



Revolutionising **Life Assurance**

Life assurance around the world, around the clock

Welcome to **HealthCare International**

As a specialist provider of international and expatriate life and income protection cover, we have the experience and global knowledge to give you peace of mind whatever you are doing and wherever you are in the world, whether as an individual, a member of a group scheme, or an employee of a multi-national corporation.

Life assurance, around the world, around the clock

Globalisation has created a new lifestyle, the internationally mobile professional, pursuing a career around the world. Whether you're working for a multi-national, a government, an NGO, a contractor or a consultancy, wherever you hang your hat is home.

If you're in Dakar one year and Darwin the next, your life-risks change considerably. Most life assurers load your policy with so many exclusion clauses you wonder whether it's worth it, especially when you see the premiums they propose.

At HealthCare International, we do things differently. With over 35 years' experience of providing insurance, we have come to understand the health and life risks for the globally mobile workforce. That's why we offer life assurance tailored specifically for people working worldwide.

Life and income protection

For anyone with dependents or commitments, life assurance makes sound sense. In the event of death, a life assurance policy pays a lump sum, which is based on the level of cover you choose. For extra security, our Income Protection cover is available if you suffer permanent disability or are diagnosed with a terminal illness during the term of the policy, to a maximum age of 65, in most cases.

Coverage for life assurance can be for any amount between US\$50,000 up to US\$10 million, depending on your individual requirements, subject to underwriting. Our full terms and conditions specify these cases fully.

How much cover you want and the term of the cover is your decision.

For more information, call us on **+44 (0)20 7590 8800** or visit us at **www.healthcareinternational.com**.



An unbeatable package

Comprehensive and flexible

A HealthCare International policy is fully flexible. If you want to change the level of cover – reduce it, for instance, when a mortgage is paid off, or when children move from education to employment – you can do so. Or if you want to increase cover – when a baby is born, or when you buy a more expensive home – we can easily organise it for you.

We'll calculate a premium based on your situation when you apply, until you request a change in cover. You can choose to pay monthly, quarterly, half-yearly or yearly, and if you want to include a partner, we can provide a separate life policy.

We can protect you wherever you are living and working, and whatever your requirements.

Individual and group cover

For many organisations working in a global context and seeking to recruit and retain talented staff, life cover is an important employment benefit. It can often tip an employment decision in your favour.

If, as an employer, you want or need to provide life cover to staff working internationally, HealthCare International can help. We'll work with you to assess the numbers of staff you anticipate working abroad, their overall life-risk and the risks associated with the territories in which they work. Then we'll quote a premium for the entire group, and their families if required.

As the work and scope of your organisation evolves, each year we'll review with you the numbers of staff covered and the territories concerned, modifying the premium up or down, so that at any time you have the appropriate level of cover and a competitive employment benefit, while still providing cost-controlled value to the organisation.

We know that organisations can sometimes see rapid change in staff working patterns and territorial coverage. New contracts are won, new subsidiaries opened or old ones closed – whatever happens, we'll help you keep your employees' life assurance cover in step with corporate events.

We make it simple for you to apply for life assurance and income protection in a comprehensive package designed to protect a single individual or an international workforce of thousands.



Key highlights at-a-glance

Life Assurance (monthly rates per US\$/€/£1,000)				
Age at Next Birthday	Male Rate		Female Rate	
	Annual Payer	Monthly Payer	Annual Payer	Monthly Payer
18-34	1.08	1.19	0.76	0.83
35-39	1.41	1.54	0.96	1.05
40-44	2.36	2.59	1.60	1.76
45-49	4.22	4.62	2.84	3.11
50-54	7.52	8.25	5.08	5.57
55-59	13.14	14.41	8.89	9.74
60-64	22.76	24.94	15.37	16.85
65-69	28.38	31.10	19.15	20.99
70+	Please contact HealthCare International for rates.			

Countries may be rated.
Maximum cover up to US\$/€/£10 million.
Minimum Annual Premium is US\$/€/£300 or £100.
Please contact us if you require cover over the maximum amount.

How to work out your Premium:

(Please remember that these calculations are estimates and may be subject to alteration, due to area of cover and full medical underwriting)

$$\text{Premium} = \frac{\text{Cover Required}}{1,000} \times \text{Gender (Annual/Monthly) Rate} (\div 12 \text{ if paying Monthly})$$

Example:

John Smith, aged 40, requires US\$500,000 Life Insurance benefit (age at his next birthday is 41).

$$\text{Annual Premium} = \$500,000 \div 1,000 \times 2.36 = \$1,180$$

If John wishes to pay Monthly:

$$\text{Monthly Premium} = \$500,000 \div 1,000 \times 2.59 \div 12 = \$107.92$$

Personal Income Protection (monthly rates per US\$/€/£100)						
Age at Next Birthday	Deferred 13 Week Rate		Deferred 26 Week Rate		Deferred 52 Week Rate	
	Annual Payer	Monthly Payer	Annual Payer	Monthly Payer	Annual Payer	Monthly Payer
18-34	1.18	1.30	0.86	0.94	0.76	0.84
35-39	1.67	1.83	1.21	1.33	1.05	1.15
40-44	2.74	3.01	2.00	2.19	1.62	1.77
45-49	4.50	4.93	3.48	3.82	2.95	3.23
50-54	6.76	7.41	5.87	6.44	4.88	5.33
55-59	9.87	10.82	8.19	8.97	6.40	7.01
60-64	8.25	9.04	5.70	6.25	1.82	1.99
65+	Please contact HealthCare International for rates.					

Countries may be rated.
Maximum cover must not exceed 75% of your current salary up to US\$/€/£1 million.
Minimum Annual Premium is US\$/€/£300 or £100.
Please contact us if you require cover over the maximum amount.

How to work out your Premium:

(Please remember that these calculations are estimates and may be subject to alteration, due to area of cover and full medical underwriting)

$$\text{Premium} = \frac{\text{Salary (up to max 75\%)}}{100} \times \text{Deferred Week (Annual/Monthly) Rate} (\div 12 \text{ if paying Monthly})$$

Example:

Jane Smith, aged 37, requires the maximum (i.e. 75%) Income Protection Benefit on her US\$50,000 salary with a 13-week deferment period (age at her next birthday is 38).

$$\text{Salary} = \$50,000 \times 75\% = \$37,500$$

$$\text{Annual Premium} = \$37,500 \div 100 \times 1.67 = \$626.25$$

If Jane wishes to pay Monthly:

$$\text{Monthly Premium} = \$37,500 \div 100 \times 1.83 \div 12 = \$57.19$$

Revolutionising **life assurance** for the global professional



The beneficiaries of a life assurance policy need to adjust to their new lives without unnecessary worry about their financial futures. We aim to remove that worry by settling life assurance claims without fuss.



Settlement without stress

Inevitably, life assurance is concerned with death, and the death of a family member or an employee is a difficult time for those who survive. That's why we make our life assurance claims and settlements procedure as simple, straightforward and sympathetic as possible.

The beneficiaries of a life assurance policy need to adjust to their new lives without unnecessary worry about their financial futures. We aim to remove that worry by settling life assurance claims without fuss. Our claims service is staffed and managed by experienced professionals, whose task is to speed the settlement process as smoothly as possible.

Time to talk

In this complex world of global employment, we're here to talk to you about your insurance cover. We make sure that we understand your career path, your international movement patterns, your family situation and your financial commitments. Then we can offer you a choice of cover options and premiums which are ideal for your particular circumstances, and provide you with a comprehensive and competitive quotation, whether for one life or many lives.

Group schemes

International life assurance is available to individuals or, through an organisation, to a group of employees. A group scheme is available to any organisation wishing to insure more than three people. Generally, the premiums for group schemes offer cost savings compared to individual insurances; and the bigger the group the bigger the saving.

Paying for your policy

All HealthCare International plans are issued in US Dollars, Sterling or Euros, but we are happy to accept payment in most other currencies – please contact us for the appropriate exchange rate.

You can use any of the following methods of payment: bank transfer, banker's draft, cheque or American Express, VISA, MasterCard, Diners Club and most debit cards.

Applying for your life and income protection cover

How to apply

To apply for your cover and pay for your premium with complete security, simply visit www.healthcareinternational.com and fill in our easy to use, online application form.

Alternatively, hard copy application forms can be downloaded from the website, as with all our documentation.

Once you've filled in all the parts of the form, this can be sent to us either by:

Fax:

+44 (0)20 7590 8815

Post:

HealthCare International
UK Administration Office
95 Cromwell Road
London SW7 4DL
United Kingdom

Email:

enquiries@healthcareinternational.com

If you have any questions about the cover provided or what information is required when completing your application form, call us on **+44 (0)20 7590 8800** or email us on the address above. We're happy to guide you through the process.

What happens next

Once we have received your application, we will respond with a quotation based on the information you have given us. We sometimes ask for a medical examination, which may involve a cost for you. We can arrange an appointment, or you can ask your own doctor to conduct one, using the forms we provide. Once we have examined your medical history and report we will confirm our quotation and acceptance terms.

When your payment has been processed, we will send you a policyholder's pack with all the information you need, including:

- Insurance Certificate
- Schedule of Benefits
- Terms and Conditions
- Claim and Helpline contact numbers

We look forward to providing you, your family and your staff with life assurance cover that will bring worldwide security.



UK Administration Office

95 Cromwell Road
London
SW7 4DL
United Kingdom

T: +44 (0)20 7590 8800
F: +44 (0)20 7590 8815
enquiries@healthcareinternational.com
www.healthcareinternational.com