

THE CHAMELEON PRINCIPLE

Save time and money with an insurance that adapts to the social security system of the country where you reside.

Thanks to Expat & Co's unique Chameleon principle, your insurance simply travels with you. Wherever you are, it automatically adapts - just like a chameleon - to the social security system of your host country. Change from Full Cover to a Top-Up coverage to complement the local social security system, without paying double and without new medical acceptance or other formalities.

Are you moving abroad with excellent health insurance from your employer? Then you can even put your personal policy in Sleeper mode. By adapting from one system to another, you don't have to change insurances every time your social benefits change.

“ Many international insurers do not take into account local social securities, resulting in double coverage for the client. Moreover, as an expat you often have to deal with a lack of continuity. We wanted a policy that you can completely tailor and that allows you to switch coverage without losing benefits, regardless of the country you're in. After all, why would you have to change policy because of different systems, when your policy can adapt to the different systems? ”

Filip Declercq, founder Expat & Co

