case of death, accident or illness), insurance for household effects and luggage and personal non-contractual liability, and tenant liability.

## ✔ Portable and flexible

Thanks to our time and money-saving **Chameleon principle\*** you get a smart insurance plan that adapts to every country you move to. Full coverage or topping up local social security. Or put your policy in Sleeper mode when receiving an employers' policy. All this without **new medical underwriting.\*\***

## ✔ For all forms working of abroad

Expatriation, posting, cross-border working, salary-split. We always have the correct solution, without double covers and double paying.

## ✔ For everyone with a link to Europe

Save time and money with an insurance that is tailored to your social security system in your host country. This way, you are always optimally insured, no matter where you go, without extra costs.

## ✔ Single point of contact

Our team is familiar with different care systems and social security systems. No matter where you are, we will ensure you receive the best treatment and are on hand to offer you local advice and support.

## ✔ 24/7

Our multilingual alarm centre is available 24 hours a day, 7 days a week. Whether you encounter a medical emergency or a problem while travelling: our representatives are on hand to offer all the support you need.

\* *The Chameleon Principle is a unique Expat & Co solution: you get a smart plan that adapts to every country you move to. Full coverage or topping up your local social security.*

\*\* *Our Chameleon Principle prevents you from having to go through medical underwriting every single time you move.*



## Europat Insurance, for EU civil servants with RCAM/JSIS.

As an EU official or staff member you live abroad as part of your job. RCAM/JSIS has worked out a cover for you, but often this is not complete. And what if you leave RCAM/JSIS? Do you have to look for a new insurance? Enter Expat & Co Europat insurance\*\*.

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Get your smart coverage today. Request a quote via our website.

→ [expatinsurance.eu](https://expatinsurance.eu)

✔ **Create your personal insurance package from 5 modules**

Medical treatment costs topping up your RCAM/JSIS scheme, assistance, income protection (in case of death, accident or illness), personal belongings on the move and personal liability.

✔ **24/7**

Our multilingual alarm centre is available 24 hours a day, 7 days a week. Whether you encounter a medical emergency or a problem while travelling: our representatives are on hand to offer all the support you need.

✔ **Coverage wherever you go**

RCAM/JSIS is a worldwide valid social security. We provide additional insurance wherever you are in the world. Unfortunately, RCAM/JSIS does not collaborate with private insurers and does not share information. As a result, we cannot provide third party payment.

✔ **Easily adaptable**

Has your situation changed? Did you leave the EU-institution, and have you left RCAM/JSIS? Simply let us know and we will convert your Europat Insurance into Expat Insurance or Full Cover, or we will top up the social security system of your host country.

\*\* *Our Chameleon Principle prevents you from having to go through medical underwriting every single time you move.*



# Topping up or full coverage

There are two types of public health care in Europe. One with free choice of doctor and/or hospital and with partial reimbursement; and one with a limited network of doctors and/or hospitals, which are almost completely free. You will, however, need to pay private physicians' bills by yourself. **Choose full cover or a top-up plan, depending on your host country's social security system.**

## Top-Up

Our insurance packages can act as a Top-Up plan in case you already enjoy partial coverage from your national social security system. Applicable for the following countries:

AT	BE (riziz/inami)	BE (osz/ssom)	CH	CZ	DE	EE
FR (CFE)	FR (CPAM/ CMU)	IL	JP	LI	LU	NL

and for EU-officials under RCAM/JSIS.

## Full cover

Do you enjoy a social security? Then take out our Expat Insurance as a Full Cover package that will reimburse you from the very first euro, and offers you free choice of doctors/hospitals.

Whatever you choose, you always have a full coverage (except for the chosen deductibles) AND fully free choice of doctor/hospital. (exception: in U.S. we also have a network of doctors/hospitals, as free choice doesn't work there. A lot of doctors are bound exclusively to one or a few insurers, and may not help other clients.)



# Why Expat & Co?

With a team that consists of current and former expats, we know exactly how to help you realize your dreams, cross borders and start your adventure abroad. Expat & Co is all about providing security and peace of mind, wherever you go.



## Expert knowledge centre

Unique insurance products designed by people who have travelled the world. They create plans that fit your needs.



## Open and transparent

Clear-cut, easy to understand packages. You know exactly what your plan costs and how much coverage you have.



## Quick and precise

If your file is complete and in chronological order, we prioritize your claim and settle within a few days. Non-ordered files take more time.

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We've got you covered.

# About Expat & Co

Expat & Co creates unique and tailor-made insurance plans for expats, students, academics and globetrotters.

With a team that consists of current and former expats, we help you realize your dreams, break your boundaries and start your adventure abroad.

**Break your boundaries.  
We insure your adventures.**

Contact us at [info@expatinsurance.eu](mailto:info@expatinsurance.eu) or +32 2 463 04 04

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