INDIVIDUALS

LIFEPLAN'EXPAT

Your tailor-made international life & disability insurance

MSH
DiotSiaci Group

on behalf of asfe

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.

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).

Death / Permanent Total Disability Lump sum

Infirmity Lump Sum All Causes + AND/OR Sick Leave benefit

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 1st 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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Get a quote

MSH
DiotSiaci Group

in partnership with **Groupama Gan Vie**

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