



LIFEPLAN'EXPAT

YOUR TAILOR-MADE
INTERNATIONAL
LIFE & DISABILITY BENEFITS

WHO ARE WE?

OUR MISSION

For more than 40 years, MSH International has been designing and managing international health and life & disability insurance solutions for globally-mobile individuals: expatriate employees and freelancers, individuals on a temporary stay abroad (assignments, internships, studies or working holiday visas), active seniors, etc.

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



KEY FIGURES

5th global player

+400,000 members

92% customer satisfaction

Available

24/7

2,000 companies covered

SOLUTIONS FOR INDIVIDUALS AND COMPANIES

With its comprehensive range of tailor-made solutions, MSH INTERNATIONAL is able to meet the specific needs of Individuals, as well as Companies and Organizations, by reflecting their diversity: Micro-businesses and SMEs, Mid-cap companies, Multinationals, International Organizations and NGOs.

OUR INTERNATIONAL LIFE & DISABILITY BENEFITS

The life & disability benefits provided under your plan have been designed to support you through life's difficult times: sick leave from work, loss of autonomy, death... These benefits allow you to maintain your standard of living and protect your loved ones from financial hardship.

01 / DEATH/PERMANENT TOTAL DISABILITY LUMP SUM (COMPULSORY)



This lump sum will be paid to your designated beneficiary (or beneficiaries) in the event of death, or to you in the event of permanent total disability.

It can be of any amount between **€25,000/\$30,000** and **€1,000,000/\$1,200,000** (in multiples of €25,000/\$30,000).

You can also opt to **double this lump sum in case of accidental death**.

02 / DISABILITY LUMP SUM ALL CAUSES (OPTIONAL)



The disability benefit is a cash payment which is paid as a lump sum if the degree of disability is greater than 33% according to the scale set out in the plan.

This lump sum can be of any amount between **€25,000/\$30,000** and **€1,000,000/\$1,200,000** (in multiples of €25,000/\$30,000), and cannot exceed the level of the death lump sum already selected.

03 / INCOME PROTECTION BENEFIT (OPTIONAL)



To maintain your level of income in the event of sick leave from work, you can choose between two types of benefits:

FRENCH-STYLE INCOME PROTECTION OR DAILY BENEFITS

Benefits will be paid after a compulsory waiting period and for a maximum duration of 24 months.

They will be followed by the payment of a pension if your incapacity to work is recognized as permanent.

Waiting periods available:

30
DAYS

60
DAYS

90
DAYS

ANGLO-SAXON-STYLE INCOME PROTECTION OR DAILY BENEFITS

SHORT TERM DISABILITY

This benefit will provide you with benefits from the 1st day of temporary incapacity to work due to an accident or hospitalization, or from the 7th day in case of illness.

This benefit will automatically stop at the end of the payment period chosen upon enrollment in the plan.

Payment periods available:

30
DAYS

60
DAYS

180
DAYS

LONG TERM DISABILITY

As an additional payment, you can select a benefit which will provide you with benefits on expiration of the chosen waiting period, and up to 1080 days.

Waiting periods available:

30
DAYS

60
DAYS

180
DAYS

ASFE, the Association of Services For Expatriates, was created in 1992 and is governed by the French law of 1901 on associations. Its purpose is to provide expatriates all over the world with solutions in the fields of healthcare coverage, life & disability, medical assistance/repatriation and third-party liability.

MSH International, the designer and Administrator of the ASFE plans, is a world leader in international benefits with over 400,000 internationally-mobile insured members worldwide. MSH International guarantees you the services of a dedicated team which is always on hand to support and advise you day by day.



MSH INTERNATIONAL HEALTH INSURANCE. FOR YOU. WHEREVER. WHENEVER.

YOUR CONTACTS

For further information or to apply for coverage, you can reach us using the contact details below:

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- Email: contact@asfe-expat.com
- Website: <http://www.msh-intl.com>
- LinkedIn: MSH INTERNATIONAL

YOUR INSURANCE ADVISOR