

INDIVIDUALS



# LIFEPLAN'EXPAT

Your tailor-made international life & disability insurance



on behalf of



# WHO ARE WE?

For more than 45 years, MSH International has been designing and managing international health insurance solutions for **globally-mobile individuals**:

- ✓ expatriates,
- ✓ employees,
- ✓ freelancers, young adults living abroad (internships, studies or working holiday visas),
- ✓ active seniors, etc.

Our mission is to provide solutions for all expatriates worldwide by offering coverage of healthcare, medical assistance/repatriation, third-party liability and life & disability.

As a **specialist in international health insurance**, MSH International strives to be your true local **healthcare partner** abroad.

## KEY FIGURES

**500,000+**  
PLAN MEMBERS

**AVAILABLE**  
24/7

**2,000**  
COMPANIES  
COVERED

**MORE THAN**  
40 LANGUAGES SPOKEN  
**MORE THAN**  
60 NATIONALITIES

**91% OF INSURED**  
MEMBERS  
SATISFIED

# LIFE & DISABILITY

When moving abroad, we often think about getting insurance to cover healthcare expenses. Yet taking out **life & disability coverage** (death lump sum, sick leave benefit) is just as important!

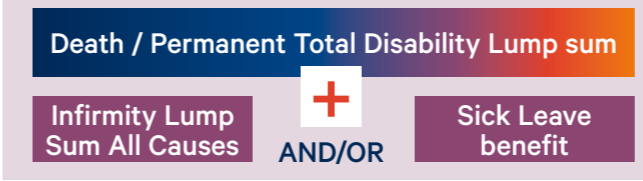
The **Lifeplan'expat package** allows you to protect your family and provides you with **income replacement in the event of sick leave from work or infirmity**.

## ➤ DEATH/PERMANENT TOTAL DISABILITY LUMP SUM (COMPULSORY)

The death lump sum, of an **amount chosen by you**, will be paid to your beneficiary (or beneficiaries) in the event of your death. In the event of permanent total disability, this lump sum will be paid to you:

Lump sum of any amount between €25,000 and €1,000,000 in multiples of €25,000 (\$30,000 / \$1,200,000 in multiples of \$30,000).

*It is possible to double the amount of the lump sum to cover cases of accidental death (optional).*



## ➤ ADAPT YOUR COVERAGE WITH 2 OPTIONS:

### ➤ Infirmity Lump Sum All Causes

The infirmity benefit will be paid to you as a lump sum if the degree of infirmity is greater than 33% according to the scale set out in the plan:

Lump sum of any amount between €25,000 and €1,000,000 in multiples of €25,000 (\$30,000 / \$1,200,000 in multiples of \$30,000).

*It cannot exceed the level of the death lump sum selected.*

### ➤ Sick Leave benefit

This benefit allows you to maintain your level of income in the event of sick leave from work.

*You can choose between two types of benefits, as detailed below.*

## ➤ SELECT YOUR SICK LEAVE BENEFIT

Depending on your situation, you can **adapt your sick leave benefit**: duration of coverage, with or without a deductible, etc.

The amount of your daily allowance payable in the event of sick leave from work is based on your income. We advise you to **contact our sales team to help you** determine the amount of your allowance.

**“French-style” allowance paid until retirement**

**Payment of the allowance:** after a waiting period of 30, 60 or 90 days (to be selected).

**Duration:** allowance paid for 24 months, followed by the payment of a pension if the incapacity is recognized as permanent.

**“Anglo-Saxon-style” allowance paid for a limited duration**

**Payment of the allowance:** coverage from the 1<sup>st</sup> day of sick leave from work, or waiting period of 30, 60 or 180 days.

**Duration:** allowance paid for a maximum duration of 3 years.





# CONTACT US

For answers to your questions  
about your life and disability plan

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**MSH**

**DiotSiaci Group**

in partnership with **Groupama Gan Vie**

MSH International, a French insurance broker and simplified joint stock company (société par actions simplifiée) with a capital of €2,500,000  
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